





OUR VALUE PROPOSITION AS YOUR BUYER AGENT



Buyer Agents represent Buyers. Listing Agents represent Sellers. Both have a fiduciary duty to their clients.

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Buyer's Agent vs. Listing Agent What's the Difference?

Buyer's agents are legally bound to help buyers, whereas listing agents—the real estate agent repre- senting the home listing—have a fiduciary duty to the home seller.

"That's why it's in your best interest as a buyer to get an agent who is there to represent you," ex- plains Alex Cortez, a REALTOR® with Wailea Village Properties in Hawaii. "Think about it this way: If you were getting sued, would you hire the same attorney as the person suing you? Of course not. You need someone who will diligently fight for your interests and rights."

Let's say, for instance, you walked up to a listing agent at an open house. You might gush about how you love the home and want to buy it but add that your current home has numerous repair issues that need to be addressed first.



The seller's agent could then use this information against you and not advocate your position to the seller in a favorable manner.

Yet, make that same confession to your buyer's agent and this professional will advise you on a strategy and the steps to take to improve your offer position.

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Upon signing the Buyer Broker Agreement, the Buyer Agent commits to delivering a comprehensive range of services. Below are key responsibilities that an experienced buyer's agent will handle throughout the entire home-buying process, from start to finish:

Searching for the Right Neighborhood / Community

- Outline the key steps involved in finding and purchasing the perfect home.
- Identify and assess the buyer's preferences and specific needs for a community or neighborhood.
- Explore different home loan options, explaining their requirements and suitability.
- Explain the importance of credit ratings and their impact on securing favorable mortgage terms.
- Discuss how broader economic factors influence the home-buying process.
- Provide updates on current trends in the local real estate market.
- Provide a detailed list of documents needed for a home loan application.

Getting Your Finances in Order

- Formulate strategies for making an offer.
- Examine trends in property values.
- Provide counsel on the timing of the market.
- · Discuss how market conditions affect home buying.
- Offer guidance on crafting competitive offers.
- Share best practices for comparing mortgage lenders.
- · Discuss the effects of interest rates on home buying.

Searching for Homes

- · Conduct searches for homes on the market.
- Provide listing alerts for homes that match client criteria (download ETTA APP)
- Arrange property viewings for the buyer.
- Analyze and review current market data with client(s)
- Assess the potential for renovations on properties of interest
- Estimate the future resale value of homes.
- When necessary, provide HOA documents and guidelines prior to making an offer

- Gain access to listings not available to the general public (Zenlist)
- Review local schools and community amenities.

New Construction

- Identify and advise land for building
- Recommend and review builders and builder Models
- Review and discuss cost associated with ARC requirements
- Support, advocate and advise client during builder meetings
- Review and advise client with builder contracts and requirements
- Monitor the construction process in a timely manner
- Attend Builder / Client meetings as permitted and necessary
- Attend Pre-Closing Walk-Thru and assist with preparation of "punch list" items
- · Monitor and confirm completion of punch list items
- Attend Final Walk Thru

Preparing the Offer

- Provide and review a property report & comparables to subject property
- Provide and review a market report specific to the neighborhood
- Discuss and recommend terms of the offer to compete in current market conditions.
- Negotiate for home warranties if applicable.
- Provide advice on amount of Ernest & Duediligence to be deposited
- Provide Lender Recommendations
- Provide Attorney Recommendations
- Create and submit initial Offer to Purchase Documents

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Going Under Contract

- Advise and prepare strategies for bidding wars or multiple offers (if applicable)
- Submit an offer and confirm that it has been received by the seller.
- Negotiate counter offer terms on behalf of the the Buyer
- Manage counter-offers and negotiations
- Manage and account for all deposits
- Review and discuss disclosures and items of personal property included in the sale
- Provide Final contracts to lenders, attorneys and all affiliated parties necessary to complete the sale.

Conducting Inspections & Settlement Preparation

- Organize home inspections and interpret their results.
- Arrange for pest inspections as needed.
- Clarify the implications of seller disclosures.
- Order home warranties if applicable.
- Keep track of contingency clauses in the contract.
- If applicable, set up septic system inspections.
- Arrange and coordinate any additional inspections based on home inspection discovery
- Submit any repair request and negotiate any seller credits necessary.
- Provide and Review HOA documents and requirements.
- Work with appraiser to confirm property value.
- Manage & Liaise with Lenders, Attorneys and all other affiliated parties to facilitate a timely closing.

Pre-closing

- Provide resources for those relocating to a new area.
- Provide list of utility providers
- Offer a moving checklist to assist with the transition.
- · Review and discuss the timing of moving day
- Inspect and confirm repair requests are complete
- Confirm seller vacancy date, cleaning, and condition of home

Closing

- Examine closing documents for accuracy.
- Confirm that all closing documents are complete.
- Help prepare for the final walkthrough of the property.
- Attend the closing meeting with the buyer.
- Review settlement statement with client to confirm accuracy and understanding
- Follow up on the final approval of the home loan.
- Address any last-minute concerns during closing.

Post-Closing Support

- Recommend Service Providers for home maintenance and repairs
- Offer assistance and advice on Where to go, what to do, how to find.....
- Be a friendly neighbor



Buyer understands that compensation to the Broker is dependent upon a successful relationship with the Broker and Agent, and the Broker defers receipt of payment until a successful transaction has occurred.