

72 Reasons to use a "REALTOR" or Real Estate Consultant

Finding a Buyer for a house, or finding a house for a buyer is Only a Small Part of a Realtor's Service!

I am a Real Estate Consultant, which you might find quite different than the average Realtor, my intention is only to let you know, that my team and I are here to help you have an enjoyable time buying and selling Real Estate.

My business is built mostly by referrals, (By Referral Only) from my past clients. If I am to rely mostly on Referrals from past clients, then you had better receive AWESOME SERVICE, would you not agree?

One of the many advantages of a "Real Estate Consultant" consultant is that I spend 100% of my time taking care of my clients needs and their properties. You will find that most Realtors spend about 70-80% of their time looking for new business from the general public, and then thinking were their next deal is going to come from. Sort of like a taxi driver who takes someone to their destination and then drives around looking for their next customer.

JUST TO LET YOU KNOW.....

That means that in over 23 years of experience and hundreds of successful closings we have the experience and the tools to overcome most or all problems that could arise, however, it would be unfair for me to say that every problem can be solved. On the following pages I have listed and numbered these, possible problems. I have placed a delay of closing estimate next to each problem and the ones with asterisks (*) are potential deal-killers.

By Referral Only What That Means To You

I believe in developing my business in a different manner. My time, energy and knowledge is spent on you and your needs, not only during our working relationship but afterwards as well. You are the most valuable asset to my business! it is essential to me that your needs are met in the purchase and sale of your property, and that this experience goes beyond your expectations.

The lender:

1. Lender does not properly pre-qualify borrower. 2 weeks or *
2. Lender decides last minute they don't like borrower. 2 weeks or *
3. Lender decides last minute they don't like the property. 2 weeks or *
4. Lender wants property repaired or cleaned prior to close 1 to 3 weeks
5. Lender raises rates, points, or costs. 2 weeks or *
6. Borrower does not qualify because of a late addition of information. 2 weeks or *
7. Lender requires, last minute, a re-appraisal. 2 weeks
8. The borrower does not like the fine print in the loan documents that we receive 3 days before close. 3 days or *
9. Lender loses file. 1 to 3 weeks
10. The lender does not ask for all information, they ask for information in bits & pieces. 1 to 4 weeks
11. Lender pulls a "Bait & Switch" on the buyer. 2 weeks or *
12. Lender does not have the money, so makes up some excuse for rejecting the buyer. 2 weeks or *

The other Realtor:

13. Won't return phone calls. 1 to 3 weeks
14. Transfer to another office. 1 week
15. Did not pre-qualify the client for motivation. 2 weeks or *
16. Goes on vacation and leaves no one to handle file. 1 to 4 weeks
17. Does not understand or lacks experience in real estate. 1 week or *
18. Poor people skills with buyer. 1 to 3 weeks
19. Gets client upset over minor points. 1 to 3 weeks
20. Does not communicate with their client. 1 to 4 weeks

The Buyer:

21. Did not tell the truth on loan application. 1 week or *

22. Did not tell the truth to their agent. 1 week or *
23. Submits incorrect tax returns to lender. 4 weeks or *
24. Lacks motivation. 1 week or *
25. Source of down payment changes. 1 week or *
26. Family members do not like purchase. 1 week or *
27. Is too picky regarding condition. 1 week or *
28. Finds another property that is a better deal. 1 week or *
29. They are "nibblers" (always negotiating). 1 week or *
30. The buyers bring an attorney into the picture. 2 weeks or *
31. They do not execute paperwork in a timely manner. 3 weeks or *
32. They do not deliver their money in a "check cleared" fashion to the closing agent. 1 to 2 weeks
33. Job change, illness, divorce, or other financial setback. 3 weeks or *
34. Comes up short on money. 1 week or *
35. Does not obtain insurance in a timely manner. 1 to 4 weeks

Closing:

36. Fails to notify agents of unsigned or un-returned documents so that the agents can cure the problems. 1 week or *
37. Fails to obtain information from lien holders, insurance companies, or lenders in a timely manner. 1 week or*
38. Lets principals leave town without getting necessary signatures. 1 to 2 weeks
39. Incorrect at interpreting or assuming aspects of the transaction and then passing these items on to related parties such as lenders, attorneys, buyers and sellers.
40. Loses paperwork. 1 to 3 weeks
41. Incorrectly prepares paperwork. 1 to 3 weeks
42. Does not pass on valuable information fast enough. 1 to 4 weeks
43. Does not coordinate well so that many items can be done simultaneously. 1 to 4 weeks

Seller:

44. Loses motivation (i.e. job transfer did not go through, etc.) 1 week or *
45. Illness, divorce, etc. 1 week or *
46. Has hidden defects that are subsequently discovered. 1 week or *
47. Unknown defects are discovered. 1 week or *
48. Home inspection reveals average amount of small defects that seller is unwilling to repair. 1 week or *
49. Gets an attorney involved. 1 week or *
50. Removes property from the premises that they buyer believed was included. 1 to 3 weeks
51. Is unable to clear up problems or liens. 1 week or *
52. Last minute solvable liens are discovered. 1 to 3 weeks
53. Seller did not own 100% of property as previously disclosed. 1 week or *
54. Seller thought partners signatures were "no problem" but they were! 1 week or *
55. Seller leaves town without giving anyone power of attorney. 1 to 4 weeks
56. The notary did not make a clear stamp. 3 days or one week when notarizing the seller's signatures.
57. Seller delays the projected move-out date. 1 day or *

Acts of God:

58. Earthquake, tornado, fire, slides, etc. 1week or *

The Appraisal:

59. The appraiser is not local and misunderstands the market. 1 to 3 weeks
60. No comparable sales available. 1 week or *
61. Appraiser delays (too busy etc.). 1 to 3 weeks
62. Incorrect appraisal. 1 to 3 weeks
63. Appraisal too low. 1 week or *

Inspection Company:

- 64. Too picky. 1 day or *
- 65. Scares buyer. 1 week or *
- 66. Infuriates seller. 1 week or *
- 67. Makes mistakes. 1 to 3 weeks
- 68. Delays report. 1 week or *

The Land Title Office:

- 69. Does not fine liens or problems until last minute. 1 week or *
- 70. Does not bend rules on small problems. 1 to 3 weeks
- 71. Poor service. 1 to 3 weeks
- 72. Loses paperwork. 1 to 2 weeks

For assistance in buying a home please contact:

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