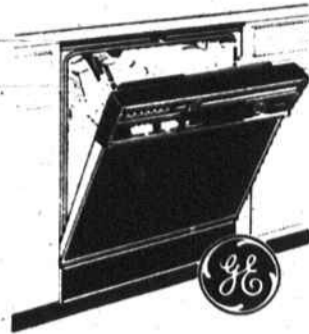
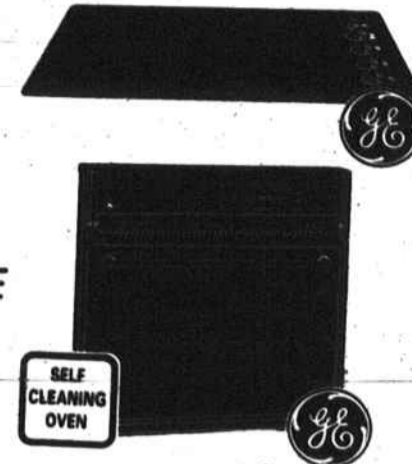


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Realtor Or Real Estate Agent – What's The Difference

By Jo Caubre'

Many homebuyers are confused about the terms "Realtor" and "real estate agent," and believe they mean the same thing. This is not true.

The term "Realtor," which is a nationally registered trademark for members of the National Association of Realtors, is a distinction earned only by those real estate brokers and agents who are members of the National Association of REALTORS and abide by its strict Code of Ethics.

Each Realtor is pledged to uphold

the standards of the National Association of Realtors Code of Ethics. Working with a Realtor ensures that you will receive fair and ethical treatment in all matters of your transaction.

The Code demands high professional conduct, and before being admitted to membership, the agent or broker pledges to abide by the Code. The essence of the Code is the golden rule contained in the preamble: "Whatsoever ye would that others should do to you, do ye also unto them."

Realtors have been working since 1908 to unify and standardize their busi-

ness practices. For over 80 years, people buying and selling property have turned to Realtors for professional support.

Not all real estate licensees are Realtors. A real estate broker or agent who is not a "Realtor" is governed only by state license laws. Realtors are governed by the Code and Violations of the Code can result in suspension or expulsion from membership. This additional accountability to the Code helps ensure professional and ethical business practices by members of the Realtor organization.

• Using a Realtor, in most cases, also allows the property seller to have the

advantage of having their home listed in the Multiple Listing Service of the Realtor Association. The use of this Service allows the property of the seller to be shown and possibly sold by the other 800 members of the Multiple Listing Service. In this way, the seller is provided with the best possible exposure which results in a quicker sell of their property.

When buying or selling a home, look for the block "R" symbol. It's the mark of a real estate professional.



Jo Caubre' is the Executive Director of the Winston-Salem Association of Realtors

Questions You Should Ask Your Builder

By Holly Ford

Lots of people go through model homes. Some go to "dream of the day when...." while others go to look for interior decorating ideas and to see what's new, and the rest are there to buy a new home.

You might think that the salesperson is there just to sell you a home. But the sales representative should be considered as resource information on the home, development and area. Besides the ques-

tion of "how much does it cost?" and "when can we move in?" here are some other questions to note the answers to:

- Does the builder have a financing plan established?
- Are there options in the floor plan—can a basement or deck be added?
- Can a room such as the basement be left unfinished?
- How much "customizing" can be done versus standard features?
- Can appliances be up- or down-graded?

- Are there any additional fees relating to the home or development?
- Does the price include landscaping?
- Are there any restrictive covenants?
- What are the estimated taxes on the property?
- How is the school system rated?
- Are daycare and grocery stores convenient and satisfactory?
- What about emergency facilities—police, fire department and hospitals?
- Are there any major development plans for the area in the next 5 years?

You have a right to and need to ask every question that you think is important. A little research with the neighbors is also a good idea.

Remember, a professional builder and sales representative will want you to be a happy and satisfied homeowner. Their next sale could depend on your reference.

Holly Ford is the Executive Director of the Winston-Salem Home Builders Association.