

Who's Working for Who?

Title:	Works for the benefit of:
Seller	Seller
Listing Agent	Seller exclusively
Loss Mitigation Specialist	Bank exclusively
Asset Manger	Bank exclusively
Loan Officer	Bank or Lender
Appraiser	Bank or Lender
Loan Processor	Bank or Lender
Underwriter	Bank or Lender
Inspectors	Neutral
Repair Personnel	Seller
Home Warranty Rep	Home Warranty Co.
HOA Representative	HOA Board
Planning and Zoning Board	City or Municipality
Escrow Agent/Title Co.	Neutral
Buyer's Broker	YOU Exclusively

As you can see, there are many people involved in a residential real estate transaction and all of them are skilled professionals. While there may be many ethical people employed within the real estate industry, only the Buyer Broker is dedicated to serving your interests and protecting your rights during a buying transaction.

So what is a Buyer's Broker?

A Buyer's Broker is a Realtor who has entered into an agreement with a buyer to represent the buyer's interests exclusively. A Buyer's Broker has the fiduciary duties of loyalty, obedience, disclosure, confidentiality and accountability in all dealings with the Buyer. Any licensed Realtor can enter into a Buyer Broker agreement; however, it is in your best interest to seek a Buyer Broker who has the education and experience necessary to earn an ABR (Accredited Buyer Representative) designation. This will identify them as a professional who has dedicated their career to serving buyers.

NOTE: The first and most important step to protecting your rights is to make sure you are working with your own agent. Any time you talk to the listing agent, you are talking to a skilled professional who is already obligated by law to promote the best interest of the Seller. Always talk to your agent.

When you're ready to move, we're here to help.

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