

BUYERS AGENT

LOIS LANE
PROPERTIES

WHAT VALUE DOES A SELLER RECEIVE IF THE BUYER HAS PROFESSIONAL REPRESENTATION?



Currently, homebuyers are not allowed to roll their **buyer agent** compensation into their loan. This means they must bring cash to the table to pay their agent (if the seller is not offering buyer agent compensation).

Unrepresented buyers should be considered more than a minor hiccup -- they can lead to a cascade of complications that jeopardize the entire deal. To safeguard your investment and ensure a smooth transaction, it’s crucial to recognize the invaluable support a **buyer’s agent** provides.

LENDER CONNECTIONS

Buyer agents connect their buyers with well-vetted (and typically local) lender partners who have proven time and time again they can close a transaction on time.



DOCUMENTATION MANAGEMENT



Buyer agents ensure that buyers have delivered all necessary documentation to the lender to ensure full underwriting.

MARKET ANALYSIS

Buyer agents provide comparable market analysis reports (CMAs) to help buyers understand the market value of the home and support a reasonable offer price.





CONTRACT GUIDANCE

Buyer agents guide their clients through the purchase and sale agreement, ensuring that they understand the terms and conditions and their ability to fulfill their commitments.

CONTINGENCY EXPLANATION

Buyer agents explain all contingencies to buyers, ensuring they understand the risks and rewards, especially when waiving contingencies.





EARNEST MONEY HANDLING

Buyer agents ensure that earnest money funds are delivered to escrow on time.

TRANSACTION DEADLINES

Buyer agents ensure that their client and their lender observe and adhere to all deadlines to keep the transaction flowing smoothly and closing on time.



INSPECTION ACCESS



Buyer agents provide access to home inspectors and help their buyers understand the reports. This is critical as most MLS associations require an agent to be present whenever a door is opened. If the buyer doesn't have representation, the listing agent must give access, exposing them to inspection findings and forcing them to disclose on behalf of the seller.

APPRAISAL ASSISTANCE

Buyer agents give access to appraisers and typically provide reports of comparable properties to support the purchase price, ensuring the property appraises at value.





NEGOTIATION SUPPORT

If the appraisal report comes in less than the purchase price, the **buyer agent** will help negotiate and collaborate with the listing agent to ensure a mutual agreement is reached by all parties.

TRANSACTION COORDINATION

Most importantly, the **buyer agent** helps keep their client and all parties on track to ensure closing, and crucially, on time.



VALUE OF A BUYERS AGENT



The value a **buyer agent** brings to the transaction is indispensable. Their expertise not only facilitates a smoother process but also protects all parties involved from potential pitfalls. By ensuring the buyer has professional representation, sellers can avoid significant risks and secure a successful transaction.

HOME BUYING TEAM



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LOIS LANE PROPERTIES ACCOLADES

NATIONAL ASSOCIATION of REALTORS®
REALTOR®
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Charleston REALTORS® of DISTINCTION

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PROPERTY SPECIALIST

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Real Estate
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