15 Questions to ask a realtor

Wherever you find an agent, asking a few questions up front can save you a heap of trouble later.

**Is this your full-time gig? How many clients have you served this year?**
Okay, that's two questions. But both get to the heart of the same issue: an active, full-time agent is more likely to be up-to-date on the market and the law.

**How many sales have you handled in my target neighborhoods?**
You want someone who knows the local market, with a few recent deals in your target neighborhoods.

**When clients are unhappy with your service, what has gone wrong?**
Asking why a client has been a bad fit for an agent can help you figure out if you're a good fit.

**Has a client ever filed a complaint against you?**
If you're uncomfortable asking, just check with your state's licensing board.

**What's your fee?**
The seller pays the buyer's agent using the money you pay for the house, typically 2-3% of the sales price. Since the commission amount is set by the seller and can vary from home to home, you should insist that your agent is upfront about his share; you don't want an agent who pressures you into a home based on his chances of landing a fatter commission check.

**What services do you offer beyond negotiations and escrow?**
Make a list of what you'll be paying for. Negotiations, paperwork and contingencies are the minimum.

**When am I committed to working with you?**
Many consumers start touring homes without realizing this can obligate them to work with the agent, contract or no contract.

**How many foreclosure or short-sale transactions have you handled?**
Distressed properties can be great deals, but the paperwork is complicated, and your liability is greater. The best agents have experience closing deals with banks.

**Who else will be working with me?**
An agent is often supported by a team. But the person you hire should do most of the work.
Am I obligated to work with the lender, inspector, or other service providers you recommend?
A "yes" here is a big red flag. Though good agents may have solid recommendations for lenders, inspectors, or other service providers, you should never feel pressured to use their recommendation. It's illegal for an agent to force you to use "his" lender or other service provider.

How quickly can you get me into a home?
Hot homes move fast. Ask how the agent handles tours on short notice.

Do you represent buyers and sellers on the same house?
When one agent represents both the buyer and seller, this is known as dual agency, and it is not a good thing for buyers. If the seller's agent is trying to get the most money for his client's home, how can he also be trying to get you the best deal? Our advice is simple: avoid dual agency.

What sets you apart from other agents?
Look for expertise, not just enthusiasm. You want an agent with experience in your favorite neighborhoods, a proven track record of happy customers, and deep knowledge of any special requirements you might have in your home search.

What if I'm unhappy with your service?
Most agents get paid when you buy a house, giving them an incentive to close the deal, even if you have doubts. Even if you have complaints after you purchase your home, it may be too late to do anything. Ask your agent if she's willing to guarantee your satisfaction, and what recourse you'll have for a bad experience.

Can I see reviews of your past deals?
Every agent has clients he served well. But the best agents consistently deliver excellent service. There's a difference between reading a few hand-picked endorsements and getting the full good, bad, and ugly on your agent.