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## Realtors help first-time home buyers

This article is provided by local Realtors and the Ontario Real Estate Association (OREA) for the benefit of consumers in the real estate market.

If you're in the market for your first home you may be a little nervous about the process. Like many first-time buyers, you'll quickly discover that buying a house is much more complex than any other purchase you've made before. Before long, you'll probably begin to feel a little overwhelmed.

This is where the services of a Realtor can be immensely helpful. Realtors have considerable knowledge of market values, the properties available in your price range - and homes that will match your individual needs and taste. When it comes to buying a home, a Realtor is an integral part of your team, helping you to locate the home that's right for you.

A Realtor can also tell your about financing and property taxes, as well as schools, and other neighborhood services.

### What Does a Realtor Do?

A Realtor's primary role is to bring buyers and sellers together to facilitate the sale. A Realtor is a licensed real estate professional who is a member of a local real estate board and the Canadian Real Estate Association.

Many people mistakenly think that the Realtor represents the buyer and seller equally; this is generally not the case. In residential real estate transactions, Realtors are usually the legal agents of the sellers. When a seller contracts with a Realtor to sell a home, the Realtor fills out a listing (a contract between the seller and the broker). The listing includes a description and the asking price of the property being sold.

When you work with a Realtor, you have direct access to a great deal of information and experience. A Realtor will:

- Help you prioritize your needs and wants in a home and help you determine the price range of homes you can consider.
- Answer your questions about the market you're interested in and help you compare homes from one neighborhood to the next.

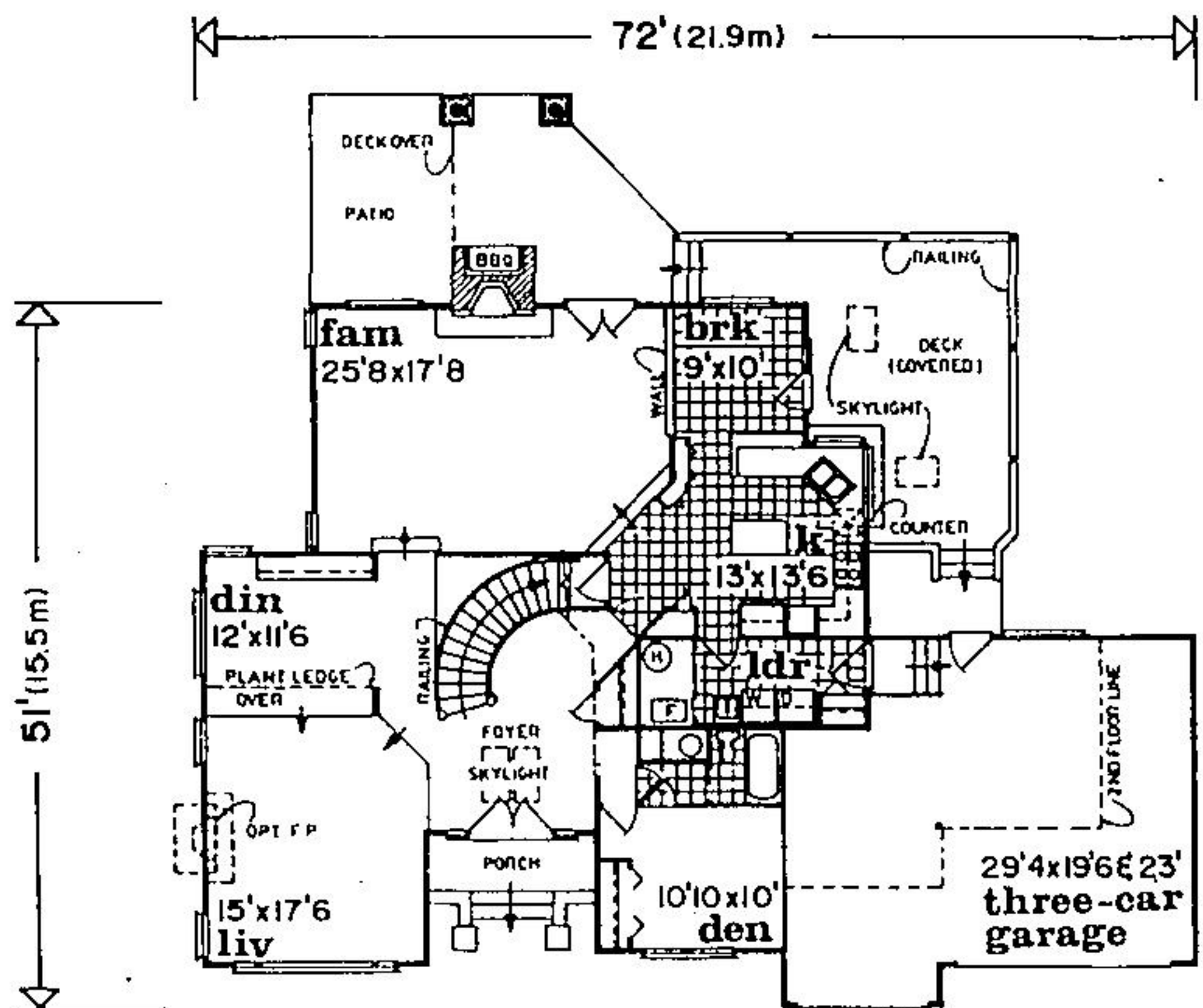
- Introduce you to a broad range of possible homes; Realtors have direct access to the Multiple Listing Service (MLS), which provides details on a wide variety of properties in the markets you're exploring.

- Preview properties so you're shown only those homes that fit your budget and match your needs and wants.

- Show you candidate homes.
- Explain the various financing alternatives available and provide up-to-date information on interest rates and mortgage options.

- Act as a mediator to head off potential conflicts between you and the seller, draw up a legally binding contract and assist you with all the details required to complete the transactions successfully.

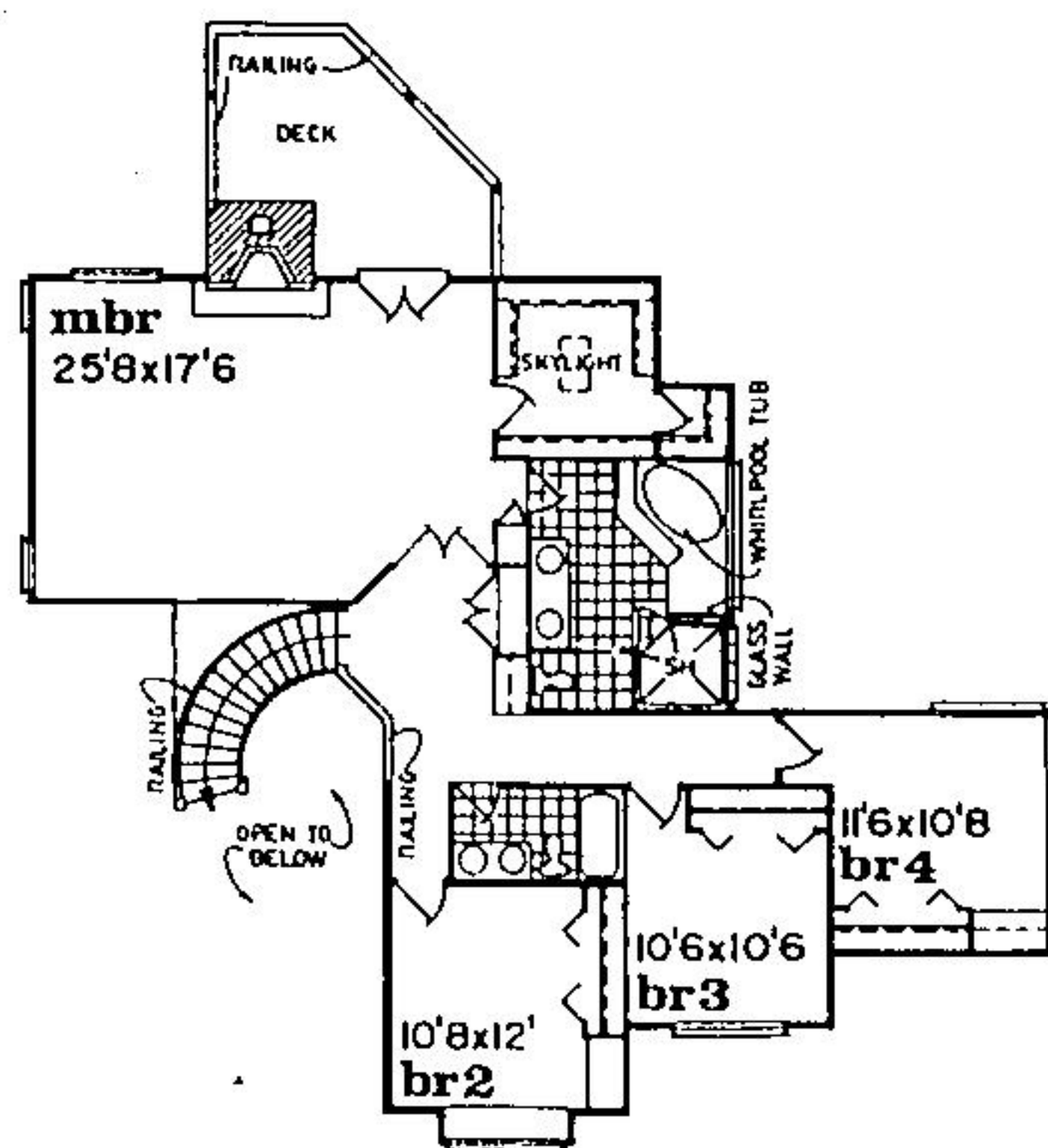
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