Finding the right home, getting a fair price, calculating mortgage rates, figuring out closing costs... all of these factors and many more make buying a home an overwhelming process. However, a realtor can guide you through the home buying process and transform this confusing experience into one of the most exciting times of your life.

Think of a realtor as a professional who brings buyers and sellers together for the sale of

a property. Realtors are licensed real estate professionals who are members of their local real estate board. Therefore, they have access to the MLS services which are operated by these boards. This service provides realtors with a listing of properties for sale, which could very well include your "dream home."

Who Does a Realtor Work For? - A realtor usually works for the seller and, therefore, represents his or her best interests.

However, as a buyer, you can still expect competent service knowing the realtor is bound by ethics and law to be honest and thorough in representing a property for sale.

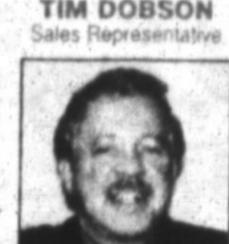
A realtor will provide you with a wide range of services and will not take it for granted that you know all the in's and out's of buying a home. So, one of the first things he or she will do is thoroughly explain what to expect, so you don't encounter surprises along the way.

Narrowing Down Your Home Choices

- A realtor will help you zero in on specific locations for your new home. He or she will also help you decide what type of home you would like to buy since there are many options such as new homes, resale homes, and condominiums. In addition, a realtor will help you differentiate between your needs, wants and what you can actually afford.

• see REALTORS on page 5





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