

# When Buying a Home, Which Level of Service Do You Want?

Homebuyers must make many decisions, including selecting a real estate professional. When choosing an agent, it's essential to understand what services you'll receive.

Legal obligations between agents and buyers can vary significantly. One notable difference in the services you'll receive hinges on whether you are a customer or a client.



Each state has rules regarding how customer or client relationships are established and the duties owed by the agent, and agents have some latitude in defining what services are (or are not) included. In general, you can expect to encounter these three distinctly different levels of service:

## LEVEL 3: BUYER AS A CUSTOMER

**Your agent will provide essential administrative acts** such as identifying properties for sale, completing real estate contracts (at your direction), and locating lenders, inspectors, and closing attorneys.

**Your agent is not required to keep your information confidential** and will not provide professional advice.

## LEVEL 2: BUYER AS A CLIENT

**In addition to administrative acts**, your agent also accepts fiduciary responsibilities, meaning they must be wholly loyal to you, look out for your best interests, and pay full attention to your needs.

**Your agent will keep all your information confidential**, disclose any facts that might help your position, provide professional advice, and negotiate on your behalf.

## LEVEL 1: BUYER AS A CLIENT OF AN ACCREDITED BUYER'S REPRESENTATIVE (ABR®)

**Your agent has received specialized training** in serving buyers as clients and meeting all their fiduciary responsibilities. Agents must also demonstrate prior experience representing buyers before earning the ABR® designation.

**Your agent can deliver** the “gold standard” in buyer-client services.

As an ABR® I am happy to discuss these differences in greater detail and answer any questions you may have before you commit to working with me or any agent in your home search.



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