



## ***Reasons to use a Michelle Naumovski, Realtor as your Accredited Buyers Agent***

Real estate transactions involve one of the biggest financial investments most people experience in their lifetime. Transactions today usually exceed \$100,000. If you had a \$100,000 income tax problem, would you attempt to deal with it without the help of a CPA? If you had a \$100,000 legal question, would you deal with it without the help of an attorney? Considering the small upside cost and the large downside risk, it would be foolish to consider a deal in real estate without the professional assistance of a REALTOR®.

But if you're still not convinced of the value of a REALTOR®, here are a dozen more reasons to use one:

- 1. Michelle can help you determine your buying power** -- that is, your financial reserves plus your borrowing capacity. If you give me some basic information about your available savings, income and current debt, I can refer you to lenders best qualified to help you. Most lenders -- banks and mortgage companies -- offer limited choices.
- 2. Michelle has many resources to assist you in your home search.** Sometimes the property you are seeking is available but not actively advertised in the market, and it will take some investigation by me to find all available properties.
- 3. Michelle can assist you in the selection process by providing objective information about each property.** Agents who are REALTORS® have access to a variety of informational resources. REALTORS® can provide local community information on utilities, zoning, schools, etc. There are two things you'll want to know. First, will the property provide the environment I want for a home or investment? Second, will the property have resale value when I am ready to sell?
- 4. Michelle can help you negotiate.** There are myriad negotiating factors, including but not limited to price, financing, terms, date of possession and often the inclusion or exclusion of repairs and furnishings or equipment. The purchase agreement should provide a period of time for you to complete appropriate inspections and investigations of the property before you are bound to complete the purchase. Michelle can advise you as to which investigations and inspections are recommended or required.
- 5. Michelle provides due diligence during the evaluation of the property.** Depending on the area and property, this could include inspections for termites, dry rot, asbestos, faulty structure, roof condition, septic tank and well tests, just to name a few. Michelle can assist you in finding qualified responsible professionals to do most of these investigations and provide you with written reports. You will also want to see a preliminary report on the title of the property. Title indicates ownership of property and can be mired in confusing status of past owners or rights of access. The title to most properties will have some limitations; for example, easements (access rights) for utilities. Michelle, the title company or attorney can help you resolve issues that might cause problems at a later date.
- 6. Michelle can help you in understanding different financing options and in identifying qualified lenders.**
- 7. Michelle can guide you through the closing process and make sure everything flows together smoothly.**