



IN HASSLE-FREE HOMEBUYING

Perhaps you'd like to take advantage of today's great real estate market in housing but feel a little intimidated by everything that's involved.

You know the routine: finding the right locale and the right house; negotiating an agreement; putting together a down payment; and selecting the best mortgage available.

There are two things you can do to make every step run smoothly. The first is to select a really professional agent who knows the real estate business, knows your local market, has both a solid reputation for integrity and a solid record of success, and clearly is eager to respond to your needs.

The second is to make your agent your teammate in the literal sense of the word, using teamwork to be sure that the house you ultimately buy is the house you've always wanted.

Making your agent your teammate requires choosing an agent you feel able to trust both as a person and as a professional. And that's no small matter. In real estate as in all areas of business – as in all aspects of life, actually – trust can make all the difference in the world.

True teamwork is nearly impossible to achieve unless you stick with one agent throughout the buying process. By all means you should shop around – and shop around carefully – when you're still deciding which agent to work with. Once you've made that decision, however, don't reverse it unless (and this rarely happens to people who are careful in the first place) something specific happens to make it clear that your choice was unwise.

Teammate status is all the motivation a first-rate agent needs to go all-out in finding houses that suit your needs. And if you're concerned about what it is you're looking for and how much house you think you can afford, your agent can save you huge amounts to time and effort.

If you're not sure how much you can afford, be candid with your agent about that, too. He or she can provide you with some helpful preliminary guidelines and can put you in touch with mortgage lenders who know how to get you focused on an appropriate price range.

It's always a good idea, as you look at listed homes, to give your agent a lot of feedback on what you've seen. Good feedback will refine and sharpen the agent's understanding of your likes and dislikes, which in turn will make it easier to find the house of your dreams.

The ultimate payoff, once again, is that you get to your goal more quickly, expending less time and less effort along the way.

Anyone who have ever done it this way will assure you of one thing: it pays off.