## Wondering Which Home to Buy?

## Turn to a Realtor® for Professional Advice

Thanks to low prices, stable mortgage rates and potential tax benefits, now is an ideal time to buy a home in Florida.

To help you make the right choice, a Realtor® in Florida can provide knowledgeable, professional advice and guide you through every step of the transaction, saving time, money and aggravation.





Florida Realtors®, formerly known as the Florida Association of Realtors, serves as the voice for real estate in Florida. It provides programs, services, continuing education, research and legislative representation to its 140,000 members in 58 boards/associations. Florida Realtors® Media Center website is available at http://media.floridarealtors.org.

## A Realtor® can provide you with a full complement of services, including:

- Identify suitable properties for your lifestyle and wallet.
- Provide information about neighborhoods, communities and condominium developments.
- **Determine the right price range** how much home you can afford to buy.
- Offer advice about the personal and financial data needed to apply for a home loan.
- **Discuss the pros and cons** of buying a property in financial distress.
- Help you navigate the purchase, including factors like price negotiation, financing, terms, date of possession, repairs, and furnishings or equipment.
- Assist you in finding qualified professionals to do property investigations and provide written reports.
- Provide guidance through the closing process to make sure the transaction completes smoothly.

Unlike someone with a real estate license who has simply met the state's requirements to do business in Florida, a Realtor takes the profession to the next level. He or she voluntarily agrees to act under, and abide by, a Code of Ethics by becoming a member of the local, state and national Realtor boards/ associations. Realtors abide by a set of professional principles, serve clients fairly and maintain a high level of industry knowledge about the buying and selling of real estate.

With a Realtor involved, you can relax, knowing the purchase is in safe, knowledgeable, capable and caring hands.