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**Purchasing, Leasing Or Selling A Home—Applications**

**Checklist: Questions For Your Real Estate Agent**

When selecting a listing agent or a buyer's agent, it is wise to ask a few tough questions before deciding who should represent you. Not all real estate agents are equally competent and ethical, and the deals their agencies may offer can vary widely. Below is a list of questions to ask a real estate professional. Use the checklist to keep track of when you've asked the question, and the note space for your agent's answers.

**Whose interests will you represent?** This question is especially important when a buyer's agent is involved. Sellers may not realize that an agent they are dealing with actually represent a specific buyer. Buyers may think that they have a buyer's agent, when in fact they don't. Always ask.

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**How long have you been licensed?** Some buyers and sellers aren't worried about whether they're dealing with a newly licensed agent, but others - especially those new to real estate transactions - feel safer with an experienced realtor. Either way, it's just good to know.

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**How long have you actively worked in the area? What geographical areas are you most knowledgeable about?** It's good to know whether your agent has a feel for the market in the area you're selling in, or where you're interested in buying. For example, a buyer's agent experienced in a particular area may have a network of seller contacts she can introduce a buyer to before their houses are even listed. An agent familiar with a particular territory will also know housing values, plans for civic improvements which may change housing value or create assessments, and even the neighborhood hot topics.

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**How many home sales have you closed in the last three months?** This is an important question on several fronts. If an agent hasn't sold many homes lately, is it because the agent only works part-time, and won't be spending as much time for you? Is it because of a general slump

in the local market? If the agent has sold an exorbitant number of homes lately, will she spend enough time on your interests and be available to communicate?

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**Do you work full time or part time as a real estate agent?** This question will tell you a great deal about how much time an agent will have for you. It may also be a good indicator of how seriously an agent takes the business.

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**Have you earned any specialty professional real estate designations that would benefit me (e.g., first-time homebuyer programs or training as a buyer's agent)?** Some training may be very important to a buyer or seller. For example, it may be very beneficial to a buyer to have an agent who has been training in first time homeowner financing. Or, a seller might find that having a listing agent trained in financing properties needing rehabilitation would help sell a grand but only partially renovated historic home. Even if special training or designation may not be important to your particular transaction, it will tell you about the agent's interest and expertise in the field.

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**How will you market my home to prospective buyers?** Some homes are easily sold with only a few newspaper ads. Others are better sold by networking with buyers and other agents looking for homes that fit special needs. Knowing what an agent is willing to do to sell your home will give you an idea of the amount of effort this agent will make, and whether your home is likely to be sold quickly to a qualified buyer.

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**How are your fees structured? Can I have that information in writing?** Fees can vary all over the map. Whether you are a seller looking for a good listing agent, or a buyer looking for the right buyer's agent, ask!

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**Do you have full access to the area Multiple Listing Service (MLS)? Do you have access to For Sale by Owner (FSBO) and foreclosed properties?** When buying a home, it's good to know what pool of homes the agent will be accessing to show you. Make sure the pool fits your needs. For example, a first time homebuyer looking for a real deal may be interested in

foreclosed properties or HUD homes. If your buyer's agent doesn't have a good source of information in these areas, keep looking.

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**(For buyers interviewing buyer's agents) Do you also list houses for sale? If so, will you sign a guarantee that you represent my interests and won't steer me to houses you list?**

Like anyone else, agents are in the business for their own interests. The question is whether they'll put your interests ahead of their own. After all, it's tempting to kill two birds with one stone by selling you a house that the agent also lists. That's two happy customers for the price of one.

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**Will you decide what homes to show me without regard to co-fees offered to cooperating agents on MLS listings?** Similar to the questions above, this will tell you whether your agent will put your interests first, or his own.

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**How many homes are you prepared to show me?** It's okay to be picky or to really scope out what's on the market before committing. A buyer will want to know how many homes an agent is willing to show before giving up. If an agent doesn't want to show you many homes, fine - another agent is more deserving of the commission from your eventual purchase.

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