



THE
SHUMATE
TEAM

Enlisting the Help of an Experienced REALTOR®

As a buyer, you have more information than ever before, especially when it comes to searching for properties. Researching from the comfort of your home is wonderful, and it's tempting to try to accomplish homeownership on your own. However, the internet is far from complete and doesn't offer advice about your unique needs and goals.

Here are a few benefits of using a REALTOR® or real estate agent during your real estate transaction:

- You'll get complete and current information about available properties. REALTORS® and agents have access to the Multiple Listing Service (MLS), so you'll get information about new listings as they become available.
- REALTORS® and agents have their finger on the pulse of the market. A good real estate professional will have an understanding of a specific neighborhood's property value trends, demographics, quality of schools and any future construction.
- Negotiating is far easier with a professional. They're experienced and can take the heat from the seller.
- They'll offer unbiased but insightful advice when you're trying to make tough decisions.

If you don't have a REALTOR® or an agent, I'll be happy to refer you to a local professional who specializes in the area where you're looking to buy.

Reach out to get started!

THINGS TO REMEMBER

Pre-Approval*

A pre-approval letter will let sellers know that you're serious about buying, and you'll get approved for a specific loan amount.

Loan Processing

We will review your application in a timely manner to help expedite your closing and make you a better prospect to the seller.

Complete Information

Do your best to provide complete, concise information in your loan application. The better the information, the easier it will be to find the right home.

Locking Your Rate

Ask about your rate lock options early in the process. At Fairway, we want to lock your rate at the most appropriate time for your specific situation.



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