

# QUESTION EVERYTHING

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One of the timeless mantras that was very popular in this writer's formative years was: "Question Authority!" – and, I still do. In fact, I question just about everything – especially so in the practice of real estate. In your pursuit of the sale and / or purchase of real estate you should question everything until you fully understand it.

Remember the 5 "W"s: WHO?, WHY?, WHAT?, WHERE? and, WHEN?

And then there is the "outlier" question, with its' W at the end instead of at the beginning of the word: "HOW?"

There are no stupid questions – only those that go unasked!

Just ask the right people. The right people to ask questions about real estate transactions include: loan officers, real estate agents, home builders, home inspectors, government officials, licensed contractors and service providers, insurance agents, HOA and condo representatives, prospective neighbors, current owner, settlement officers, etc. The wrong people are relatives, co-workers, friends, the guy next to you at the bar, etc.

Sometimes, you are the only one that can both ask and answer the questions: Do I really want the responsibility of homeownership? Just be sure and ask yourself the right follow-up questions: Am I looking forward to the independence and freedom and financial benefits of homeownership?

And, make sure you fully understand the answers. Sometimes a series of questions and "what-ifs" are appropriate. For a short period of time and for a specific piece of real estate you need to become somewhat of an expert in order to make good decisions about it.

So, ask away. If someone gets tired of or annoyed at your questions, you're dealing with the wrong person.

## **DISCLAIMER**

**John P. Hale is a licensed real estate agent in Maryland and Pennsylvania. He is affiliated with Coldwell Banker Residential Brokerage in Westminster, Maryland. John has been licensed since 2000 and also practiced in Tucson, Arizona for many years. Mr. Hale holds the following designations and certifications awarded by the National Association of REALTORS® (NAR) and other authorized institutions: ABR-Accredited Buyers Representative, AHWD-At Home With Diversity, CNE-Certified Negotiation Expert, CRMS-Certified Risk Management Specialist, CRS-Certified Residential Specialist, CTA-Certified Tourism Ambassador, e-PRO-Online Real Estate Practice, GRI-Graduate of Realtor Institute, MRE-Master of Real Estate, MREP-Mortgage Real Estate Professional, MRP-Military Relocation Professional, and Workforce Housing Certification.**

**Please note that this article was written by John to provide objective information and to also reflect his opinion of good practice at the time of its' writing for the general benefit of those considering sale or purchase of real estate. It is not intended as definitive legal advice and you should not act upon it as such without seeking independent legal and financial counsel. Frequent changes in the law and standards of practice may cause this information to become outdated and no longer applicable or incorrect.**