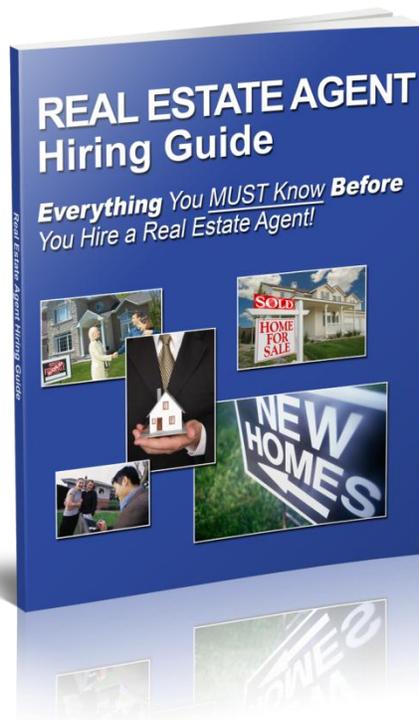


# **REAL ESTATE AGENT Hiring Guide**

**Everything You Must Know Before  
You Hire a Real Estate Agent!**



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# Introduction

The world of real estate can be tricky to navigate. If you are looking to sell a home for the highest possible price, you may be unsure of how to find the right type of buyers. If you are looking to purchase a home, you may not know where to look. This is where real estate agents come in. These professionals make handling and understanding real estate their business.

I do not recommend selling real estate, buying real estate, or investing in real estate without the assistance and guidance of an experienced, successful, trained, full-time real estate agent. There are simply too many legal requirements and processes involved to assume that you can figure it out as you go along.

Hiring a real estate agent should be very beneficial to you, but there are a lot of factors to consider first. Like any professional that you intend to hire and pay money to, it is vital that you:

- ✓ Understand what the agent will be doing for you
- ✓ Know what processes you need to take to hire an agent
- ✓ Be able to figure out if the agent is doing their job correctly
- ✓ Understand how these agents get paid
- ✓ Take the time to research and find the right agent for your needs
- ✓ Understand the legality of hiring an agent
- ✓ Decide which agent to choose to represent you in your transaction

All of these factors represent things you need to know before you think about hiring a real estate agent. The good news is that researching and searching for a quality agent is easier than ever before.



## **Do you need to hire a real estate agent?**

The answer to this question depends largely on your situation. If you are looking to purchase a home, it is very possible that you can do so without hiring a real estate agent. There are tons of resources available for people looking to purchase real estate. Often, for a buyer, the only job for a real estate agent is to unlock the doors to allow you to look inside.

It is completely possible for you to perform research, negotiate prices and buy a house without an agent – but for most people this is not recommended. Real estate agents often help in the closing and escrow process. You can also use a property attorney for those procedures as well. The answer to whether or not you need to hire a real estate agent gets trickier if you are looking to sell your home. It is possible to sell your home by yourself using local marketing, the internet and advertising. But using a real estate agent all that work is done for you.

In short, choosing whether or not to use a real estate agent is like anything else. You can choose to do it yourself but most of the time it just makes sense to use a professional.

With all that being said, **DO NOT** decide whether or not to use a real estate agent based on a few short paragraphs. Read through this entire report to get a clear picture of the benefits of both using and not using a real estate agent. Once you're done you'll have the information needed to make the right decision for your situation.



# What do real estate agents do for you?

Real estate agents make money by knowing more about the real estate market than the average person. This includes price trends, property values and market trends. If you happen to know a lot about the real estate market, then you may not need to work with anyone else, but the majority of people really don't know that much about it. Essentially you hire a real estate agent for their knowledge and experience. They should know more about the business than you do. Because of this, it often makes sense to hire an agent. They increase the likelihood for you to find that perfect home or sell your home at the right price. You can benefit from their experience as well.

A real estate agent should also save you time during the entire process of buying or selling a home. Many of us don't have the time due to work and family requirements to put in the most amount of time to locate the right deal. This is an agent's job. If an agent fully understands your goals and requirements, they can spend the necessary amount of time searching, categorizing, and locating potential properties. This saves you time and lessens the amount of junk or spam properties you have to look at. They also save you time by dealing with people, whether they are interested buyers or motivated sellers. An agent deals with these people and passes only the useful connections along to you. If you are selling your house, this means that you don't have to deal with people stopping by to take a look, and if you are buying a new house you don't have to deal with contractors or builder's agents. This can save you not only time, but the stress of dealing with these people as well.

Agents also handle the tedious paperwork often associated with real estate transactions. They know what needs to be filed and when. They can also handle any problems that occur during the transaction, including problems that arise after the closing of the deal. This can save you time, effort and reduce the risk of expensive mistakes.

Real estate agents understand price trends and market worth. They can help you understand where your home or prospective home can benefit from upgrades or other alterations. If you are selling a home they can help you to determine a price that will sell. Agents do not pick the price for you, but their knowledge and experience can help you pick the best price option for selling a home. They may know about properties comparable to yours and can point you in the right direction to ensure that it sells. Many agents know about median sales prices of local real estate, average sale prices, the average amount of time that a home stays on the market, listing to sold ratios for an area and other factors. A real estate agent may understand more pricing factors than you do, and by helping you to choose the right selling price, they may be able to quicken the amount of time it takes to sell. If you are looking to

purchase an investment property you could also benefit from the market knowledge of a real estate agent. Agents also have the ability to attract more potential buyers if you are selling a home than if you try to sell it yourself. About 80% of people buy a house through a real estate agent.

In addition to their knowledge and experience, real estate agents have other useful traits to offer. Most agents have the ability to network with other professionals. They can point you towards title companies, mortgage brokers, home appraisers, inspectors, escrow agents and contractors that you may need to use during the process. This can save you time. Agents know which professionals have a good reputation, those with decent prices and those who have a high competency rating. They may also be able to provide references for these professionals as well. Successful real estate agents also have great negotiation skills. This can be very useful for you as a buyer or seller, especially if you do not have a great deal of experience negotiating prices. An agent is your representative, and a good one works for your best interests. This can often result in the best price.

Real estate agents get new business through reputation and referrals. This means that in order to be successful, an agent has to rack up a list of happy and satisfied clients. Because of this most agents will work hard and do a good job for you. The combination of their knowledge, expertise, networking abilities, negotiation skills and working time can all add up to making hiring a real estate agent a lucrative decision.

# Why you may not need to hire a real estate agent

Anyone can buy or sell a home without a real estate agent if they choose to. One of the most useful aspects of a real estate agent is to provide buyers for you if you are selling your home, but you can also find your own buyers. In certain markets you can advertise your house for sale by owner and get lots of perspective buyers. With local advertising, yard signs and the internet, attracting buyers may not be that difficult. Many people choose to sell their home by themselves to save the commission that they would have to pay an agent. If the market happens to be a buyer's market and there are less people looking to purchase your home, it might be difficult to find buyers on your own.

It depends largely on the market. The same is true for buyers. In reality, you can locate a house or property and purchase without a buyer's agent. You will have a property attorney to handle the legal framework and documents, so you don't have to have a real estate agent to help with that part. Agents come into use for buyers if you are having difficulty locating the right property and may want help with the negotiation process. Again, it is totally possible to negotiate a price on your own.

Choosing whether or not you should hire a real estate agent will depend on many of your individual factors. Some of these factors include:

- If you have the time to locate buyers if you are selling or homes for sale if you are buying.
- If you feel comfortable enough to negotiate the right price.
- If you feel comfortable enough to choose your own listing price.
- If you have the time to show the house to prospective buyers.
- If you feel that you can and want to perform your own research on local areas and price trends.
- Whether or not you want to pay the commission for an agent

Deciding to hire a real estate agent is a personal choice that depends on your situation. In the end, you will have to figure out if the knowledge and experience of a real estate agent will end up saving you or costing you time and money. It's really all about your bottom line.

# How do real estate agents get paid?

It is important that anyone considering hiring a real estate agent understands how these people get paid for their service. The process can be confusing and many people don't understand how they end up paying for the services of an agent.

Real estate agents work off of commission. This commission is usually about 1% to 7% of the total price of the property. Agents work for a real estate broker, who has the ability to sign agreements with buyers or sellers and take commissions from the completed sale. The broker then pays the agent depending on their specific contracts.

Brokers may be used for both listing and selling. In this case one broker receives a commission for listing the house and another gets a commission for selling the house. How these brokers break up the commissions it up to them. There are a few different arrangements you can set up with a real estate broker service.

Typically if you are selling a house and hire a broker to list and sell the house for you, then you will pay their commission fees. If you are looking to purchase a property you can set-up a buyer's broker arrangement. The broker will represent you the buyer. They will get their fee of a specific percent from the person who sells the house. Sometimes the seller will not pay the entire fee, and you as the buyer pay the rest. An example of this would be if the seller only offers to pay the broker 2.5% of the broker's 3% commission. In this case, you as the buyer would pay the remaining .5% of the commission.

Another common type of broker arrangement requires that the buyer pays the broker's commission fees. As a buyer, you will end up paying the commission fees anyway, either straight to the broker or if you are using a buyer's broker agreement, the seller will include the price of the commission into the listing price of the house. So, if a seller is offering a house for \$100,000, and they have to pay their broker a 3% commission, then they will sell the house for \$103,000 to pay the commission. As the buyer, you end up paying the commission.

# Finding a real estate agent

The good news is that there are thousands of real estate agents and companies out there willing to work for you. With advertising and the internet, finding a real estate agent has never been easier. Locating agents is easy; picking the right agent for your situation represents the hard part.

The first method you should use to find a real estate agent is to ask around for referrals. Referrals are great because you can get direct comments and concerns about the agent from firsthand accounts. Real estate agents get most of their clients from referrals. Ask friends, members of your family, co-workers, neighbors and other people that you know what agents they used and how happy they were with the service.

Keep a list of many potential agents. Other types of professionals are also a good resource for locating a real estate agent. Mortgage brokers, lenders, contractors and inspectors may have worked with specific agents in the past. Other real estate agents or broker firms may be able to recommend other agents that specialize in a specific type of real estate.

If you haven't gotten enough positive referrals for agents, then you will have to search for them yourself. There are many websites dedicated to providing you with local and national real estate agents. A simple Google search will return a number of the larger companies. You can search homes for sale on the MLS website.

The phone book is another way to locate local agents. Pay attention to real estate signs. As you begin your search for an agent, you will notice more and more of these signs. Take down some names and companies. Newspapers, magazines, flyers, e-mail marketing and TV commercials are all other ways that real estate agents get their name out there. The more you pay attention, the more advertising you will see.

# Why you should do your homework on agents

Locating a large number of potential real estate agents is easy and can be accomplished in a few hours. The hard part is deciding on an agent that is best suited to your needs. Why hire an agent and pay them a fee if you are not going to benefit from it? Hiring the right agent can increase your bottom line, speed up the process and save you time and stress. A bad agent can make things worse. Like any group of people, real estate agents can be both good and bad. There are many reasons why you should do your homework and choose a real estate agent that is professional, respectful, ethical, honest and hardworking. Here are some examples of how a bad or incompetent agent can make your life worse:

- ✓ Incompetent agents can waste your time and your money. These people simply don't have the experience or the knowledge to be worth spending the money. You could easily search for buyers or seller on your own in this case.
- ✓ Agents are not always impartial and will base their recommendations to you based on their own needs. Because agents earn their money off of a commission, they may skip by cheaper houses or offers to wait for one that will earn them more money.
- ✓ Un-professional agents may not keep your personal information confidential and may share it with others, including the potential buyer or seller of your home.
- ✓ Un-professional agents may also conceal important information and documents from you. They may add in hidden fees that you can end up paying.
- ✓ Lazy agents can say that they are working towards finding you the perfect home or locating the perfect buyer for your home, but in reality they may be doing nothing. In certain markets it is necessary to put in some legwork in order to find willing buyers or sellers.
- ✓ Greedy agents push properties that are out of your price range.
- ✓ A bad agent may not represent your best interests.

Of course not all agents are bad, but like any financial or business decision you make, it is wise to avoid any potential problems or concerns by making the right choice. Sometimes you can find an agent that does a fantastic job and you can use them again and again for all your real estate needs.

# Picking the right agent

There are many things to consider when looking for the right real estate agent for your situation. In general, you want a real estate agent that will work hard for you and get your house sold as quickly as possible or will spend the time to locate house within your requirements. You will also want to find an agent with a personality that matches your needs.

## Look for successful agents

Successful real estate agents have connections. They understand the housing market and know how to get your house sold. They can put in the time to commit to you and your house. Un-successful or part-time real estate agents may be slightly cheaper or easier to hire, but you never really know if they have the time to work fully on your project and whether or not they really know what they are doing. Your best bet for finding a decent agent is to locate one who is successful at their job.

Successful real estate agents are easier to find. Their names seem to come up more when you begin to look. They have full page ads and easy to find websites. They may belong to a large real estate company or have their own business. These agents have lots of houses listed- less successful agents have only a few houses listed. Once you have found the name of a successful real estate agent you should begin to notice their names on yard for-sale signs and in listing for other houses. Of course a newer, less-successful or part-time agent may be able to do a wonderful job selling your home for you, but you will have to make the decision whether or not you trust them. When going in blind, you have a better chance of a happy experience if you choose a successful agent. After-all, they are successful for a reason!

## Ask around

Odds are someone you know has some experience with a real estate agent or company. Asking people what they thought of their experience with their agent is an easy and fast way to locate a good agent. In you don't know anyone with this type of experience or are from out of town, you may wish to try out a consumer report website such as Angie's List to get recommendations from other people. Again, referrals are very important ways for a real estate agent to locate new clients.

## **Look for company business practice standards**

Many of the larger and more successful real estate companies out there have published standards for business practices that their agents are required to follow. You should be able to see these standards written down. These standards include certain business ethics, rules and policies that ensure customer satisfaction. Just because a company or small firm doesn't have published business practice standards doesn't mean they will do a bad job, but these help when you are searching for a respectable agent.

## **Check out an agent's background information**

There are many websites out there that can help you to locate a real estate agent based on their background information. You can also go to a real estate company's website and look into individual agent's home pages. This information can include their recent sales histories, their education and training, their success rate in the local area, their commission rates and more. This can be very useful for choosing an agent who has a proven record in your area. You can always call up a potential agent and ask these type of questions as well. Also, look for an agent that asks you questions too. Good agents are selective about their customers and will want to ask you a few questions. Good agents take the time to find out what your needs and goals are.

## **Open houses are places to perform research**

Before you make it clear to any agents that you are in the market for their services, you can attend open houses and meet with them first. These interactions give you a look at the agent at work, without them even knowing that you may want to hire them. Look for the agent's professionalism and what type of job they appear to be doing during the open house. Are they friendly, courteous, and knowledgeable? Are they selling the features of the house and asking questions? Are they engaging you? These are all things to look for. If you like the agent you can ask for their business card. Or you can visit a few open houses and collect many business cards.

## **Ask questions**

Communication is the key to a good working relationship between you and your real estate agent. You should tell an agent that you are thinking of hiring what types of places you are looking for in general. You should also get as much information from them as possible. There are a number of questions that you should ask your prospective agent to not only find

out about how they operate, but also to make sure that you fully understand exactly what this agent will do for you. Here are some of the important questions that you should be ready to ask your agent:

✓ **How long have you been in the real estate business?**

This question will give you an idea of what type of experience the agent has. Again, an agent with less experience isn't necessarily going to do a bad job; but experience does have its virtues. Agents with more experience have more of an eye for the right deal and may have more connections.

✓ **What is your strategy to get my house on the market or to find a house for me to buy?**

This answer will also let you know about how the agent intends to complete the job for you. Their answer should include how they search for homes for sale, how many homes they have access to, whether or not there may be more buyers than just you, how the agents handles more than one offer and more. They may also tell you about their marketing strategy- ask about online marketing, flyers, open houses and advertising. Even before going into too much detail on your specific property an agent should have some specific ideas about how they intend to sell the property.

✓ **What is your ratio of listing prices versus sale prices on average?**

The answer to this question will differ depending on if you are using the agent for buying or selling. A good real estate agent looking to help you purchase a house should have a sale price on average negotiated for a lower price than the listing price. An agent selling houses should be able to negotiate prices as close to the sale price as possible. This is for obvious reasons- if you are selling a house you want it to sell for as close as your asking price as possible and if you are buying a house you want to pay less. A good agent will have a decent average ratio of list prices to sales prices. These ratios may also differ depending on whether it is a buyer's or a seller's market. Stick to ratios close to these and you will be better off:

- In a buyer's market look for a selling agent with a list to sales ratio between 97% and 100%.
- In a seller's market look for a selling agent with a list to sales ratio from 100% to 110% of the list price.
- In a buyer's market look for a buyer's agent with a list to sales ratio between 90% and 97%.
- In a seller's market look for a buyer's agent with a list to sales ratio of 100% to about 103%.

✓ **Can you give me some references?**

A good agent should be willing to give a list of references, preferably from happy customers. Ask to see at least three references.

✓ **Do you provide all documents to be reviewed by me before I am asked to sign them?**

This seems like a no brainer but you have to be sure that you are given the opportunity to review any documents before you sign them. Professional real estate agents should be willing to give you all documents to look over before you sign and many will give them to you up front. Any agent who is not willing to show you documents is not worth hiring. See if the agent will show you a sample purchase agreement. Check if these agreements are exclusive or non-exclusive. Also ask to see any agency disclosures, including seller or buyer disclosures. If you are looking to sell your home, check the listing agreement to see if it has a part about your right to sell your home yourself if you choose. Also, have the agent go over all of the fees listed on the documents. If you find any fees that you do not understand, ask the agent to explain it to you. You don't want to get stuck signing an agreement with odd or unnecessary fees.

✓ **What are your agent fees?**

It is always best to make sure that you understand exactly what you will be paying your agent before you sign anything. You have already checked out the purchase and listing agreement fees. Ask the agent how these fees change if the seller ends up with less than their asking price. All fees are negotiable, if the agent says they are not then they may not be the right choice. Ask the agent if they offer any discounts or if they will match a competitor's fees. Usually a real estate agent fees represent a percentage of the house price, typically around 1% to 7%.

✓ **Do you help me to locate other professionals?**

Real estate agents often work with lots of other professionals in the housing market and should be able to refer you to these people. Mortgage brokers, title companies, home appraisers, inspectors, escrow agents and contractors are all professionals that your agent may have worked with in the past. Ask about how the agent works with these other professionals. If they are 'affiliated' they be receiving compensation for directing you to them, so be sure to ask. You don't want to pay a referral fee.

✓ **Why should I work with you over the competition?**

A quality agent will be able to answer this question easily. This will give you some insight into the agent's personality and business practices. You want to hire an agent that you

feel you can trust, one that has good negotiation skills, will hard for you, acts in a professional manner, communicates with you often, and is honest with you.

✓ **Is it possible for me to be released from the agreement if I choose?**

The answer to this question should be yes for both a buyer's and a listing agreement. If the answer is no, then you may not want to hire the agent. Ask about the company's cancellation agreement policies. It is very common in the world of real estate for conditions to change, and if you choose to remove yourself from a contract before it expires you should be able to do so. You also do not want to be stuck working with an agent that you are not happy with. See if people have cancelled agreements with this agent before.

✓ **Do you understand my goals clearly?**

A good real estate agent should listen to your needs and understand them clearly. You may want to ask the agent to go over your goals for real estate before you officially hire them to make sure they get what it is you are looking for. Don't hire an agent who doesn't take the time to listen to your objectives and work with you to achieve your goals.

✓ **What else do I need to know?**

This is another way to find out how good an agent is. A good agent will take the time to discuss everything with you, including things that you don't ask or necessarily know about. Even if you have studying these questions, odds are that there is stuff that you don't know. The point of hiring an agent is to do the work of buying or selling a home for you, so that you can benefit from their knowledge. If they are not willing to tell you things you may not know, then why bother hiring them? If they are going to do a good job for you, then they should be willing to find out what your needs are.

Take your time when you are searching for a real estate agent. Choosing a bad agent can make your real estate experience extremely difficult. Don't be afraid to ask the above questions and anything else that you may want to know. You want to have a good working relationship with your agent, and you want them work hard and earn their commission. If an agent doesn't want to take the time to answer your questions, or gets annoyed that you are asking a lot of questions, then don't bother hiring them. There are a large amount of real estate agents out there, and they are all fighting for clients. Use this to your advantage. Shop around and do your research.

# Things you may not know about real estate agents

Here are some important factors for you to consider during your dealings with any real estate agent.

1. Real estate agents should not be used as property attorneys. Always get your own property attorney to handle the legal work of closing a property. Also, a real estate agent should never choose your attorney for you.
2. Don't forget that real estate agents are essentially salesmen for houses. Their job is to sell to you, so no matter how likeable they are or how much you like them, they may not always be acting with your best interests at heart. Never let a salesman or agent sell you something that you do not want.
3. Never let on that you are in a hurry to buy or sell a house to an agent. Give them the information about you and the house that they need to know, not more. Don't share too much personal information to an agent.
4. A real estate agent has a legal responsibility to the seller of the house. They *must* disclose all information that may help sell the house, including anything you as a potential buyer says. Never mention how high you are willing to go, even if they ask you. Remember the agent works for the seller- not you. The agent will tell the seller everything you say- so keep it simple. Only tell the agent what they need to know and never list a high price. You can always offer a higher price later.
5. All fees are negotiable- whether your agent says they are or not!
6. If you are looking to buy a property, never hire the listing agent who showed it to you to represent you. The agent will be working under a dual agency and will not be impartial. Always use a single agency, one where an agent is only working for you and is responsible financially to you. Never sign a contract that gives the agent consent to represent more than one buyer.

7. Under the law, an agent is required to give you an Agency Disclosure. You sign this document, but it is not a contract. You sign it to prove they gave it to you to read. Read it. It gives the details of your agreement with the agent.
8. Sign an agreement with an agent if you intend to use them. This is a contract to make sure they are doing their job. Go over the contract in detail first.
9. **Never** sign a form that you have not read and completely understand! If you are unclear ask questions until you are clear.
10. Keep a good line of communication with your agent. If you have a problem or concern with something, speak up.
11. Real estate agents are bound under the Fair Housing Act. This act prevents discrimination in the housing market. Because of this, an agent may not be able to answer questions or give you information about certain topics. Some of these topics may include questions about:
  - Race
  - Sexuality
  - Age
  - Handicap
  - Religion
  - Nationality
  - Family status

You cannot ask your agent (or they cannot answer) to locate a house in a Christian neighborhood, in an Italian neighborhood, a neighborhood without children or any other of these characteristics.

12. Real estate agents also cannot provide you with information about crime, neighborhood demographics, school district boundaries and other things due to lawsuits.
13. Although they are often used together, there is a difference between real estate agents and Realtors®. The difference is that Realtors® belong to the National Association of Realtors® and follow a strictly enforced set of ethics. Both are licensed to sell real estate.
14. Some broker firms may ask you to get a pre-approved loan to make you more attractive to lenders. It also tells a seller's broker how much you could be approved for,

information that they can share with the seller in order to get the highest possible price for the house. Be aware of this when applying for a pre-approved loan.

15. If you are hiring an agent to represent you as a buyer, always make sure they are not also working for a real estate company representing sellers. These companies often give high incentives to buyer's agents that sell properties from the company.

By now you should have a good grasp on what real estate agents do, how they get paid, whether or not you need to hire one and how to find the right agent to suit your needs. With any luck you will locate an agent that you can work well with, trust and enjoy working with. Like any professional, a real estate agent's job is to make your life easier- not harder.

# Conclusion

This guide should have given you some good insight on how to go about hiring a reputable and reliable real estate agent. Every agent is different - be sure that you use the questions and follow the tips in this guide to help you make the best decision to ensure a successful and enjoyable experience.

## Recommended Real Estate Broker

If you would like to talk with us about your real estate goals, wants, and needs, please contact us.

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