

REAL ESTATE AGENTS

Find best real estate agent for you by asking questions, seeking referrals

By JIM LITTEN
F.C. TUCKER COMPANY

For most people, a home is their biggest investment. And since most homeowners will find themselves as both buyers and sellers at various stages in their lives, it is important for the transaction to be as smooth and profitable as possible.

Although you can sell your house without a real estate agent, going it alone might not make sense. An experienced agent can guide you through both the buying and selling process with ease. The key is to work with the professional who is right for you.

Real estate professionals can belong to several different categories. All real estate agents must be licensed by the state (requirements vary). With additional training and licensing an agent can become a broker and run his or her own office.

A Realtor is an agent or broker who is a member of the National Association of Realtors, which means he or she promises to adhere to a code of ethics. Real estate agents can be full or part time, independent or with a company and may have additional credentials beyond the state license.

How to find a real estate agent that is right for you

Often, the best way to find a good agent is by asking your family and friends for referrals. Doing so allows you to discover the interpersonal strengths of various individuals, including their work ethic, communication style, real estate knowledge and business savvy.

If you are moving to a new town, city or state, the national RELO Network of real estate agents could be helpful. You probably have a trusted real estate agent in the neighborhood you are leaving. Ask if he or she is a member of the RELO Network and can refer you to a trusted source in the new area.

Another option is to informally search the neighborhoods you're interested in to see if the same agents are continually listed on the "For Sale" signs. Working with someone who has a strong track record for sales in a neighborhood will usually be a good match. Additionally, if an agent specializes in a certain geographical area, he



Meet with your prospective real estate agent and ask lots of questions to find out if this is the right person for you.

or she should be knowledgeable about local schools and municipal services.

Also note the types of homes agents are selling. Some specialize in starter homes while others sell more trade-up homes. If you have time, you might attend a few open houses to see some agents in action.

Another way to find an agent is to contact the larger real estate companies in your community for a referral. These companies usually require certain minimum standards for business practices, ethics and customer satisfaction, giving you confidence that their sales forces are well-skilled in the basics. From there you will need to screen for personal styles and the types of personalities with which you're most comfortable working.

Also, larger real estate firms often provide their sales forces with ongoing training and support. This support ensures these agents have the knowledge needed to guide clients through the complex home buying and selling process. Finally, searches via Internet

databases can also provide you with a number of potential real estate agents. There are a number of national Web sites, such as HomeGain or AgentConnect, which can help you locate a real estate agent based on his or her background, experience, local sales and commission rates. Many local companies also provide this service.

F.C. Tucker Co., Indiana's largest independent real estate company, also has an online site where you can search for local agents at www.talktotucker.com. At the F.C. Tucker site, you can search for agents based on your specific needs and now by the language you prefer to speak.

Once you have names of individuals with whom you'd like to meet, be sure to check with the local real estate board or state real estate commission for any complaints that might have been filed against them.

Interviewing agents

It is important to meet with the prospective agent prior to signing

any papers. An agent who looks good on paper may not have the personality you are looking for. Ask some general questions before meeting so you find out all the information you can prior to meeting. For example, how well does the agent know your particular neighborhood — not only the homes, but the schools, taxes, municipal services, etc.

You should also ask about the agent's number of years in the business. For some, four to five years of experience is ideal, while others may think someone new at the game will devote more energy to their sale.

Likewise, find out whether the agent is full or part time. If the individual only sells real estate on a part-time basis, it might be difficult for him or her to keep up with all the latest real estate developments and devote the time needed to sell or find your home as quickly as possible.

Also check to make sure they have access to and use your area's Multiple Listing Service, a database

of all available properties that brokers use to find homes to show to buyers.

Once you've further narrowed your list, schedule an interview. During an initial visit, you should expect the agent to ask you about your goals and expectations for the sale, present qualifications and explain the typical approach to the sales process. Feel free to ask for a copy of a typical listing agreement to give you an idea of the terms you would be agreeing to if you decide to work with them.

Your agent should provide you with a detailed marketing strategy for advertising your home, open house practices and marketing to other brokers. You should also get a suggested list price for your home, based on comparable sales in the neighborhood, and an estimate for the amount of time it will take to sell.

Questions to ask an agent

- What type of training do you take to stay current?
- How familiar are you with marketing homes on the Web?
- Do you work full time or part time in real estate?
- Can you share a printout of all the recent selling prices and the original listing prices of homes in our area, showing what the owners paid for them, how much they sold for and full details on the homes?
- Can you give me, in writing, your plan for marketing and selling our house?
- How will you encourage other real estate agents to sell my home?
- Do you have a system to follow up with other agents so that we get valuable feedback after every showing?
- How many properties have you sold within the past 30 days? 90 days? Six months?
- What awards have you won?
- How do you make yourself accessible to us?
- What types of clients — first-time buyers, working families, multimillionaires — do you typically work with? What price ranges? Neighborhoods?
- Do you belong to the National Association of Realtors?

H. James Litten is president of the F.C. Tucker Company's Residential Real Estate Services Division.

CONTRACTS



Jared and Whittnie Essner of Scott City, Mo., with Rocky. The 4-year-old beagle mix was written into the real estate contract after the couple became attached to the dog.

AP PHOTO

Contract comes with long-term leash

By CHRISTOPHER LEONARD
ASSOCIATED PRESS

Housing contracts can get complicated in a hurry. Just consider the clause that Jared and Whittnie Essner agreed to when they bought their first home last week:

"Rocky will be allowed to remain in home (with lots of love, care and attention) and negotiated visitation rights from current master. Chain link fence stays for him"

"In every offer, there's always something to be negotiated," said their real estate agent, Greg Lincoln. In this case, that something happened to be a beagle-mix dog named Rocky.

Jared, 20, and Whittnie, 19, of Scott City, Mo., were married last spring. They looked at more than 30 houses before settling on the quaint home that made an instant impression on them when they toured it. So did the home's sole inhabitant: Rocky.

"We thought, there honestly can't be a dog here if there's no one present," Jared said. Then, Rocky came bounding toward him.

One thing about Rocky — he's not shy. He is no bigger than a football, but covers the distance from his doghouse to the gate in a matter of seconds. He nuzzles guests and stares up at people with big round eyes. Rocky seems to smile in the way certain dogs can, with his pink tongue hanging out his lip.

"He's the most lovable dog I've ever seen," Jared said.

The story of how Rocky came to occupy a 2-bedroom house by himself began three years ago. That's when a retiree named Carlos Chitty decided to get a dog.

Carlos, 93, and his wife Ruby, 88, lived at the house for years. They never had

kids, and life got pretty quiet after Carlos Chitty retired as owner of Carlos Grocery in downtown Scott City.

Chitty saw an ad in the paper for free dogs. He said he drove to a home at the edge of town, where more than a dozen dogs were up for adoption.

Again: Rocky's not shy. "Man, that little dog came running across the yard. He about licked my face off," Chitty recalled.

Twelve years ago, Ruby Chitty was diagnosed with Alzheimer's disease. By the time Rocky came around, Ruby didn't remember Carlos, or really remember herself, Carlos said. But Rocky was always there.

"I could talk to him. He would ride in my car. We were really buddies," Chitty said.

Earlier this year, it became clear Carlos couldn't take care of his wife any longer. "We'd just gone as far as we could go," he said. They moved into a nursing home. Rocky wasn't allowed.

Friends and family took care of Rocky for a couple of months before the Essners saw the house. The couple didn't want Rocky to be evicted, so they wrote him into the contract.

The couple seems to be living up to their end of the deal. Rocky spends fewer nights outside and sleeps inside the house's entryway on a big pillow. Jared Essner installed a night light by the pillow recently because he thought it was too dark at night.

Chitty said wouldn't have given up the dog if he didn't have to. But it meant a lot to him when Whittnie Essner told him Rocky was still his. The couple was just dog-sitting.

"I thought, well, if anybody has the dog, I'd want you to have him," Chitty said he told her.

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