



Five benefits of working with a Realtor®

Buying a home is one of the biggest financial decisions you'll make in your lifetime. Every agent who is certified by the National Association of Realtors abides by a strict code of ethics, giving you peace of mind throughout the transaction. Maximize your chances of having a positive home buying experience by partnering with an experienced, professional Realtor®.

Here are just a few of the benefits a Realtor® can provide:

- 1. Pricing expertise:** One of the biggest benefits of using a Realtor is their non-emotional price negotiation expertise. Having an experienced mediator on your side can make all the difference and may help you get more house for your money.
- 2. Handling the paperwork:** When you consider the ever-changing regulations and seemingly endless amounts of forms and signatures involved with purchasing a home, you'll be glad you have a Realtor there to explain each document's purpose and help you avoid any pitfalls.
- 3. Access to more homes:** While the Internet is handy for viewing many of the available homes for sale, an active Realtor may have access to unadvertised properties, or have heard of upcoming listings that are not yet on the market.
- 4. Neighborhood knowledge:** If you connect with a Realtor who has been actively helping buyers and sellers in your target neighborhood, they can clue you in on local zoning changes and market trends, allowing you to make a more informed decision about your real estate purchase.
- 5. Guiding the transaction to a smooth closing:** Real estate contracts are complex. Anticipating and solving problems throughout the transaction is what good Realtors do best. Working closely with other Realtors, Loan Officers and Escrow Agents involved in the transaction, an experienced agent can often head off or quickly remedy problems to ensure you move into your new home as planned.

Call today to learn more about how I can assist you with one of the most important decisions of your life—choosing your home financing.



Tosh Pence
Loan Consultant
NMLS# 1585560 • FL
175 E. Nasa Boulevard Suite 203
Melbourne, FL 32901
321-508-0483
tosh.pence@caliberhomeloans.com
www.caliberhomeloans.com



Kim Tillett
ONE | Sotheby's International Realty
Broker Associate
321.446.9035
kimtillett@gmail.com
TheKimTillettTeam.com