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A buyer's agent agreement is a contract between a home buyer and a real estate agent that defines how the two agree to work together. And that's it! While an agent typically is the one who requests a buyer's agent agreement, it's meant to set expectations and protect both agent

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So, while Chapter 7 bankruptcy usually forgives most of your debt, Chapter 13 bankruptcy basically reorganizes it. You'll get a court-approved monthly payment plan to pay back some of your unsecured debt and all of your secured debt over three to five years. The monthly payment amounts are based on

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your income and how much debt you have. Also, the court gets to put you on a tight budget and ...

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There's an old saying in real estate—caveat emptor, or “let the buyer beware.” This came from the fact that the seller usually pays the real estate commission. Since the seller is paying the agents, the buyer technically has no representation—so he should “beware.” But this is a phrase that goes far beyond real estate. Out in the real world of marketing and consumerism, “buyer ...

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