29

## **Ways It Pays**

To Work with a Realtor®

Thinking about buying or selling a home on your own? Consider all the steps you'll personally have to complete:

## DETERMINE HOW MUCH YOU CAN AFFORD.

Price existing home without the input of market expert.

Check credit report.

Arrange home and pest inspections on new home.

Find attorney to draft contract. Negotiate terms of sale or purchase, including repairs or concessions.

Put existing house on market.

Decide where to advertise to reach best potential buyers.

Host open houses to sell existing home.

Schedule appointments to show current home or to see new ones.

FIND NEW HOME WITH ALL THE FEATURES YOU WANT.

Investigate school system.

Research neighborhoods and local amenities.

Analyze comparable home sales and make offer on new home.

Consider offers for current home.

GET SIGNED CONTRACT
TO SELLER.

Review and approve contract.

Hire attorney or title company to complete closing research. Choose mortgage lender.

Hire surveyor to survey property.

Order title search.

OBTAIN TITLE INSURANCE.

Review and approve closing costs.

Obtain homeowners' insurance.

Conduct final walk-throughs of home.

Review homeowners' association documents for new home.

Coordinate closing with lender, title company and customer.

Meet home and pest inspectors for review of current home.

Review and sign closing documents.

