FINDING THE PERFECT REAL ESTATE AGENT



With so many real estate websites at your fingertips, you might think you can find and buy a house without using a real estate agent. As a first-time buyer, don't be fooled by the all of those do-it-yourself sites, hiring a real estate agent can save you time and money, especially in this seller's market.

When you hire a real estate agent, they become your advocate and put their knowledge to work for you. A real estate agent will listen to what you are looking for in a home and show you listings that best meets your needs. Additionally, they can provide

guidance on other non-home information, such as neighborhoods, schools, traffic and t ransportation access.

With a real estate agent at your side, you'll be ready to make a competitive offer when you find a home you want to buy. Experienced real estate agents know how to successfully win homes for their clients. And you'll appreciate the guidance the agent offers on everything from putting in the offer and hiring an inspector to preparing for your closing.



HOW TO CHOOSE A REAL ESTATE AGENT

Start your search for a real estate agent after you get pre-approved. You'll want to talk to several and find someone you think you'll be comfortable working closely with for several months.

HERE ARE FOUR PROVEN WAYS TO GO ABOUT FINDING A REAL ESTATE AGENT THAT'S RIGHT FOR YOU:

- **1. ASK FOR REFERRALS:** Many of your friends and relatives have probably bought and sold their homes. Reach out to them and ask for the names of the real estate professionals they'd recommend.
- **2.SEARCH BY AREA:** Find out which agents specialize in the kind of home or the area you want by looking on **Realtor.com** or your local newspaper's classified real estate ads. Or drive through neighborhoods and note the brokers' names on the "for sale" signs.



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- **3. COMPARISON SHOP:** Talk to several prospective agents, ask questions about the areas and types of homes in which you're interested. Do they seem knowledgeable? And, most importantly, is their personal style a "good fit" with your own?
- **4. USE ARDENT CREDIT UNION'S HOMEADVANTAGE:** Find an experienced real estate agent in your area through Ardent's partnership with **HomeAdvantage**. All HomeAdvantage agents are licensed, experienced and vetted, so you know what you are getting. Plus, you'll be eligible for a cash reward at closing that equals 20% of the agent's commission.

