



# Frequently Asked Questions for Agents

**Q: Does The Realty Association really offer all agents a 90/10 commission split?**

A: Yes. We have been offering all agents a 90/10 split since 1990! Call us at (615) 385-90/10.

**Q: With a 90/10 split, are your monthly office fees really high, and what is included?**

A: Our fees are among the lowest in the industry. The base monthly office service fee is just \$112.66.

All of the following services are included at The Realty Association at no additional cost:

- full broker services provided by principal and managing brokers
- full front desk services and live receptionist call transfers 7 days a week
- appointment center staffed 7 days a week
- email and text message verifications of your showings plus optional automated feedback requests
- free eFaxing (forwarded to your email)
- personal real estate website (and hosting) with full MLS search features
- MLS Tracker lead generation tool
- automated feature sheets/flyers to help market your listings
- 24 hour on-line access to all forms (<http://RealtyAssociation.com>)
- training programs including in-house professional designation and certificates
- voice mailbox with automatic notification service
- T-1 high-speed internet connections at all work station computers, wireless service for your laptop
- private conference rooms and state-of-the-art training room
- transaction department to assist you with coordinating required paperwork
- closing department offering same day commission checks 9 to 6, Monday through Friday
- 90/10 commission split with \$6,000 cap! Call us at (615) 385-90/10.

**Q: How much are the transaction fees?**

A: Zero. The Realty Association has no transaction fees of any kind.

**Q: How much are the franchise fees, or company annual dues?**

A: Zero. The Realty Association has no franchise fees or annual dues.

**Q: How much are the advertising fees and "technology fees?"**

A: Zero. The Realty Association has no advertising or separate technology fees.

**Q: What other expenses do agents have to pay for at The Realty Association?**

A: We believe in being upfront about all expenses. So here goes: Our monthly office service fee is just \$112.66. As independent contractors Realty Association agents are also responsible for their own RealTracs MLS fees, REALTOR® association dues, licensing fees, continuing education expenses, E & O insurance, personal insurances, taxes, vehicle expenses, MLS key, lock boxes, signs, business cards, cell phone and long distance charges, copies, print-outs, and office supplies. Personal advertising and promotional expenses are also paid by the agent, but at The Realty Association, these are ***totally under the agent's control*** as there are ***no required advertising expenses***. You decide when and where to advertise. You reap all the benefits. Call us at (615) 385-90/10 for more information.

**Q: Some companies have a maximum annual "cap" on commission dollars paid to the company, after which agents receive 100% for the balance of the year. Do you offer such a plan?**

A: Yes. Once a Realty Association agent has contributed a cumulative total of \$6,000 to the company (from the 10% portions of each commission) for any given calendar year, the agent will get 100% of all commissions received until the end of that year. This is one of the best commission plans in the entire real estate industry. Give us a call at (615) 385-90/10.

**Q: Do commissions ever drop below 90/10 based on an agent's production?**

A: No. Realty Association agents never receive less than a 90/10 split

**Q: I've heard that "high-split, low fee" companies can only offer minimal services. What level of services do you offer to The Realty Association agents?**

A: We offer the finest high level real estate services in the state. Our full-service office and appointment center are open and staffed 7 days a week. We have principal and managing brokers to help you with broker issues. The Realty Association offers great service, great training, great marketing tools, and a 90/10 split with a \$6,000 cap! Visit us at <http://RealtyAssociation.com>

**Q: Do I have to use your mortgage company and title company to get such a good split?**

A: No. TAR teaches that it would be a violation of RESPA for an agent to receive a "thing of value" such as a reduced desk fee or a high commission split as an inducement for steering consumers to affiliated real estate services. We are not in the mortgage and title businesses. We are **only** in the real estate business.

**Q: I've heard that "high-split, low fee" companies can't survive financially. How do I know you'll be here next year?**

A: While it is true that many "high-split, low fee" companies have quickly gone out of business or converted to a high cost franchise, we have been **offering a 90/10 split since 1990!** The Realty Association is the home of the original 90/10 split! Call us at (615) 385-90/10.

**Q: Do you offer any training?**

A: Yes. We offer in-house training at no cost to our agents. This includes live classroom training (for example – HUD trainings) as well as one-on-one training with our brokers. Our self-study marketing courses include the "Mentor Series" and "Reality Real Estate." We even offer a free in-house professional designation, the GRA (Graduate Realty Association).

**Q: How long does it take to get my commission check after a closing?**

A: The Realty Association offers same day commission checks Monday through Friday until 6 PM.

**Q: Does the broker's name compete with my name on signs and advertisements?**

A: No. Unlike most real estate companies, no personal broker names (example - "Smith & Jones Realty") appear on your signs or advertising. Other brokers do this to brand their own names and to promote personal interests. The Realty Association company name does not interfere with the branding of your name in your marketing. Because your name is the only personal name that appears on your signs or advertisements, the leads go only to you. All marketing and promotional advantages benefit and brand you. Give us a call at (615) 385-90/10.

**Q: Does The Realty Association belong to the Association of Realtors?**

A: Yes, we belong to several middle Tennessee Realtor associations, plus the Tennessee Association of Realtors and the National Association of Realtors. All of our agents must adhere to the Realtor Code of Ethics.

**Q: What is the business philosophy of The Realty Association?**

A: At The Realty Association we focus on developing real estate professionals by means of a "bottom-up" agent-centered management style. We place a high value on the individual. We value both freedom and responsibility and do not believe that one can exist without the other. Real estate agents cannot become responsible professionals if they are not held accountable for their action, nor can they be accountable if they are not given the freedom to act. At The Realty Association our Independent Contractor's Agreement and our every communication to our agents reflects these fundamental values. The Realty Association is the company for the entrepreneurial type -- the professional who prefers a high degree of independence and control over his or her efforts. We act upon our belief that **IT'S YOUR BUSINESS**. All our Associates are treated alike. Every agent is on the same commission plan. We really believe that **IT'S YOUR BUSINESS**. Our Associates work hard to generate their business and we are structured to see to it that the fruits of their labors remain with them. All business belongs to a particular individual and we honor and protect that relationship. We respect the fact that **IT'S YOUR BUSINESS**.

Be sure to visit us at **<http://RealtyAssociation.com>**

To schedule a confidential interview with our Principal Broker Perry Hamlett,  
please call us at (615) **385-90/10**.