

# 关键的专业人士

## 跟房地产交易有关

在美国第一产权保险公司，我们有知识丰富并专业的客服人员为您解答关于产权和成交的问题。在整个买卖流程里，您可能会遇到以下的业内人士，他们也可以在他们的知识范畴内为您解答问题。

### 全国地产经纪协会的会员

一位持有执照的地产经纪并且也是全国地产经纪协会的会员。他们隶属各州或本地的地产经纪协会。通过您的朋友或邻居介绍将会是寻找地产经纪的最佳出发点。另外一个方法是通过全国地产经纪协会网站的“寻找地产经纪”搜索引擎。

### 地产经纪

一位持有州立执照的地产经纪，可以代表物业交易的其中一方。所有全国地产经纪协会的会员皆是地产经纪，但不是所有地产经纪皆是全国地产经纪协会的会员。

### 卖方经纪

一位卖方经纪或是公司跟业主建立一个法定关系来出售房产。

### 买方经纪

一位买方经纪或公司帮助买家寻找适当的物业并商议购买条款。

### 房屋检测员

房屋检测员以独立客观的方法全面分析一栋房子的系统和各样配件。

### 贷款专员

一位贷款专员代表一家银行或金融集团。他们帮助客户理解各种贷款方案并了解各种贷款计划。

### 房屋评估专员

房屋评估专员受聘于贷款公司并提供一份物业的市场分析。房屋评估专员会通过主观理解，和物业邻近已出售的物业做出一份评估。

### 保险经纪

一位保险经纪帮助买家计算房子需要的保险金额以及提供一份适合的保险。

### 房地产律师

一位房地产律师可以提供所有关于房地产交易的法律问题。除此以外，他们能够撰写和复核合约，帮忙决定房产应该放在谁名下，和交收过程。在某些州，房地产交收必须由律师处理。

### 过户/交收专员

过户专员是中立的第三者，他们跟所有房地产交易的人士确定交收无误。在交收阶段，交收专员会从买方和贷款公司收取购物款项，和双方的手续费用。他们把费用按照成交明细付给相对的人或公司，并且把过户需要的文件做登记。

### 产权公司

美国第一的产权搜索，产权清理和产权保险保障房地产交易中的物业产权。作为全国最大的产权公司之一，美国第一通过他们全国性和国际性的经纪网络提供直接的产权保险和交收服务



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First American Title™

# KEY PROFESSIONALS

## INVOLVED IN A REAL ESTATE TRANSACTION



At First American Title Insurance Company, we have knowledgeable, customer-focused professionals available to answer your title and settlement questions. Throughout the home buying and selling process, you may also encounter the following industry specialists who are able to professionally answer questions in their area of expertise:

### REALTOR®

A REALTOR® is a licensed real estate agent and a member of the National Association of REALTORS®. They also belong to their state and local Association of REALTORS®. When looking for a REALTOR®, the best place to start is by asking friends and neighbors for referrals. Another resource is the Find a REALTOR® search engine on the National Association of REALTORS® (NAR) website.

### REAL ESTATE AGENT

A real estate agent is licensed by the state to represent parties in the transfer of property. Every REALTOR® is a real estate agent, but not every real estate agent has the professional designation of a REALTOR®.

### LISTING AGENT

A listing agent or broker forms a legal relationship with the homeowner to sell the property.

### BUYER'S AGENT

The buyer's agent or broker works with the buyer to locate a suitable property and negotiate a successful home purchase.

### HOME INSPECTOR

A home inspector objectively and independently provides a comprehensive analysis of a home's major systems and components.

### LOAN OFFICER

A loan officer is a representative of a bank or other financial institution. They help customers identify their borrowing options and help them understand the terms of their loan.

### APPRAISER

An appraiser works on behalf of a lender and provides a market analysis of the subject property. An appraiser's finding is subjective and combined with market findings of sold properties within the surrounding neighborhood.

### INSURANCE AGENT

An insurance agent helps homebuyers determine the homeowner's protection coverage needed and then finds the right insurance policy to fit those needs.

### REAL ESTATE ATTORNEY

A real estate attorney can give advice on all legal aspects of the real estate transaction. Additionally, they are able draft and review contracts, help decide how to take title, and assist with the closing process. In some states, real estate closings can only be conducted by attorneys.

### ESCROW/CLOSING OFFICER

The escrow or closing officer is a non-biased third party who works with all participants to facilitate a successful closing of a real estate transaction. At closing, the closing officer will collect the purchase money funds from the buyer and lender as well as the settlement costs from each party. They disburse the funds, in accordance with the settlement statement, and record the necessary documents to transfer ownership of the property.

### TITLE COMPANY

First American's thorough title searches, title clearance and title insurance policies help to produce clear property titles and enable the efficient transfer of real estate. As one of the largest title insurance companies in the nation, First American offers title insurance and settlement services through its direct operations and an extensive network of agents throughout the United States and internationally.



**First American Title™**