

JEROD MAYER

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5 THINGS TO DO BEFORE YOU SELL

1. Get estimates from a reliable repairperson on items that need to be replaced soon, such as a roof or worn carpeting, for example. In this way, buyers will have a better sense of how much these needed repairs will affect their costs.
2. Have a termite inspection to prove to buyers that the property is not infested.
3. Get a pre-sale home inspection so you'll be able to make repairs before buyers become concerned and cancel a contract.
4. Gather together warranties and guarantees on the furnace, appliances, and other items that will remain with the house.
5. Fill out a disclosure form provided by your sales associate. Take the time to be sure that you don't forget problems, however minor, that might create liability for you after the sale.

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7 SINS OF SELLING

1. “DO WE REALLY HAVE TO MOVE?”

If you're like most homeowners, you just can't get enough of living in your house; so much so, in fact, that you probably don't want to give it up even after you've decided to sell! Although loving your home is not exactly a vice, you shouldn't let it prevent you from conducting your transaction objectively.

The first thing you need to do is evaluate your current situation. What is the primary motive for you to sell your house? Is this a financial or a logistical transaction? In other words, are you prepared to give up a good situation for what could potentially be an even better one? Once you've decided upon your selling objective, you will be better able to divorce yourself from the comfort of your home.

2. “I'M NOT FIXING THAT...NOBODY WILL EVER NOTICE ANYWAY!”

One day, it's a dream house, and the next day it's a nightmare: the paint gets dull and shabby, landscaping becomes overgrown, and roofs deteriorate. Oftentimes in a house, homeowners tend to overlook those minor blemishes that we intend to fix "someday". But because of today's competitive marketplace, homeowners cannot afford to let their pride prevent them from making an honest assessment of their property, which can typically result in ignoring conditions that are glaringly obvious to a buyer and send the property's overall market value plummeting.

When it comes to positioning your home on the market, don't let your personal attachment to the home ruin your chances at getting top dollar in your transaction. The most efficient way to address these issues is by focusing on problem areas common to most aging homes: roof conditions, septic & plumbing systems, water damages, paint & landscaping issues. These are typically the conditions most buyers will evaluate when they're considering purchasing your house. Don't give them any reason to reconsider their interest.

3. “ANY REALTOR ® WILL DO...LET'S JUST FINISH THIS ALREADY!”

Considering the stress involved in any real estate transaction, it's common for sellers to choose the first Realtor® to help them find their next home. As far as they're concerned, they simply want to get the process over with as soon as possible; any real estate agent with a pulse will do. Unfortunately, giving in to this desire is one of the worst mistakes sellers can make.

The quality and efficiency of your home buying experience is dependent upon selecting the right real estate professional for your needs. In order to find the Realtor® who is best for you, you may need to interview several candidates before selecting your agent. Make sure to distance yourself from the urgency of your situation. Although it's always nicer to find someone quickly, don't let your needs cloud your judgment.

Above all else, you should stay steadfast in your desire for an agent with strong negotiating skills as well as the all-important drive to succeed!

4. “HEY...OUR HOUSE ISN’T AS BIG AS THEIR HOUSE!”

Although you may be envious of those beautiful, super-sized homes you’ve seen advertised, it doesn’t make sense for you to waste precious hours searching for a home that does not fit in your price range! Before you spend one minute going to view properties, you should save time and money by pre-qualifying for a home loan. Not only will this step help you determine what kind of mortgage will best suit your needs, but it will also give you the knowledge of your buying power, which can save you time by restricting your searches.

The process is fairly straightforward: a lender will ask you basic questions concerning your financial history, run a credit report, and qualify you for a mortgage. You can even get pre-approved for a loan, the benefits of which can be invaluable to an already-stressful process. So while you may secretly wish for a house twice as big as your income, when you get pre-approved, you won’t have to wish for peace of mind.

5. “WE COULD MAKE EVEN MORE MONEY IF....”

The seller’s process is rife with opportunity for greed to cloud even the soundest of judgments. Many sellers are so eager to turn a profit that they neglect to consider current market conditions and how those conditions influence their sales price. Being unaware of the marketplace can not only affect the marketability of the property, but also cost some uninformed sellers a significant amount of money. A less common mistake – but just as damaging – is when a seller lists a home at below-market value, effectively cheating him- or herself out of thousands of dollars.

Today’s homebuyers are much more educated than in the past. Therefore, it’s imperative that you establish a range of acceptable offers before listing to insure that you will maximize the value of the home. The house that sells today is the best one on the market in the price range. Remember, the saddest sign in real estate is "Price Reduced", which indicates the house was not priced right in the first place; buyers, in turn, will start to ask, "If the price was wrong, what else is wrong?"

6. “IF ONLY WE HAD GOTTEN THAT INSPECTION....”

Nothing is more depressing for a seller than having the sale fall through at the last minute because of a structural or mechanical condition in the home. Because it’s usually something beyond the seller’s control, this piece of news can be difficult to handle. While it may seemingly save you money to avoid conducting an inspection, keep in mind that you may end up losing the sale altogether if these issues aren’t addressed.

That’s why you should hire a professional home inspector to look over every facet of the property and write a report assessing its condition. A well-qualified inspector can spot problems that you might not be able to see, clearly explain problems, calculate repair expenses and deliver a written report within a day or two. Most-contracts are contingent upon the outcome of several inspections such as wood-boring insects, excessive amounts of radon gas, structural soundness, and the condition of the heating, electrical, and plumbing systems. Getting an inspection up front can save you both the expense – and sadness – of a botched sale.

7. “STUPID REAL ESTATE LAWS!”

Even the most even-tempered of sellers can be infuriated by the nuances of real estate law. Since the contract-of-sale is a legally binding document, an improperly written contract can cause the transaction to fall through, or cost you thousands of dollars for inspections, and remedies for title defects and any other

issues. If there are defects in the title, or if the property is in conflict with local restrictions, you must remedy them or risk losing the sale.

Some real estate companies require a "Seller's Disclosure" form to be filled out when the property is first listed. While an attorney is recommended for all real estate transactions, keep in mind that all attorneys are not real estate specialists. Your Realtor® should be able to recommend several good attorneys. You deserve to have an agent who is not only knowledgeable about the transaction, but is also willing to educate you throughout the process so you will feel more comfortable – and less angry.

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10 MOST COMMON LISTING MISTAKES

Selling your home can be an exhausting experience. Inconvenient telephone calls, broker previews, endless showings, dealing with unqualified Buyers, price adjustments and the possibilities of being stuck with two mortgages are very real concerns for many of today's homeowners. If you are not adequately prepared, you could end up losing hundreds, even thousands of dollars in proceeds. Oftentimes, the right agent can make the difference between a smooth, profitable transaction and an unhappy, stressful experience. By utilizing the knowledge of a competent, qualified real estate professional, you will be better equipped to avoid the following mistakes most commonly made by Sellers:

1. Refusing To Invest in Potentially Profit-Inducing Repairs:

It always costs you more money to sell 'as is' than to make repairs that will increase the value of your home. Often even minor improvement will yield as much as three to five times the repair cost at the time of sale. Your agent will be able to point out which repairs will significantly increase the value of your home. Even seemingly small "touch-up" jobs can have an impact on the eventual sales price.

2. Failure to Consider Alternative Financing Terms:

Cash is not always the most advantageous transaction. Income level, tax benefits, and current legislation are all crucial factors when considering purchase terms. Professional real estate agents are experts in facilitating your home transaction. A smart agent will lead you to the path that will result in the highest yield.

3. Neglecting to Provide Easy Access For Showings:

Accessibility is a major key to profitability. "Appointment only" showings are obviously the most restrictive, while a lock box is the least. However, there are certain considerations to take into account, such as your lifestyle, time frame for the desired sale and the strength of your relationship with your agent. The more accessible your home, the better the odds of your finding a person willing to pay your asking price. And by developing a trusting relationship with your agent, he or she will show the home with your best interests in mind.

4. Settling on a Purchase Price Lower/Higher than Comparable Sales:

One critical reason to find the right professional is to make sure the property is priced appropriately for a timely and profitable sale. If the property is priced too high, it will sit and develop the stigma as a "problem property". If it's priced too low, it could cost you considerable profit in the long run. The real estate market has subtle nuances and market changes that should be re-evaluated by your agent every 30-45 days to help you maximize your return.

5. Relying Solely On Traditional Methods To Sell Your Home:

The innovative agent who is willing to offer new strategies for attracting homebuyers will always outperform the agents who rely solely on traditional marketing methods. As a motivated seller, you should demand around-the-clock advertising exposure, innovative lead generation methods and lead accountability. In today's competitive real estate market, these services are readily available, and your agent should offer them to help sell your home.

6. Overdependence on Market Timing & Seasonal Selling:

Just as a broker who continually follows the trends of a stock, your professional real estate agent should be continually following trends of your real estate market, a practice that could make you aware if and when the market cycle is poised to net you the most money. Although you may hear otherwise, the prevailing myth that property sales are seasonal is just that: a myth. In any market, real estate is always selling.

7. Failing to Make Necessary Cosmetic Changes:

As you are aware, the prospective homebuyer's first impression is very important in the sales process. An unbelievable amount of home sales have suffered or been lost due to poor upkeep on homes, although this seems like a minor issue that spoiled a buyer's motivation. The best and easiest way to avoid this costly error is to put yourself in the prospective homebuyer position and maintain your home from top to bottom.

8. Wasting Time With An Unqualified Prospect:

Your agent's responsibility is to screen a prospect's qualifications before valuable time is lost. Be sure to align yourself with the right professional and eliminate negotiating with unqualified prospects.

9. Missing an Opportunity by Testing The Market:

Do not put your property on the market if you are not serious about selling. If you are serious about selling and motivated to do so, the real estate professional will find buyers for your home, however If you are indecisive, there is a good chance you may just blow the sale.

10. Believing You Are Powerless To Make A Difference:

Do not just watch from the side lines: Be sure to take an active role with your agent to see what you can do to facilitate your sale. Networking with professional peers and personal friends has frequently resulted in the sale of a home. In fact, you may be surprised how often homes are sold simply by word-of-mouth.

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INCREASE YOUR HOMES SALABILITY

1. Get rid of clutter. Throw out or file stacks of newspapers and magazines. Pack away most of your small decorative items. Store out-of-season clothing to make closets seem roomier. Clean out the garage.
2. Wash your windows and screens to let more light into the interior.
3. Keep everything extra clean. Wash fingerprints from light switch plates. Mop and wax floors. Clean the stove and refrigerator. A clean house makes a better first impression and convinces buyers that the home has been well cared for.
4. Get rid of smells. Clean carpeting and drapes to eliminate cooking odors, smoke, and pet smells. Open the windows.
5. Put higher wattage bulbs in light sockets to make rooms seem brighter, especially basements and other dark rooms. Replace any burnt-out bulbs.
6. Make minor repairs that can create a bad impression. Small problems, such as sticky doors, torn screens, cracked caulking, or a dripping faucet, may seem trivial, but they'll give buyers the impression that the house isn't well maintained.
7. Tidy your yard. Cut the grass, rake the leaves, trim the bushes, and edge the walks. Put a pot or two of bright flowers near the entryway.
8. Patch holes in your driveway and reapply sealant, if applicable.
9. Clean your gutters.
10. Polish your front doorknob and door numbers.

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5 WAYS TO SPEED UP YOUR SALE

1. Price it right. Set a price at the lower end of your property's realistic price range.
2. Get your house market-ready for at least two weeks before you begin showing it.
3. Be flexible about showings. It's often disruptive to have a house ready to show on the spur of the moment, but the more often someone can see your home, the sooner you'll find a seller.
4. Be ready for the offers. Decide in advance what price and terms you'll find acceptable.
5. Don't refuse to drop the price. If your home has been on the market for more than 30 days without an offer, be prepared to lower your asking price.

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PREPARING FOR AN OPEN HOUSE

1. Hire a cleaning service. A spotlessly clean home is essential; dirt will turn off a prospect faster than anything.
2. Mow your lawn, and be sure toys and yard equipment are put away.
3. Serve cookies, coffee, and soft drinks. It creates a welcoming touch. But be sure the kitchen has been cleaned up; use disposable cups so the sink doesn't fill up.
4. Lock up your valuables, jewelry, and money. Although the real estate salesperson will be on site during the open house, it's impossible to watch everyone all the time.
5. Turn on all the lights. Even in the daytime, incandescent lights add sparkle.
6. Send your pets to a neighbor or take them outside. If that's not possible, crate them or confine them to one room (a basement or bath), and let the salesperson know where to find them.
7. Leave. It's awkward for prospective buyers to look in your closets and express their opinions of your home with you there.

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MAKE YOUR HOME IRRESISTIBLE AT AN OPEN HOUSE

1. Put fresh or silk flowers in principal rooms for a touch of color.
2. Add a new shower curtain, fresh towels, and new guest soaps to every bath.
3. Set out potpourri or fresh baked goods for a homey smell.
4. Set the table with pretty dishes and candles.
5. Buy a fresh doormat with a clever saying.
6. Take one or two major pieces of furniture out of every room to create a sense of spaciousness.
7. Put away kitchen appliances and personal bathroom items to give the illusion of more counter space.
8. Lay a fire in the fireplace. Or put a basket of flowers there if it's not in use.
9. Depersonalize the rooms by putting away family photos, mementos, and distinctive artwork.
10. Turn on the sprinklers for 30 minutes to make the lawn sparkle.

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MOVING TIPS FOR SELLERS

1. Give your forwarding address to the post office, usually two to four weeks ahead of the move.
2. Notify your credit card companies, magazine subscriptions, and bank of the change of address.
3. Develop a list of friends, relatives, and business colleagues who need to be notified of the move.
4. Arrange to have utilities disconnected at your old home and connected at your new one.
5. Cancel the newspaper.
6. Check insurance coverage for moved items. Usually movers only cover what they pack.
7. Clean out appliances and prepare them for moving, if applicable.
8. Note the weight of the goods you'll have moved, since long-distance moves are usually billed according to weight. Watch for movers that use excessive padding to add weight.
9. Check with your condo or co-op about restrictions on using the elevator or particular exits.
10. Have a "first open" box with the things you'll need most—toilet paper, soap, trash bags, scissors, hammer, screwdriver, pencils and paper, cups and plates, water, snacks, and toothpaste.

Plus, if you're moving out of town:

1. Get copies of medical and dental records and prescriptions for your family and your pets.
2. Get copies of children's school records for transfer.
3. Ask friends for introductions to anyone they know in your new neighborhood.
4. Consider special car needs for pets when traveling.
5. Let a friend or relative know your route.
6. Carry traveler's checks or an ATM card for ready cash until you can open a bank account.
7. Empty your safety deposit box.
8. Put plants in boxes with holes for air circulation if you're moving in cold weather.

Items to have on hand for the New Homeowners

1. Owner's manuals for items left in the house.
2. Warranties for any items left in the house.
3. A list of local service providers—the best dry cleaner, yard service, etc.
4. Garage door opener.
5. Extra sets of house keys.
6. Code to burglar alarm and phone number of monitoring service if not discontinued.

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LOW-COST WAYS TO SPRUCE UP YOUR HOME

The condition of your home will have a huge impact on how fast it sells, and its eventual selling price. Preparing your home for sale can pay you huge dividends. Many fix ups cost very little and consist mostly of time and some elbow grease. Here are some simple tips to help your home show its best.

INSIDE:

Entry:

1. Fill your home with the fresh scent of cinnamon or other fresh scent, pleasant aromas will entice buyers to stay longer in your home.
2. Spotlessly clean woodwork, carpeting and windows throughout your home.
3. Clean and clear all window sills and ledges of all objects to give a nice glimpse inside and out.
4. Repaint walls if necessary in neutral color such as antique white

Living Room:

1. Discard worn furniture and move extra to storage area. Too much furniture makes rooms look cluttered and small.
2. Take down pictures that hide walls. Patch up any holes and paint.
3. Open all curtains and shutters. Add lamps or higher wattage bulbs if lighting is dark.
4. Set out flower / plant fixtures

Kitchen:

1. Get your oven and stove professionally cleaned
2. Replace broken appliances and repair squeaks, drips in sinks or binds in cabinet drawers.
3. Clean all appliances inside and out until they are spotless.
4. Wash and polish floors.

Family Room:

1. Clean fireplace.
2. Replace carpet if it is a loud color. (Yes, this costs money, but you'll get it back at settlement.
3. Remove all magazines, books, toys, and worn furnishings that might influence a buyer's feeling about the room.
4. Create an easy-going relaxed atmosphere in your family room. This is where most families spend their time so make it look good.

Bathrooms:

1. Remove any unnecessary items from counter tops, tubs, and commode. Put as much away as possible and make each bathroom look like a “guest bathroom”.
2. Sink, commode, bathtub, tile, and shower curtain should look immaculate, no soap film or hair.
3. Fix leaky faucets, rust stains and faulty plumbing that may squeak or bind.
4. Caulk and grout tile. Bleach discolored grout.
5. Replace or remove any wallpaper that is not “conservative”
6. Coordinate towels to one or two colors
7. Place softer light bulbs in bathroom fixtures and scented flower arrangements on vanity top.

Master Bedroom:

1. This is the second most important room that “MUST BE APPEALING” in a home (after the kitchen, before the family room and garage).
2. Define areas: Sleeping, dressing, and sitting by arranging furniture arrangement.
3. Be sure all clothes are hanging up and not laying out in the room.
4. Make closets more appealing by storing off-season clothes elsewhere. Go ahead and pack them away since you will be moving soon.

Children’s Bedrooms:

1. Thoroughly clean up their rooms by removing all posters and questionable photos. Low lighting and clutter make bedrooms look smaller or darker than they are.
2. Patch and paint the walls
3. Open the curtains and shutters

Garage:

1. The perfect garage contains only cars. If this is not possible, clean up, fix up, sell or throw away unneeded items. Make your garage look as uncluttered as possible.
2. Clean and seal cement floors
3. Neatly stack tools and clean up workbench. Tidy up storage shelf areas.

OUTSIDE:

1. Maintain the lawn; a green lawn makes a home look great. Keep your lawn edged and free from weeds
2. Trim trees and shrubs away from the house. If you cannot see the house you cannot sell it. Rake leaves; remove dead plants, flowers and shrubs.
3. Neatly put away tools, garbage cans, hoses, toys, and building materials in the garage.
4. Check for damaged or broken roof shingles, strait lines on gutters, shutters, windows, and siding.
5. Clean the front door and windows. Repaint if needed.
6. Seal or resurface driveway
7. In front yard, dress up around shrubs and lamppost with large quartz stones, railroad ties, pine bark, mulch, etc.
8. Keep all walkways clear, clean and in good repair, this includes driveways and parking areas.

THE MORE APPEALING AND INVITING YOUR HOME LOOKS THE MORE BUYERS WILL BE ATTRACTED TO IT. KEEP YOUR HOME UNCLUTTERED JUST AS THE HOME YOU WOULD LIKE TO BUY.

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UNDERSTANDING CAPITAL GAINS IN REAL ESTATE

When you sell a stock, you owe taxes on your gain – the difference between what you paid for the stock and what you sold it for. The same is true with selling a home (or a second home), but there are some special considerations.

How to Calculate Gain

In real estate, capital gains are based not on what you paid for the home, but on its adjusted cost basis. To calculate this:

1. Take the purchase price of the home: This is the sale price, not the amount of money you actually contributed at closing.
2. Add adjustments:
 - Cost of the purchase – including transfer fees, attorney fees, inspections, but not points you paid on your mortgage.
 - Cost of sale – including inspections, attorney's fees, real estate commissions, and money you spent to fix up your home just prior to sale.
 - Cost of improvements – including room additions, deck, etc. Note here that improvements do not include repairing or replacing something already there, such as putting a new roof or buying a new furnace.
3. The Total of this is the adjusted cost basis of your home.
4. Subtract this adjusted costs basis from the amount you sell your home for. This is your capital gain.

A Special Real Estate Exemption for Capital Gains

Since 1997, up to \$250,000 in capital gains (\$500,000 for a married couple) on the sale of a home is exempt from taxation if you meet the following criteria:

- You have lived in the home as your principal residence for two out of the last five (5) years.
- You have not sold or exchanged another home during the two (2) years preceding the sale.

Also note that as of 2003, you also may qualify for this exemption if you meet what the IRS calls “unforeseen circumstances,” such as a job loss, divorce, or family medical emergency.

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REASONS YOU NEED A REALTOR®

1. A real estate transaction is complicated. In most cases, buying or selling a home requires disclosure forms, inspection reports, mortgage documents, insurance policies, deeds, and multi-page government-mandated settlement statements. A knowledgeable guide through this complexity can help you avoid delays or costly mistakes.
2. Selling or buying a home is time consuming. Even in a strong market, homes in our area stay on the market for an average of 30 days. And it usually takes another 30-60 days or so for the transaction to close after an offer is accepted.
3. Real estate has its own language. If you don't know a CMA from a PUD, you can understand why it's important to work with someone who speaks that language.
4. REALTORS® have done it before. Most people buy and sell only a few homes in a lifetime, usually with quite a few years in between each purchase. And even if you've done it before, laws and regulations change. That's why having an expert on your side is critical.
5. REALTORS® provide objectivity. Since a home often symbolizes family, rest, and security, not just four walls and roof, Selling or Buying a home is often a very emotional undertaking. And for most people, a home is the biggest purchase they'll ever make. Having a concerned, but objective, third party helps you keep focused on both the business and emotional issues most important to you.
6. REALTORS® are members of the NATIONAL ASSOCIATION OF REALTORS®, a trade organization of more than 1 million members nationwide. REALTORS® subscribe to a stringent code of ethics that helps guarantee the highest level of service and integrity.