Online Resources

The following list of online resources can assist you in the home buying and selling process:

- www.REALTOR.com The world's largest database of homes for sale. Search online for homes in your area and select the Real Estate
 101 section under Homebuying Tools to learn more about the home buying and selling process.
- www.HouseLogic.com A home owner's single source for information and tools to help you make smart decisions on how to protect, maintain and enhance the value of your home.
- www.REALTOR.org Select the Research and Statistics section for the most recent data on the National housing market. Also, locate additional information on the NATIONAL ASSOCIATION OF REALTORS®, the REALTOR® Code of Ethics and designation programs.

REALTORS® provide you with invaluable services when buying or selling a home.

Make the right choice — work with a REALTOR®.

Sellers

REALTORS® provide sellers invaluable services, and there are many reasons to work with one. A REALTOR®:

- Can give you up-to-date information about the market, prices, financing, terms and conditions of competing properties.
- Will market your property to other real estate agents and to the public.
- Will know when, where and how to best market your property.
- Can help you objectively evaluate every buyer's proposal without compromising your marketing position.
- Can help close the sale of your home.

Buyers

REALTORS® provide critical assistance with the home buying process. A REALTOR®:

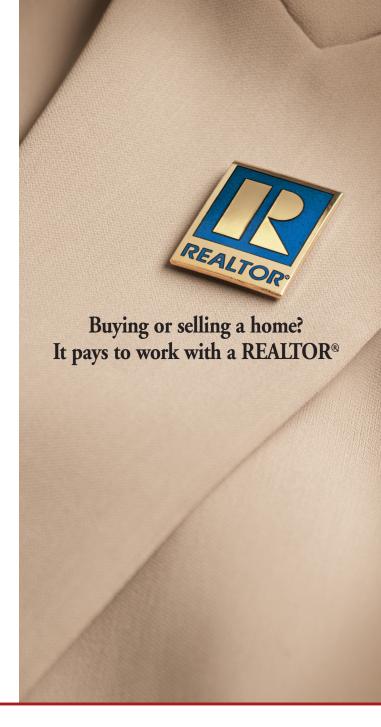
- Has many resources to assist you in your home search.
- Can provide objective information about each property.
- Can help you negotiate.
- Can help you determine your buying power.
- Provides guidance during the evaluation of the property.
- Can guide you through the closing process and make sure everything flows together smoothly.



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What is a **REALTOR®** and why should I use one?

Only real estate professionals who are members of the NATIONAL ASSOCIATION OF REALTORS® (NAR) can call themselves REALTORS®. All REALTORS® adhere to NAR's strict Code of Ethics, which is based on professionalism and protection of the public. That's why all real estate licensees

are NOT the same.

Dedicated to serving America's property owners at both

local and national levels, the NATIONAL ASSOCIATION OF

REALTORS®, The Voice for Real Estate®, is the largest

professional association at over one million members strong.

So, whether you're buying or selling a home — it pays

to work with a REALTOR®. Look for the REALTOR® logo

when choosing your real estate agent.

What Do Recent Home Buyers and Sellers Say About REALTORS®?

The 2014 NAR Profile of Home Buyers and Sellers provides research results on the experiences home buyers and sellers had when purchasing or selling their home. The majority of the respondents used a REALTOR® (a member of the NATIONAL ASSOCIATION OF REALTORS®). Here's what they had to say:

Home Sellers

- Sellers reported that an agent's reputation was the most important factor in their selection process.
- 65% of sellers report that they would "definitely" use the same real estate agent again.
- The top four home seller expectations of real estate agents are:
- 1) Help seller market home to potential buyers 23%
- 2) Help sell the home within specific timeframe 20%
- 3) Help price home competitively 19%
- 4) Help find a buyer for home 14%

Home Buyers

- 88% of buyers would probably or definitely use their real estate agent again.
- The benefit most buyers say they receive from their agent is help understanding the process.
- 87% of buyers were very satisfied with their agent's knowledge of the purchase process.
- 88% of home buyers used a real estate agent and/or broker to complete their transaction.

The Code of Ethics: A Commitment to the Public

The Code of Ethics of the NATIONAL ASSOCIATION OF REALTORS® is the promise to the public that when dealing with a real estate agent that is a REALTOR®, they can expect honest and ethical treatment in all transaction-related matters. Only REALTORS® pledge to abide by the Association's Code of Ethics and only REALTORS® are held accountable for their ethical behavior.

Some of the basic principles of the Code of Ethics include:

- Protect and promote your client's interests, but be honest with all parties.
- Avoid exaggeration, misrepresentation, and concealment of pertinent facts. Do not reveal facts that are confidential under the scope of your agency relationship.
- Disclose present or contemplated interest in any property to all parties.
- Avoid side deals without your client's informed consent.
- Accept compensation from only one party, except with full disclosure and informed consent.
- Keep the funds of clients and customers in escrow.
- Assure, whenever possible, that transactional details are in writing.
- Provide equal service to all clients and customers.
- Be knowledgeable and competent in the fields of practice in which you ordinarily engage. Obtain assistance or disclose lack of experience if necessary.
- Do not engage in the unauthorized practice of law.

REALTOR® Designations & Certifications— The Mark of Expertise and Service

The NATIONAL ASSOCIATION OF REALTORS® has a variety of affiliates that provide designations acknowledging experience and expertise in various real estate sectors. NAR also offers designations and certification programs to its members, including:

ABR[®] Accredited Buyer's Representative Designation

AHWD At Home with Diversity® Certification

BPOR Broker Price Opinion Resource Certification

CIPS Certified International Property Specialist
Designation

GREEN NAR's Green Designation

GAA General Accredited Appraiser Designation

GRI Graduate, REALTOR® Institute Designation

e-PRO® NAR's e-PRO® Certification

MRP Military Relocation Professional Certification

RAASM Residential Accredited Appraiser Designation

RSPS Resort and Second-Home Property Specialist

Certification

SFR® Short Sales & Foreclosure Resource

Certification

SRESSeniors Real Estate Specialist
Designation

To access information on the family of REALTOR® designations and certifications, visit www.Realtor.org/designations.