



Why do I need a REALTOR®?

WHAT IS A REALTOR®?

Not all real estate agents are REALTORS®. A REALTOR® is a member of the South Carolina REALTORS® and is a true professional in the real estate industry. Only REALTORS® are held accountable by the REALTOR® Code of Ethics.

REALTORS®

- Help sellers competitively price their home
- Help buyers reasonably bid on properties
- Market your property to other agents
- Show homes to buyers
- Are involved in every step of buying a new home

WHY USE A REALTOR®?

The typical for-sale-by-owner home sold for \$210,000 compared to \$249,000 for agent-assisted home sales in 2014, according to NAR's 2015 Profile of Home Buyers and Sellers.

REALTORS® ARE EXPERTS!

Real estate transactions can be the biggest financial investment most people will ever make. A REALTOR® can help you understand different financing options and find qualified mortgage lenders.

REALTORS® PROTECT YOU

When a property is marketed with the help of your REALTOR®, you don't have to allow strangers into your home. Only REALTORS® follow a strong Code of Ethics and vow to protect their clients. Your REALTOR® represents you in every step of the way into your new home.

REALTORS® ARE PART OF THE COMMUNITY

REALTORS® are advocates for fair housing and are active members of their communities. In 2015 alone, REALTORS® across South Carolina raised more than \$500,000 for flood relief and local charities.

Go to LookForTheR.com and be sure you're working with an expert!



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Ten Steps to Homeownership

1. ARE YOU READY?

In addition to a down payment, you also need cash for closing costs. Find out how much you have and how much you will need. There are loan programs to help with these costs.

2. HIRE A REALTOR®

Be sure you are working with a true professional. Make sure your agent is REALTOR®.

3. GET LOAN PRE-

APPROVAL Make sure you get a loan that's right for you. Meet with lenders to find out how much you can afford and which programs are available.

4. LOOK AT HOMES

List and prioritize the features you want in a home. Things to consider are price, location, size, layout, school district and extras.

5. CHOOSE A HOME

Narrow down your search. When you find the home of your dreams, your REALTOR® can help you explore if it's a good fit for your family.

6. GET FUNDING The mortgage you choose will be determined by how much down payment you can afford, your credit rating, and your income. Shop around with mortgage brokers, banks, credit unions, and insurance companies to find the financing that works for you.

7. MAKE AN OFFER An offer is the price you're willing to pay, terms and timeline of the agreement. Sellers may accept the offer, reject it or make a counter-offer.

8. GET INSURANCE Shop around for title insurance, homeowner's insurance and a home warrant. Ask your REALTOR® which of these are required for your new home.

9. CLOSING This is the official meeting in which the transaction takes place. A closing attorney will make sure all required paperwork is complete.

10. WHAT'S NEXT? Transfer utilities, unpack and enjoy your new home!



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