

# The Ultimate Guide for Buying a FSBO Home

Tips on how to avoid the inevitable pitfalls

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#### 1. Preface

#### The Double-Edged Sword

As you embark upon your journey to conquer the purchase of a "FSBO" (pronounced "fiz-bo"), I want to hand you a sword to help you in your upcoming battles.

Buying a FSBO isn't *always* a series of battles, but there's a good chance you're going to find yourself battling at least one of the things we'll get into in this booklet.

Back to the sword I want to give you...

Unfortunately, this sword is double-edged (and obviously just a metaphor). It's information. But it's information that could make the difference between you successfully buying a FSBO or not.

Here it is...

*Most FSBOs never successfully sell on their own.* <u>The bad side of the sword</u> is that the odds of you and a FSBO coming to terms and completing the sale are against you. <u>The good side of the sword</u> is that, knowing this, you sort of have an upper hand.

See, the odds are more against them than they are you. Knowing this, you have more leverage because they won't likely be able to sell to you *or* another buyer; therefore, you theoretically have no true "competition."

That said, the reason they don't sell is probably a combination of things. They certainly lack full exposure to the market, which is a huge issue. More importantly, though, the homeowners and potential buyers are the reason it doesn't go all the way through.

They just don't know how to maneuver through some of the most common issues that

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arise. However, *you* will be able to after reading this, so your chances will be better than the average buyer.

Hopefully, with the help of this booklet, you'll be able to get the homeowner to understand and work through these issues which will inevitably surface at some point throughout the process.

Good luck! And if you have any questions about this booklet, feel free to reach out to me!

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#### 2. Me...and my shaaaaaadow

You know you just sang that in your head as you read it — at least if you know the Sinatra tune...

But if you don't, he's singing about being alone with his shadow, which is probably not what you'll experience when you go look at a FSBO. You most likely will not be alone. So, how is this an issue or a "battle"? Big deal, right?

It might not be a big deal. But for a lot of buyers, it can get in the way of comfortably looking at the house. It's awkward with the owner following you around, trying to make small talk, pointing out obvious stuff, or overselling you on why you should love the house. You don't get a minute alone to really see the house and picture yourself in it.

This isn't to say that an owner *should* necessarily just let you walk unattended throughout their house. They don't know you. They should keep an eye on you. But they should also give you *some* distance and breathing space.

By the way...you don't know them either. So you should be careful about letting yourself get cornered or trapped. It's good to trust nothing bad will happen, but it's smart to make sure you don't put yourself in harm's way. So let the owner walk ahead of you. If you feel the least bit nervous, trust your gut and get out of there.

Do what you can to get the owner to give you a little space. And if they don't, just try not to let it affect how you feel about the house. Take your time, look around, and ask questions.

**Pro tip:** Try not to talk about your motivations or how much you like the house. Small talk is fine. Being friendly and cordial is good. But keep your thoughts and private information to a minimum. You may end up negotiating with this person, and whatever you say can (and probably will) be used against you.

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Here's one of the things you might want to give some thought to: What is the homeowner trying to get away with?

It's not like they're trying to rob you or anyone else and then jump into a waiting car outside yelling "*Go, go, go!*" to a getaway driver. But it can feel like that to some people who are trying to buy a FSBO.

FSBOs are FSBOs for a reason. The most common (and likely) thing they're trying to "get away with" is not paying a real estate commission. This is something you should know and take into consideration.

However, some FSBOs might be trying to get away with something else...

Perhaps they're trying to avoid disclosing problems with the house, which a real estate agent would never knowingly allow them to do.

Maybe they want to avoid selling to certain types of people — a huge no-no, and no agent in the industry would allow an owner to even think about doing it.

Whatever it is, there's something driving them to sell on their own, and you should really try to figure it out. Like I said, it's probably just about the money, and we'll be getting into that in more detail later on.

The best way to do it is to get them talking. Be friendly. Don't sound like you're the Spanish Inquisition. Befriend them. They'll be more likely to let it slip (or outright confide in you).

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#### 4. "Do me a favor and lose my number!"

Not *my* number! Do not lose *my* number! Call me whenever you need me to step in and help you with your real estate needs! LOL

No, this is what you might find yourself wanting to say to a homeowner who's trying to sell their house on their own.

If you've ever felt like salespeople and telemarketers can be relentless about following up and trying to get you to buy something, then you know the feeling a FSBO might give you.

You might never hear from the owner of a house you see. Some are polite or shy enough to only follow up with you at a bare minimum, if ever. But there are some who will make you want to change your phone number and maybe even look into the witness protection program.

Some will call you nonstop, constantly telling you why their house is so great, why you should buy it, and how there's *sooooo* much interest in it. Right. Refer back to the preface. It's unlikely, and it's all the more indication that they're desperate.

So, if you want the house, use that to your advantage. But the problem is when you don't want the house at all and the owner keeps calling you.

If that happens, try to ignore the calls and don't call them back. If they don't take the hint, give up and move on, then maybe block their number. But if all else fails, just tell them you bought another house.

Or tell them you found out you can't qualify for a mortgage. That should put an end to the calls.

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#### 5. It's one thing to be a discriminating buyer...

To be a "discriminating buyer" is to be cautious, careful, and thoughtful about the thing you are purchasing — all good things to be. *Especially* when buying something like a house!

But to be a discriminating seller on the other hand...

Totally unacceptable. Not even just unacceptable...illegal!

Nowadays we see discrimination less and less, especially in real estate — at least in transactions that are handled by agents.

But there are certainly still people out there who discriminate. And as I mentioned earlier, it could be one of the reasons someone doesn't want to sell their house through a real estate agent.

If you get a sense that a homeowner you're dealing with is giving you the runaround or won't sell to you because of your race, color, religion, sex, disability, or familial status, don't just let it slide. It's against the law whether an owner is represented by an agent or not.

If it happens to you, this is who you contact for further guidance and help: Nevada Equal Rights Commission: State agency enforcing state fair housing laws; receives and investigates bona fide claims of housing discrimination.

(702) 486-7161 800) 326-6868 Website: <u>www.nvdetr.org/nerc.htm</u>

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#### 6. Review these before making an offer

One of the biggest concerns many buyers have is whether or not the owner is trying to hide something that's wrong with the house.

There are some things you might be able to see plain as day when you walk through, like a broken window or drippy faucet.

But there are other things you might not be able to see that someone who's lived in the house would probably know about, like a leak in the roof or a recurring problem with plumbing and pipes.

Sure, you'll do a home inspection. (At least you should!) And hopefully the inspector will catch the things that aren't obvious to the eye. But there are some things that can sneak past even the best inspector if he or she happens to go on a certain day and time that the issue doesn't appear.

The homeowner should disclose any known material defects to the house. Failure to do so could mean some legal trouble for them. But that doesn't stop some people from trying to get away with passing their problem onto the next owner.

The best way to avoid this is to ask for their "disclosure statements." In these, they should be disclosing whatever they know to be wrong with the house (and even things they've already fixed but were once an issue). If they say they don't have anything like this, ask them to fill out disclosures before you even make an offer. If they refuse, it might be a sign they're hiding something.

While it won't necessarily be easy to prove or deal with, if you do find something wrong in the future and you can prove they knew about it but didn't disclose it, your case will be stronger. Failure to demand disclosures will leave you with nothing to fall back on.

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#### 7. The owners are probably high

Even when someone has listed their house through real estate agents, there's a tendency for them to price it too high. It's natural and expected (albeit frustrating). They think their house is worth more than it is, and they want as much as possible. They also think they need to price it high to leave room for negotiation.

Most agents know they shouldn't take a listing if the owner insists on pricing it too high. But many do. (It's tough to say no when an agent knows that if they stand firm on pricing another agent will just let the owner do it anyway just to get the listing.)

Then there are times when an owner is so far out of whack with price that *no* agent will touch it with a ten-foot pole. This is what causes some people to try to sell it on their own as a FSBO. It could also just be that an owner feels that no agent has the confidence or ability to get the price they want (even though the agents were just being honest and realistic), so the owner decides to sell it on their own for as much as they think it's worth. You know...one of those "I'll-show-them-it-can-be-done!" kind of things.

Therefore, chances are good that whatever FSBO you look at is priced too high.

Here's one of the biggest problems with this: If they don't succeed at selling on their own at the price they're asking, they'll list it on the open market with an agency rather than lower the price or accept an offer they consider too low. Thus, they'll likely be resistant to hearing (let alone accepting) even the most reasonable offer you can give them.

Which leads us to ...

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Negotiating...

Some people are "born" negotiators. But many people aren't all that good at it. Some people love it.

Many people hate it.

Negotiating is as much an art as it is a skill. There's no single way to negotiate. A good negotiator knows how to gauge who they're dealing with and handle the situation accordingly. Most people think negotiating is all about playing "hardball" and convincing the other side to do what you want. Or threatening to walk away from the deal if they won't agree to something. Those tactics may work in some moments and with some people, but sometimes it's about being more subtle.

There's no way to give a thorough how-to on negotiating in just one section of a booklet. Nor do I intend to. That would take more than an entire booklet to cover even slightly, and it still wouldn't replace experience. It's the type of thing that you get better at the more you do it.

One of the benefits of having real estate agents involved is that they negotiate real estate deals all the time. They see a lot of different types of people, situations, and reactions. Another benefit is that it adds a "buffer" between the buyer and seller.

When you're trying to buy a FSBO, there's no buffer. Negotiating can cause people to get frustrated and even angry, which can lead to a potential deal getting blown right out of the water.

My best advice is to maintain your "poker face" — not just to keep the other side from knowing what you're thinking, but also to just keep the situation calm and rational.

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Doing this will increase the chances that you can come to an agreement.

This doesn't mean you should just be soft on your price or terms. And it doesn't mean that you shouldn't at times play a little "hardball." But whatever and however you proceed, don't let emotions prevail. Keep it calm and businesslike. This can be hard for a lot of buyers and sellers who are trying to put a FSBO deal together, and it's probably why many owners never actually sell their house on their own.

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#### 9. Even if you're "sure you can afford it"...

We've been talking about why a lot of homeowners try to sell their house on their own, but we haven't really touched upon why some *buyers* focus on FSBOs...

There are "buyers" out there who refuse to get pre-approved for a mortgage. They take offense to all the agents who ask them if they're pre-approved and say things like, "I know I can afford it. I'll get approved once I find a house I want to buy."

They get so frustrated that they avoid dealing with agents who insist on a pre-approval. Homeowners selling on their own usually won't insist, which is big win for the FSBO buyer...

...at least until they find a house and try to get pre-approved for it, only to learn they can't actually afford it. This is a big letdown and a waste of everyone's time and hopes. (Which is why I put the word "buyers" in quotes above...they aren't truly buyers. They're lookers.)

So do yourself a favor by getting pre-approved if you haven't already.

Besides, if you have that in hand when you find a house you want to make an offer on, the owner will be more likely to take you seriously. They also might be willing to negotiate more since they're probably running into a lot of buyers who aren't preapproved.

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#### 10. Are you justified?

A few sections ago we talked about how so many homeowners who try to sell on their own tend to overprice their houses. On the other hand, there's a tendency for many buyers to *undervalue* houses they want to buy.

So, picture a homeowner who's trying to get more than the market will bear. Now, picture that homeowner dealing with a buyer who wants to buy a house at 1977 prices, and you can imagine why many FSBOs never get sold.

It takes knowledge, experience, and data to truly understand real estate market values. You may not have as much knowledge or experience as a real estate agent, but you will need data in order to justify whatever price you are offering to a FSBO.

They still may not accept even the most reasonable, data-driven offer. But at least you'll know you're offering a fair price, and you won't be tempted, tricked, or cajoled into paying too much. And if you show them the data, they won't think you're just shooting from the hip...even if they don't accept your offer. However, maybe they'll come around over time.

When I say "data," I don't mean other houses that are *for sale*...I mean <u>data of houses</u> <u>that have recently closed</u> and are similar to the house you're trying to buy.

It can be tough to find this information easily online. There are certainly sites with data available to the public, but it's tough to sift through and find the perfect "comps" (aka comparable properties).

Also, their information is often inaccurate or spotty at best. The best way to get this information is through a real estate agent via the MLS.

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#### 11. Don't pay "retail"

I mentioned earlier that one of the main reasons a homeowner is likely trying to sell on their own is to avoid paying a real estate commission.

On the flip side, most buyers who are trying to buy a FSBO realize this. Consequently, their goal is to reduce the sales price by the amount of the "would-be" commission.

This usually leads to a stalemate. Neither side wants the other to receive the monetary benefit, which often leads to a deal not coming together.

If things were truly "fair," it probably makes the most sense to split the savings. That way, the seller nets more than they would have otherwise, and the buyer gets the house for less than "retail."

So, shoot for that. Whatever you do, do not pay full market value for the house.

Otherwise, it's not really worth the hassle or risk of buying a house without the representation, knowledge, and expertise you would've received from an agent.

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#### **12. How do you know if you're saving enough?**

The problem for many buyers who are trying to get their fair share of the commission savings is that it's tough to determine exactly what the potential savings are.

Some people think it's as easy as taking the asking price and deducting how much the commission would've been.

However, that's not necessarily accurate. What if the seller's price is way too high? Did the buyer truly save any money?

Others think they can negotiate the seller down to the lowest number the seller will accept and then take the commission off of the amount, thereby reducing the price again.

However, most sellers don't take too kindly to that. They feel like they already gave in too much or that the buyer is already getting a great deal. They may have even factored it into how low they agreed to go.

The real issue at hand is figuring out what the actual market value would have been on the open market. Without it actually being on the open market, though, this can never be answered.

Therefore, this also creates a stalemate. Or worse: the sense that you overpaid...which can lead to regretting the purchase and backing out at some point during the process.

So, to avoid this, you really need to have a handle on the market value. If you already took the advice of finding some recently sold houses as comps (as mentioned a few sections back), then you probably have an okay idea of the market value — assuming, of course, that you were actually able to find the best comparable properties available.

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#### 13. It's not their money yet!

If you're able to come to an agreement with a homeowner who's selling on their own, most likely you'll need to give them a good faith deposit as well as an additional deposit at some point during the deal. (Unless you're somehow able to convince them to tie up their property with absolutely no money down until closing, which is highly unlikely.)

When you're working with real estate agents, the agents will usually take the deposit and put it in an escrow account. Neither the buyer or the seller has access to it unless the deal falls through or until closing. Or, sometimes an attorney or a title company will hold it.

This is common knowledge and protocol for anyone in the industry. But when two people who aren't in the industry are doing the transaction, this isn't necessarily something they know.

A seller may ask for, or even feel entitled to, your initial deposit and any additional deposit. However, problems can arise when the seller just deposits your money into their bank account.

That's not how this works...that's not how any of this works! Don't ever agree to give the seller money directly until the closing. Have it held by a third party in an escrow account.

Also, make sure that everything is stipulated in writing as to how and when that money can be released, and to whom, and for what reasons. Otherwise you could be putting your deposit monies at risk.

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#### 14. It's not your money yet!

Unless you're able to pay cash for the house you're buying, you'll need a mortgage.

So, although you've promised to pay the seller a certain amount of money, you don't really have the money yet. It isn't really your money to promise. You've promised to get that money from a lender.

The mortgage process is something that easily gets out of hand quickly. Therefore, it's something real estate agents are on top of from the minute the contract is signed, all the way to closing. But when you're buying a FSBO, you are entirely responsible for making sure everything is moving along smoothly and on time.

The seller may be on top of it and asking you for updates, but it's ultimately *your* responsibility to be on top of it.

There will be timelines in the contract and penalties for failure to meet certain deadlines. So make sure you're on top of the mortgage, and communicate regularly with the lender and homeowner so everyone knows the status.

**Pro tip:** As much as I'm sure you want the lowest rate possible, there's a lot to be said for going with the lender who is the most reliable. So look beyond just the rate sheets, and make sure the company and rep you choose to work with are reputable.

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#### 15. "Homeowner, we have a problem."

You've probably heard this quote before...

"Houston, we have a problem."

It's what astronaut Jack Swigert reportedly said to Mission Control during a flight. It's probably the last thing Mission Control wanted to hear. But, let's face it, it's probably the last thing the astronaut wanted to have to say! But he did.

Unfortunately, you might find yourself in a similar situation once you get your home inspections done.

The last thing a homeowner wants to hear, or deal with, is a problem you find with the home inspection. Many homeowners feel like buyers want to find stuff wrong and haggle them down on price or for repairs.

That said, most buyers *don't* want to find problems in order to get a better deal. They'd much rather find that nothing was wrong with the house. At the same time, it's normally their biggest fear (that there *will* be things wrong with the house).

It can be tough to deal with home inspection issues when you're dealing directly with an owner. They don't see what comes up in reports day in and day out like agents do. They have no reference points. And almost every homeowner — even ones represented by agents — want to sell their house "as-is" (aka take it or leave it). They don't want to address any home inspection issues.

Therefore, they might be less than happy to hear you've found things wrong with the house. As much as they won't want to hear it, you need to bring up whatever needs to be repaired, replaced, or credited from the purchase price. After all, once you close on the house, the problems are yours.

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Just break the news to them objectively, calmly, and diplomatically. You should be able to work it out by doing it this way. But don't expect them to be thrilled about hearing about problems, and be prepared for them to refuse to do anything about them. It may take a little time and negotiation to come to an agreement on how to handle all of your requests.

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#### 16. Friend or foe?

One thing that should make you feel better is that you probably won't be allowed to overpay for the house you buy (at least if you're getting a mortgage).

If you're going for a mortgage, the lender will require an appraisal to be done. A licensed appraiser will go look at the house, perform an analysis, and deliver a report on its value. If the appraiser thinks you've agreed to pay too much, the appraisal will "come back low," as we say in industry-speak.

In that sense, the appraiser is your friend!

However, appraisers aren't infallible. They make mistakes, and sometimes they lack proper perspective on the market. They aren't necessarily local or in the market on a day-to-day basis like a real estate agent is.

There's a chance you could've agreed to pay a fair price for the house, or even got a deal, but if the appraiser doesn't see it that way, he or she could throw a wrench in your situation. The lender may then require you to put more money down to make up the difference or perhaps have you try to get the owner to accept less (good luck with that, though).

In that sense, the appraiser is your foe.

If the appraisal "comes in low," you can contest it. This involves supplying the lender and appraiser with comps to justify your accepted offer. (As mentioned earlier, "comps" are houses that have recently sold that are similar to the one you're buying.) Appraisers will generally take them into consideration, but they're not always willing to adjust their opinion. So be prepared.

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**Note:** The appraiser will need to get inside the house. This is something a real estate agent typically accommodates. Therefore, you or the owner will need to let the appraiser into the house. This is typically during business hours.

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#### 17. What if the owner "digs in"?

Whether it's home inspection issues, a low appraisal, or even timelines and contractual dates, some homeowners just won't agree to what you request or need during the deal. They'll dig their heels in and not budge.

This could be lumped in with the negotiating topic a few pages back, but even the best negotiators can have an almost impossible time getting someone who's being completely obtuse or irrational to agree to something.

Sometimes an owner has just had it. They feel like they've "given in" too much already and are being taken advantage of. Sometimes it's a sign they're looking for a way to back out of the deal for whatever reason. But it could also be that they just don't "need" to sell, and they don't feel they need to bend over backwards to make the deal work.

Whatever it is, there are times where you just won't get an owner to agree to something you want or need. If you find yourself in that position, your best bet is to just back off. Tell them you wish it were different, but since they can't or won't agree to do what you want or need, you won't be able to proceed with the purchase. (Make sure you can legally do this. Have an attorney advise you if the contract allows you to back out, given your specific reason and situation.)

This is about the only thing that will work in a case like this. They need to see that you are willing to walk away — not just threaten to walk, but actually willing and able to do so. Recall what I mentioned early on: very few FSBOs successfully sell. So if you can get them to realize that and show you're willing to walk away, they might come around and agree to your terms. With that said, you have to be prepared to lose the deal even after having spent time and money on the process (which you won't recoup). It's a bit of a gamble. Or, if the house means that much to you, you can just deal with it and accept the fact they won't budge.

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#### 18. Expect things to go wrong (and deal with them...)

From the outside looking in, lots of people think selling houses is a pretty easy way to make a cushy living. But if you randomly called 100 agents around the country and asked them if it was "easy money," you'd get a unanimous "No!!!!"

An "easy deal" is the rarity.

Even the most experienced agent is likely to have to deal with things going wrong on almost every single deal they do. Not that it's necessarily their fault, or anything they could've controlled or avoided, it's just the nature of the beast. What makes a great agent is the ability to cope with those things, deal with them, and keep the deal together.

There are lots of moving parts to a real estate sale. A smooth deal relies on every single thing going as it should and every single human involved doing what they should and *when* they should. So, a lot of it boils down to making sure everything is being done in a timely manner. But good luck with that. It's like herding cats, as they say.

Given that neither you or the owner likely has much experience keeping a real estate transaction on track, the chances of something going wrong are pretty high. Expect it.

But when it happens, it doesn't mean you should just bail on the whole deal. Deal with whatever happened. Keep yourself (and the owner) calm, logical, and rational. Work through the problem.

This is another reason why so many FSBOs fail to close. Inevitably something goes wrong and tempers flare. People get frustrated and throw their hands up, and the deal dies. Knowing this should help you avoid becoming one of those statistics.

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Most buyers who try to buy a FSBO also have a real estate agent they've been working with.

It isn't like they were specifically looking to buy a FSBO. Rather, they simply stumbled upon one. And without thinking, they called the owner and scheduled an appointment or asked some questions — *without* discussing it with their agent first. This doesn't make the buyer a bad person, but it *does* begin a snowball that rolls out of control...

Most of the time, the owner doesn't want a real estate agent involved (and will even say so to the buyer). This puts the buyer in an awkward position. They feel like if they want a shot at getting the house, they can't involve their agent, even if they want their agent's help and advice.

Most buyers don't really want to hurt the feelings of the agent who's given them so much time and help so far. So they don't say a word about it to the agent. "Maybe we won't even like the house," they say to themselves. "So why even bring it up?"

The problems really begin if they like the house. At that point it's hard to involve their agent in the process. Or they just feel like they have no choice. Things start going wrong, or they simply have questions they'd like to ask their agent, but they feel they can't.

So, the buyer is left to figure it out on their own. Inevitably they encounter things like we've gone over in this booklet, and the deal often just dies.

Many people who try to buy a FSBO end up saying they wish they could have, would have, or should have involved their agent. They feel like it would have helped...but at that point it's too late.

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The reason so many buyers find themselves in this position is because they feel they can't involve their real estate agent or they won't even have a shot at getting the house. In reality it's usually the opposite — they'd have a better shot at actually buying the house if they involved their agent.

# The bottom line is that buyers *can* have their agent involved. There's always a way to work it out, even if a homeowner is against the idea. However, it's important to have your agent call the homeowner to begin the conversation and hammer out the details.

So if you want your real estate agent involved (and it'd be a really smart thing to do), make sure to give your agent the FSBOs information and let him or her contact the FSBO. Don't just make a call yourself.

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If you do end up going under contract with a homeowner who's selling their own house, it won't entirely be a do-it-yourself endeavor. We've already touched on it in other sections in some ways.

In order to actually get the deal closed, you'll need either a title company or a real estate attorney (or both) to help you through the process.

They will help with the paperwork, title search, title insurance policy, holding the money in escrow, just to name a few of the things that happen behind the scenes of a real estate purchase.

You might even want to reach out to a real estate attorney before writing up the contract; he or she can give you a template to use or even write it for you. There are a lot of standards, laws, rules and regulations that vary from one area to another, so grabbing one off of the Internet can be risky.

If you need a referral to either a local title company or real estate attorney, please feel free to contact me and I'll gladly give you the names of a few I trust and recommend.

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#### 21. Getting the best home at the best possible price

Who doesn't want to find the best home they can? Beyond that, who wouldn't like to get it at the lowest possible price?!

Yet many people don't do either. And that's across the board, not just people who are trying to buy a FSBO. Add into the mix the fact that both the buyer and the seller probably don't buy or sell houses all that often, and it can make it even less likely.

This booklet was created to give you some insights into typical issues and topics that affect people trying to buy a FSBO. But it doesn't get into the more universal topics and issues that affect being able to find and get the best home you can (at the best possible price).

#### I created <u>The Ultimate Buyer's Guide</u> to help buyers do just that...

It's free, and there's no obligation. All you have to do is let me know you want a copy, and I'll get it right to you. (I can send it as a PDF by email and/or a print copy if you'd like.) Just send me an email or a text, or give me a call!

And if I don't hear from you, good luck with trying to buy the FSBO you have your eyes on! I hope this booklet was a big help and that everything works out in your favor.

And of course, if at any point you'd like to work with me to help you buy a FSBO, or any home on the market, please reach out to me. I'd love the chance to work with you!

#### **Compliments of:**



Stephanie Malone Realty One Group Realtor®, PSA 702-277-7356 MaloneRealtyOne@gmail.com

MaloneRealtyOne@gmail.com Not Your Typical Realtor. Not Your Typical Realtor Bio.

You loathe typical real estate agent bios. Don't worry, I do too. They're like cardboard -stiff, bland, and identical to every other bio out there. Instead of boasting ad nauseum about awards and accomplishments you're not interested in, I'm taking the novel approach of actually giving you what you want -- real answers to questions you're probably wondering right now.

Will you return my calls and emails?

Yes. Without question.

I realize this is one of the major frustrations the general public has with dealing with agents. I get dozens of calls and emails daily, and I work hard to reply as quickly as possible.

I've met many Realtors who are jerks. Are you?

Depends on who you ask. If you ask certain agents who have stood between my clients and their real estate goals, they'll probably say "yes". A handful of people think I leave golden footprints in the sand. Those are the two extremes, and most people's opinion falls somewhere in the middle.

Here's what I can tell you: I'm honest and candid. I take pride in being approachable and friendly. And if you need a quick real estate brain, or a strong dose of honesty, you're in the right place. Loyalty to family, clients, and friends is one of my core values. Want to really find out if I'm a jerk? Mess with one of those people.

Do You Have experience doing exactly what I need? Until you tell me what you need, there is no way of knowing. These are "strong suits" of mine:

- Residential
- Horse and large properties
- Rural
- First Time Buyers
- Listings

If your goal or situation isn't represented on that list, don't worry. Contact me anyway. If I can't help, we have an amazing team of agents that can!

What kind of work are you really good at?

On a personal level, I'm pretty good at riding horses, (I like to go fast!) and I'm not too shabby at gardening (I've been told I have a green thumb).

On a professional level, here are the skill-sets that I've developed over the years:

- Listening. Unfortunately, it's a lost art these days.
- Making sure your home is prepared for listing photos. Pictures sell!!!
- Home values, I'm also a PSA (Pricing Strategies Advisor)