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# BUYER FAQ

## (FREQUENTLY ASKED QUESTIONS)

### **I'm a Buyer. Do I need a Realtor?**

**YES! For 2 Reasons.**

First, many buyers think it will be easier calling an agent direct (from a real estate sign) and negotiate a deal on their own. With the changing housing environment, buying a home is not as easy as it used to be. You are now dealing with banks as sellers and negotiating short sales. This can be very tricky and time consuming. Having an experienced agent working for you is the best way to protect your assets and make sure you get the best price.

Second, the seller pays all agent commissions (even the buyers agents). There are no agent fees as a buyer. Even though you don't pay any commission, you DO still get the GB4H cash back credit. That is like FREE MONEY to help with your closing costs or pay for moving!

### **Why Should I choose you to be my Realtor?**

I have an extensive background in both home lending and sales (over 20 years) and can help guide you throughout the entire process. You can read more [About Us](#) on my website. Additionally, as an added bonus, I give back part of my commission to you, the client. I want to help people, and that is my way of Giving Back. Also, check out our [Testimonials](#) to see what others are saying out us.

### **What's the catch? *Nothing* in life is "Free".**

There is no catch. We don't consider your service in the Military, Law Enforcement, Fire/Rescue and Education as *Nothing*. You have already sacrificed for us and our children. Now we want the chance to Give Back. This program is designed to show appreciation for all you have done.

### **What does it cost to be part of the program?**

Nothing! You have already paid your dues with your service in the Military, Law Enforcement, Fire/Rescue & Education. Plus we have added the Relocation Program & Friends/Family Program which are also free!

### **Is 20% down required to buy a home?**

No. This is a huge misconception by many. Of course the banks want you to have lots of money to put down. Just so you know, there are many programs available with 95%-100% loan programs. Instead of 20% down, it's more reasonable to think of 0%-5%. Such loan programs are VA, FHA, Calvet, PERS, Officer Next Door Program and many more. There are plenty of options available for your scenario. We have LINKS to lenders that are able to assist you with your loan needs and questions.

### **Do I need to get pre-approved for a loan before starting your program?**

YES. Unless you plan to pay cash for a house, you should be pre-approved before you start working with an agent and you must be before looking at homes. Getting pre-approved will tell how much "home" you qualify for. Also, it is required to have a pre-approval letter from a lender when you submit an offer on a home. If you need help finding a lender, there is a list of Trusted & Preferred lenders available to you at: [http://www.givingback4homes.com/Home\\_Loans.html](http://www.givingback4homes.com/Home_Loans.html)

### **Isn't a Realtor just a Salesperson?**

Absolutely not. I am not a traditional Realtor. I am your guide. My practice methods will alert you to areas of concern or potential flaws in a home. It may even seem as though I am trying to talk you out of buying it. The reason is simple. I want to make sure you know EVERYTHING about a home (good and bad) so you can make a decision based on all the facts. My objective is to help you find a house with your stated interests fully protected.

**Remember, I'm always here to help. Any Questions, please ask!**

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