

Next steps.

- If you have not already selected an attorney, contact your local bar association for the names of attorneys who are engaged in the practice of real estate law.
- Ask friends, family members, and colleagues for the names of attorneys with whom they've had experience.
- If you're new to the area, ask a Realtor® or lender for recommendations.
- Once a decision has been made, you can move forward with speed and confidence.

Ask your attorney.

Real estate transactions can be complicated, time consuming, and rife with unforeseen consequences. With an attorney at your side you can stay both informed and protected. That's why your attorney is such a critical part of the process. When it's time to buy or sell real estate, always speak with an attorney.

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The Case for Retaining an Attorney

*The role of legal representation
in real estate transactions*

Buying a home? Speak with an attorney.

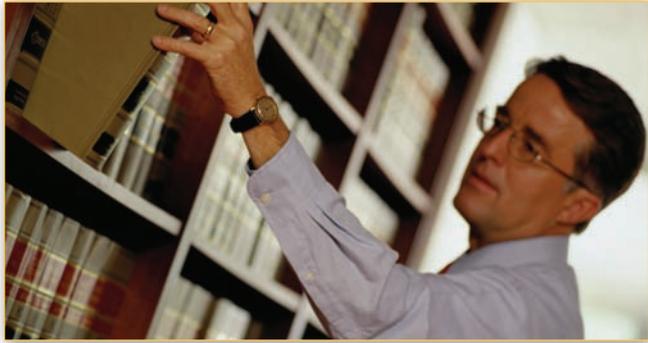


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The wisdom of having an attorney at your side.

When you engage in a real estate transaction, there's much at stake. To achieve the outcome you want, it makes sense to have a trusted advisor and advocate at your side. An attorney is best positioned for this role and can help you face changing circumstances that come up in the process of buying property. Here are just a few examples of why you should speak with an attorney.



Protecting the equity you'll have in your home.

The title to your property may have some very expensive strings attached that you know nothing about. Where land records date back centuries, tracing the legal history of a given piece of property is complicated (especially here in the Northeast). It takes an attorney to navigate the history of past owners and compare the legal descriptions of the property you intend to buy. Your attorney can verify key facts, help secure title insurance, and advise you of any circumstances that may affect your investment.

Professional negotiation and closing representation.

Successful negotiation involves experience and perspective. Your attorney is there to act on your behalf with the benefit of experience and training in the subject of real estate transfers and loans. This is especially important as you reach your closing, when unexpected issues can arise. Attorneys are also there to make your life easier. By taking advantage of new technologies to streamline the process, your attorney can make your closing more convenient and more cost-effective. The seller is almost always represented by an attorney. You should be too.

Knowing and interpreting the law.

Residential real estate regulations are complicated. Municipal, state, and federal laws are difficult to keep track of and interpret. Environmental issues like lead paint, asbestos, and buried oil tanks must be disclosed and assessed. Encroachments, land use restrictions, and zoning information may also require legal analysis. Only licensed attorneys have the training, the resources, and – in some states – the authority to help you address them. As the legal landscape changes, an attorney can keep you informed and protected.

A smart use of time and money.

Those who attempt to handle a closing without an attorney often look back on the amount of time and energy it took and wish they'd retained an attorney. When you consider the value of having a legal advisor to protect you and guide the transaction forward with your interest in mind, the case for having an attorney only gets stronger.

