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CornerStone Bank's Mortgage Services* knows that buying or refinancing a home is more than just filling out forms. It's listening to your needs and making the process as convenient as possible. It's matching you to the right mortgage with monthly payments that fit your budget. CornerStone's mortgage department is located right here in this community and our team is both knowledgeable and experienced. You can come in and speak directly to Licensed Mortgage Officer**, Mary Buzzard*** and/or Mortgage Loan Processor Lindsey Stinnett****. So, if you're looking for a bank that can welcome you home, come let CornerStone take care of you!

CornerStone Bank's Mortgage Services department now offers online mortgage applications. Visit www.cornerstonebankva.com to complete an application online.

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WORKING WITH A REALTOR... THE BUYER BROKERAGE AGREEMENT

BROKERAGE RELATIONSHIP - Ensuring your interests are protected.

Buying a home or investment property is a significant and complex financial transaction, especially in today's real estate market. So choosing someone to guide you through the process is an important decision.

Typically, Sellers enter into an exclusive written representation agreements with REALTORS® to ensure their interests are protected.

On July 1, 2012 a number of changes to Virginia's Agency law go into effect. Among these changes is the requirement the all real estate licensees enter into written brokerage relationship agreements with their Buyer clients. The intent of this new requirement is to ensure that buyers are aware of the types of representation available to them.

BROKERAGE AGREEMENT - What is a buyer brokerage agreement?

A buyer brokerage agreement is a contract that establishes a business relationship between you, the buyer, and the REALTOR®. The agreement must include the start and end date of the agreement, how your REALTOR® will be paid, and the duties and obligations of all parties.

When I sign a buyer brokerage agreement how long am I obligated to that REALTOR®?

A buyer brokerage agreement must contain a specific start date and end date. The agreement can be for a period of several months, or you can engage a REALTOR® for a few days; or even to see just one particular property. You and your REALTOR® can discuss and agree upon the length of your agreement, when you review the other terms and conditions.

TYPES OF BUYER BROKERAGE SERVICE

Typically, buyers will engage a REALTOR® as an exclusive standard agent. A standard agent is required to perform specific duties for his or her buyer client.

These duties include:

1. Negotiate terms and conditions of a real estate purchase contract.
2. Prepare written offers and counteroffers.
3. Promote your interests.
4. Maintain the confidentiality of your personal and financial information.
5. Account for any money received, in which you have an interest.

There are other types of buyer brokerage service. These include limited service and independent contractor. A limited service agent will perform some but not all of a duties of a standard agent. An independent contractor is a form of non-agency representation, whereby your REALTOR® would perform only the specific tasks stated in your brokerage agreement. Your REALTOR® can explain these to you, so you can choose the type of representation appropriate for you and your transaction.

BENEFITS - What are the benefits of entering into a brokerage relationship agreement?

When you engage a REALTOR® as your standard agent, you have a professional advocate working on your behalf. Your REALTOR can offer you the benefit of solid business experience and training. REALTORS® have access to timely market information, can negotiate solely on your behalf, reduce your stress and save you money.

WHY USE A REALTOR® - Are all real estate licensees REALTORS®?

No. While REALTORS® are real estate licensees with similar education and licensing requirements, REALTORS® pledge to uphold a strict code of ethical conduct. These ethical duties exceed those established by Virginia law and provide buyer and seller clients with the highest level of integrity and service.

Professional representation is your right under Virginia law. Talk with a REALTOR to find out more about buyer brokerage services and properties available in your area.