



## Frequently Asked Questions for Agents

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

A: Yes. We are in our 18th year of offering all agents a 90/10 split! 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, franchise transaction fees, and franchise annual dues?**

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

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

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

**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 non-selling full-time 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! 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, and will either change their commission plan or join a franchise to survive. 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 are in our **19th year of offering a 90/10 split!** The Realty Association is the home of the original 90/10 split! Call us at (615) 385-90/10.

**Q: With a 90/10 split, are your 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 non-selling 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
- 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>)
- the best training program in the business 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 \$12k cap! Call us at (615) 385-90/10.

**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 MLS subscriber fees (currently \$37.34 per month), REALTOR® board dues, licensing fees, continuing education expenses, E & O insurance, personal insurances, taxes, vehicle expenses, MLS key(s), lock boxes, signs, business cards, cell phone and long distance charges, copies, faxes, 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: Do you offer any training?**

A: Yes. We offer the real estate industry's best in-house training program at no cost to our agents. There are over 40 different training topics to choose from at The Realty Association, with 6 to 10 different classes scheduled each month. Our 6 part "TRA Series" covers all the fundamentals and will teach you how to master Buyer Agency and Listing Agreements, the Purchase and Sale Agreement, Counteroffers, Amendments, Addendums, and other forms. We also offer a "Mentor Series" on successful marketing, a "Pro Series" for advanced real estate topics, "Realty Real Estate" and "Realty Technology" courses for all skill levels. We even offer a free in-house professional designation, the GRA (Graduate Realty Association). For a description of free classes see:

<http://www.realtyassociation.com/index.cfm?page=annclassdesc>

**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 \$12,000 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: 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: Do the Realty Association principal or managing brokers compete with me for clients and customers?**

A: No. TREC rule 1260-2.01 **requires** that there be "a principal broker who devotes his **fulltime** to the management of such office." We take this rule seriously. Our principal broker and managing brokers are non-selling non-competing brokers. They are here to serve you. They are not in competition with you. See <http://RealtyAssociation.com> for more information.

**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 really offer a recruiting incentive?**

A: Yes. If you refer a friend to the company you will receive a \$100 credit as a recruiting bonus!

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

A: Yes, we belong to all 6 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. The Realty Association gives its agents the choice of any of the 6 middle Tennessee local Realtor associations.

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

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