Marki ([00:00](https://www.rev.com/transcript-editor/shared/kZiO1KxD90glQAOESVmeOgsV-zE8pSqpE-g3lGA8se7GdOxEnl2wWxssapUTaizMuzlzQtNVY7H4c6oYEYsdO5eec8A?loadFrom=DocumentDeeplink&ts=0.33)):

You're watching Drive with NAR, the REALTOR® to REALTOR® series, powered by REALTOR® Magazine. Tune in as real estate professionals talk tools of the trade and share stories of inspiration. Get ready to step up your business. I'm your host, Marki Lemons Ryhal. We are working in a new reality now that the practice changes are in effect following NAR's proposed settlement agreement. If you've been following critical updates at facts.realtor, you likely are prepared for the changes, but even so, you may still be adjusting to new ways of doing business with your clients. Where do we as real estate professionals go from here? Better yet, how do our relationships with our customers evolve? Let's chat about this with two brokers who have important insights. Tia Honeycutt is a broker owner at Proxima Realty in Oakland, California, who serves as a member of NAR's multiple listing issues policy committee. Thank you for being here, Tia.

Tia ([01:03](https://www.rev.com/transcript-editor/shared/Na7Ssls0qV4_49VDt4FahnLPhD-AAh4S5_Xp-ETl9P9QbJB15rYko0xVA5U6WnOrdD1sWgT-1aW-Buci9bYTFq_7pzI?loadFrom=DocumentDeeplink&ts=63.6)):

Thank you.

Marki ([01:04](https://www.rev.com/transcript-editor/shared/ClelLCy49ocgB2EtzG4eO3BNPzMNmjDjzMevGpp3_2yOq3cPPaVspP0r6CZeHCUEskb8sQQr60N9fb0emJ5ka4OCvUs?loadFrom=DocumentDeeplink&ts=64.92)):

And Bill Lublin is the CEO of Century 21 Advantage Gold in Philadelphia and the 2024 President-Elect of the Pennsylvania Association of Realtors. Welcome, Bill.

Bill ([01:20](https://www.rev.com/transcript-editor/shared/fUTTpNVXyShWeiZkliEHkLIX6wN-F1-ADCM0w4qqE4DpE2nQPDOTotVljwo6FuarnlaKLNmUtHWVyQtyUu69KAJNRog?loadFrom=DocumentDeeplink&ts=80.79)):

Good to see you, Marki. Thanks for having me.

Marki ([01:22](https://www.rev.com/transcript-editor/shared/COusWBQ_ZU-7a1wvMlof1wOIVcO5SazZ5MVPnCs2MFqKwkM4sJg4YnYz6TlmGQbYIyPjCiuwwTl13plL-JKany6SgU4?loadFrom=DocumentDeeplink&ts=82.8)):

Well, I'm elated to have both of you here. So it's been a journey to get to where we are today. We have new rules requiring written buyer agreement and prohibiting offers of compensation on MLSs. These may be new practices for many agents. One thing to remember is that the settlement agreement empowers agents and consumers to reach agreements that work for both sides. As a broker overseeing agents and their agreements, how are you approaching navigating these arrangements? Are you seeing any trends? What are you hearing from consumers, Tia?

Tia ([02:04](https://www.rev.com/transcript-editor/shared/pKyk4jp3gaN4DpY377J2dUUk6rf8aVHnqm-EFNgKP5C-G7DntUKZ8iQvRGKy7SJHC029Eo_z99UeyNtFZRIrK4TC4Zg?loadFrom=DocumentDeeplink&ts=124.65)):

Well, Marki, it's really been an opportunity to work with my agents to train them more deeply, to really reinforce their position of a real estate agent as a guide. There are many different ways, many different models of approaching the new changes, but a lot of it comes down to being a fiduciary for your client.

Marki ([02:28](https://www.rev.com/transcript-editor/shared/PxpfpTEhR0cPWF33qO41xLbqFmVlWClQs3SYxjs5WdM0Yb8jB_WuxfIObWWLsgHIf9EX2mvaC47a2jPqZLMkjumzIF8?loadFrom=DocumentDeeplink&ts=148.38)):

What about you, Bill?

Bill ([02:30](https://www.rev.com/transcript-editor/shared/XsiHd0vLSoOZK_-9H3p_DFUai8UhRgK4xUm99pIlCFWXhNTi_pu4RZuAndO4wqPXu_KqCsELCwyNq7LTWySS6fHwl-A?loadFrom=DocumentDeeplink&ts=150.12)):

We are just zooming the heck out of everybody. Our state association is having webinars two or three times a month on the changes we've made to our standard forms. Our company is distributing material. We're constantly pushing our agents towards facts.realtor. We have lots and lots of business models in the real estate industry, but we need to learn to articulate more clearly because words count and we need to be able to sit down with buyers and sellers and discuss their needs, wants and desires, set expectations, explain our services, and then discuss compensation and how we can be paid for that compensation.

Marki ([03:12](https://www.rev.com/transcript-editor/shared/V0m83qRnPOFB7E7Wef5Pc3iHPA4LVUnTLTzLrxeoRGgq1H6Fr9p4oEobhpNmEotv_GfRnX6ZmMDqQHiVipOWM5jk_Rg?loadFrom=DocumentDeeplink&ts=192.25)):

You know what, as an ABR, and because I would have been inducted into the ABR Hall of Fame, I've always practiced buyer representation agreements. And so I've been preaching this to my agents for the past couple of years so that they could be prepared for any future changes. But when we start thinking about the fact that we owe every single client an owed car, obedience, loyalty, disclosure, confidentiality, accountability, reasonable skills and care, to me, this is something that should come natural as an additional way for us to be able to be compensated.

Tia ([03:53](https://www.rev.com/transcript-editor/shared/Ru4Dg5iyiI6OuKXwELyJOe1dkqi2YZKAgUQpxxGNs0hkBD8gZp0qZOPNpuGFBxdvuzj_DbTxGnV9eda4bpxB3TNhZ8E?loadFrom=DocumentDeeplink&ts=233.98)):

Marki, if I may, when you're speaking about working with buyers, I think this has been great for them as well, right? Because it's really requiring asking agents to sit down and do that buyer consultation. And we're lucky because now we have Zoom, right? When I came into the business, there was no Zoom. When I came into the business, there was no DocuSign. So you really had to sit down with clients, whether you knew them or not, whether you got them off the internet. But now we have a situation where we can have a great Zoom meeting as a buyer consultation, bring them in, sit 'em down, explain very clearly what our relationship is and what we are here to do for them, what their expectations can be of the other side and the fiduciary relationship that's happening on both sides. So the buyers are really appreciating it too, especially now with the renewed focus on compensation, how that's going to be taken care of, how that's going to be addressed. And I'm seeing a lot of positive on the buyer side as well.

Marki ([04:54](https://www.rev.com/transcript-editor/shared/5X3koH6SUy_tjlw44LZJtzlMSyskJ6BTSMgMMdbKVAfgGswUlMgBC3yatLewafn9LP9ZgFN6dA6usDNACNs8FHli0B4?loadFrom=DocumentDeeplink&ts=294.85)):

I'm looking forward to us having even a safer real estate industry because we're conducting those buyer consultations because we still have a fiduciary responsibility to our sellers if you are the listing agent, and we need to put their safety first.

Tia ([05:10](https://www.rev.com/transcript-editor/shared/-OJhIjsxxymRryEnfMgvA9E081pNKjUkW_vWZJCPLfqhbZDNnpomCeg4O03A3sVvddh2iT-YIX055-0n-AMw_5jQRY4?loadFrom=DocumentDeeplink&ts=310.33)):

So I think if we can look at these practices as an opportunity to represent our clients more fully and additionally, as you said, Marki, to protect ourselves. Right?

Bill ([05:20](https://www.rev.com/transcript-editor/shared/fWjK_tW-CR7f5VfEG0e6j1VIjBoP4RDoIBR13SiT9efn729hHdSQiOuiuQdtz5Ich4BGI1bEzhsJSpG_boCPpiaWJMg?loadFrom=DocumentDeeplink&ts=320.59)):

I think if I may, one of the things you have to remember is that not all real estate professionals are REALTORS®. So while Marki, you mentioned the accredited buyer representation, you mentioned being in the ABR Hall of Fame, we are accustomed to leaning into our code of ethics and putting our clients' interests before our own. There are a lot of agent to agent conversations that are happening, and without the resources of our local, state and national association, people are often very confused. I mean, not only have we had great Zoom meetings recently and live training opportunities our state has developed. I mean, I think we touched 26 different forms in our standard forms library, and we have had webinars to explain those changes and to be able to articulate to the consumer the benefits of working with a real estate professional. And of course, in my opinion, somebody who takes the time to take the accredited buyer representative course and really lean into doing the job to the best of our ability, not just the minimum, but to do more.

Marki ([06:39](https://www.rev.com/transcript-editor/shared/nXz_EVOxT1T4FBBtjF5-IvUcMo4ySWBSjIRe41OLTHdb5quYVQYkhJ-A9Rhy0pQ3dnmK1xLV0JQcTt4zVwYLnfSh7bY?loadFrom=DocumentDeeplink&ts=399.74)):

How are you addressing compensation models with your agent? How should brokers handle agents who want to change their compensation model? Now, you know what's kind of interesting, the other day I had to make a post on Facebook, and even though I am a licensed managing broker, I am not every licensed real estate professional's managing broker of record. What I have instructed everyone to do is for everyone to ask their broker, not only do we still have to adhere to the licensing rules and regulations in each of our states, it is still the broker's responsibility to lay this out for their agents. And that means agents need to show up for training. But it also means that brokers need to be available for their agents to address all of the questions that are going to be state specific questions and company specific questions. Bill?

Bill ([07:38](https://www.rev.com/transcript-editor/shared/VyfSh1Bzl7nJOcK3QlQDKBI9zZgMu9JNFz7GNhknjLXMHnAEBwV53Pz5edIjC1A009cYpeTdQGNdGC1hegEqDIKUF6M?loadFrom=DocumentDeeplink&ts=458.42)):

It's important that managing brokers understand their responsibility and do the homework. Much of this we've been doing for many, many years. In our state, we've had buyer agency for many years. We've been explaining how to articulate the program. There are lots of options for a consumer to choose from in hiring an agent. Everything from hourly rates to percentages to flat fees. I mean, just all kinds of options for the consumer to explore with their agent. And again, we need to, as an industry get better at articulating that. And once again, I'm more than excited that it is the national, state and local associations that are leading the way towards clarity in how consumers can explore their options, how agents can prepare them, and how we can best move forward, as Tia said, into this bright and better consumer service and agent relationship.

Marki ([08:47](https://www.rev.com/transcript-editor/shared/zk4of4vxPilYAoNSvwuwAGBD7RjRHlRIKvGInIFqdh4pnb0geL2qrjaN6CYeHbFy2UnjJnRrv9wtAPpRwWXp1Ku2O08?loadFrom=DocumentDeeplink&ts=527.66)):

Tia, what are your thoughts?

Tia ([08:49](https://www.rev.com/transcript-editor/shared/E2QQPeDJ_PM375TaiQ8cc5sYSCPiwHusfPsTBxnSnZljDAE0CdG4etGhmhLelavLD1gdU7J8uZAI9H-dpPF3sNa4zH4?loadFrom=DocumentDeeplink&ts=529.66)):

Yes, Marki. I mean, as Bill said, it's all about the consumer, right? As brokers, we set the policy, we set the tone for our business. So it is up to us to understand what is before us and be able to communicate to our agents what our policy is. And so yes, there is a lot of creativity that's going on, and that's what we want. We want everyone to be creative. We're seeing it every day on the real estate news sources that all different brokerages are coming up with different strategies moving forward, and that's what you want. So I think it's definitely up to the broker, certainly though, as Bill said, to educate yourself first as to what makes sense, right? And what the actual rules are, and then move forward with policy for yourself, your brokerage and your agents.

Marki ([09:44](https://www.rev.com/transcript-editor/shared/CpOgizfNN80ITuJ58PLriZdr0N3Z3oQTtWFY_5KUZC6weiduIZcYozMD5c8jYR1VJAl1FZrJo4kHyH1HLMGs4NGKGrY?loadFrom=DocumentDeeplink&ts=584.01)):

You know what, Tia, when I think about being creative, I have to also forewarn people, be creative, as long as it adheres to licensing law, the REALTOR® code of ethics, and does not lead to future litigation. We cannot read the cliff note version of the settlement agreement. We need to pull it out, print it, and highlight it so that we're clear about all of the terms. And we also need to ensure that the brokers are articulating that back to their individual agents. Because if I was to take a look at my local association, we have over 17,000 members, but they're affiliated with different organizations that might have different rules. And so this is not going to be one size fits all. It's never been one size fits all. And I cannot just articulate enough how we have to, as companies have those rules in place and discuss them by all means of communication, whether that's email, text, messaging, robocalls, to let your agents know what those policies are that you're implementing for your organization.

Bill ([10:52](https://www.rev.com/transcript-editor/shared/HJyqixb7Cz4qpx_ozB01zMTRYi8CFe7eUYmxUeo47vN570Qwl0U7aBTY30_C6rSp9OwqIYeBGjUNY-FLfXSGY3SecZc?loadFrom=DocumentDeeplink&ts=652.86)):

Just like in a plane, put the oxygen mask on you first. Get the information, make sure you're breathing the right stuff, and then make sure that your agents, the people that are going out into the world that are interfacing with consumers have the right information to do the right thing according to the settlement, according to the rules of their MLS, according to their brokerage rules. And hopefully for our members, of course, to the code of ethics that we are also proud to hold ourselves accountable to.

Tia ([11:23](https://www.rev.com/transcript-editor/shared/l251u1YsffVsDn4Ycm0lrzxgojwln0wp87kSP3DiL6Mh3DfEnN4UA8ZWYd6dn4QdJX9CgFTxrS0a3aExN1NFoz5HnOg?loadFrom=DocumentDeeplink&ts=683.91)):

And Marki, I think every broker right now should call a social media meeting with all of their agents and sit down and say, this is what we are not going to do. Right? We're not going to get out here and talk about how we're going to circumvent. Right. Or how things are the same as they always were. They were always the same as far as it being negotiable. Yes. But there are some practices that are changing as far as co-op and things like that.

Bill ([11:50](https://www.rev.com/transcript-editor/shared/Zqv_5h4azrg7q6ycS0ApNuvpylesVWcScuT2_AI7QzAfLSWVhg8uqAVrg3aa5Zx4wfWpLvpKYoPZl0Xl8qX-rSF1g-U?loadFrom=DocumentDeeplink&ts=710.34)):

Our company's meeting is Wednesday at 2:30.

Tia ([11:53](https://www.rev.com/transcript-editor/shared/AbDtrhhxlhPHs-8vWqqNwnRBl-5FK0u-eptvhyl0FSmop0sO84iQz0V41EoTjiFQYYVclwYEkBj4EkUC-xFlhlPKylg?loadFrom=DocumentDeeplink&ts=713.29)):

Exactly. Exactly. Folks are getting out here, they're posting videos. They get hundreds of thousands of views, tons of likes, and they're unfortunately spreading in misinformation. And I really feel like the brokers are focusing on the nuts and bolts trying to keep the lights on. But we have to be careful now because social media gives agents a platform that we don't really have control over. So the only way that we can do that is to say, these are the things that I'm actually seeing. These are the rules, right? This is our business model. So when you're posting and be specific, be specific, say, don't post this or post this, let's come together as far as some topics, some concepts that we can post that are still within our business model, and we'll represent yourself Well,

Marki ([12:49](https://www.rev.com/transcript-editor/shared/ALv3qwCVBJhBl3NQE5nUdi0PH656W1IkWGs-eclzSgivbST8OG1O4zUDaAsuwAjX4TYGVae_l7USxATgEX7sLUY7m1w?loadFrom=DocumentDeeplink&ts=769.63)):

I agree wholeheartedly,

Bill ([12:51](https://www.rev.com/transcript-editor/shared/3Mp51DOAxRSnq1M6qqZZDSrENo7Irg5uiepxMgz8or_USQTEaL0sl2B1rz5psQtdLeNvyJSsPBb1dfES9TsaKqZB5eA?loadFrom=DocumentDeeplink&ts=771.88)):

And don't be too clever.

Marki ([12:53](https://www.rev.com/transcript-editor/shared/wlNSOp9ab2P4PMNKgenx723SR_MsL3u049N3O3H2BmBYVi24E23blxIeu_ZwzIrP0cmU2UDK3d7ezRtPRyTAbyAT790?loadFrom=DocumentDeeplink&ts=773.65)):

Not too clever.

Bill ([12:54](https://www.rev.com/transcript-editor/shared/NDqU4gXYQM6UEOckJjZMYb-ycfS1RrGbfac2EgXTLT0X3OxWjLL6YEYJRRg0JzMRu_G4s4FAyn-nmiBOWFoP2YBEmIc?loadFrom=DocumentDeeplink&ts=774.7)):

We don't need to be clever. We need to be what we have always been good at our jobs devoted to our clients, engaged in our communities, doing the right thing, and I think we benefit the consumer benefits. And I think over the longer term of time, this will all really come to a real easier, better place. Again, as Tia had mentioned, for the consumer and for the real estate practitioner, and of course always for our members who are always going a little bit over and a little bit above because of the standards we hold ourselves to,

Tia ([13:34](https://www.rev.com/transcript-editor/shared/BE62WJybrFj5ECFACDhUhzt1jgvR4RiuEQia3eyvQFUL3oBkfEKLTlZiVH40eWjOyH6n5hdFHarZK7RSA0tKo6PNPw8?loadFrom=DocumentDeeplink&ts=814.3)):

We can spend our time informing and discussing these issues with the consumer as opposed to chasing the next trend on social media. We're professionals. We are fiduciaries. We're not chasing likes and viewers.

Marki ([13:53](https://www.rev.com/transcript-editor/shared/_UJ_v7agcoBiwlUzg0bt7mTNiHxX1TUpYTimkDgiN8Q6tEb_wCTYSC8_Xe8w0-Nos7hU3Ew-vGc0rm14nRynzTgrnEY?loadFrom=DocumentDeeplink&ts=833.29)):

So how are you working with agents to help them understand how the practice changes impact the way they interact with appraisers? Bill?

Bill ([14:04](https://www.rev.com/transcript-editor/shared/k1yEq6-BoRw9z3vEZCinmUdvPhIjN8ct6UtEr0IzeqdzPXkhRtj3BhOFkVu1QZFtBVmLPQOvTXGwhGyv42XZGor3zws?loadFrom=DocumentDeeplink&ts=844.69)):

I don't think there's a change. I mean, I've been a licensed broker appraiser for, I dunno, four decades, and I've taken lots and lots of appraisal courses. The one thing that was never mentioned in any of them was the listing or selling agents compensation. Our job has always been helping our clients understand complicated things by simplifying them for them while providing them with all of the information. And I think we're going to continue doing that as we move forward. I don't believe that compensation is going to all of a sudden change. The dynamics of valuation. Valuation is about supply and demand. It's about design, age, condition, location, location and location,

Marki ([14:52](https://www.rev.com/transcript-editor/shared/HpA5O0mxdhbffEHeypvRR1jFOB3__Ya0OJMHspLdk9RZbnYvlXjrXiJzj-Ptynzj02ECYQKTFAKsdAnj1Fi8q9gu1xc?loadFrom=DocumentDeeplink&ts=892.41)):

So Bill, even though the compensation isn't impacted, and what about the concessions?

Bill ([14:57](https://www.rev.com/transcript-editor/shared/247KIIKFt8QmsyHzUATeNB8YIOlpH64PYAgzob8mrfEnaCO39b17s_H6SV7CUcqG6NaAXx8ITgPtT-7W3ZUYCSrahlo?loadFrom=DocumentDeeplink&ts=897.5)):

We don't know that everybody's going to compensate their buyer agent in one way or another way. I personally don't believe it's going to impact value at all. It's going to be, if it's a concession, it's going to be another negotiating point like that refrigerator they didn't want to take or the chandelier they did want to take. But in the final analysis, the value of a property is set by what a willing, well-informed buyer will offer, and a willing, well-informed seller will accept on the open market in an arm's length transaction, both of them acting without unreasonable pressure. That's been the definition of market value. As long as I've been in real estate, I don't think they're going to change it.

Marki ([15:46](https://www.rev.com/transcript-editor/shared/Xp6ZNzH-BWQ1EZblTqg3Z4CJ7VVI2tNLNhjY913ij8Mj95vGnJCnWj7XSISIsvhOrs8Ucw3W_2ruG8sa2Gq0JnVXh6Y?loadFrom=DocumentDeeplink&ts=946.55)):

Tia?

Tia ([15:48](https://www.rev.com/transcript-editor/shared/xICOC7sC8sFy3TtNuQXK3kZYAIeV2SfVZNNkikkJeJTrRHksmoZPpx5LyBTSw13ZZaxTTwyMcb23YQv4tm5HY_Jslcs?loadFrom=DocumentDeeplink&ts=948.47)):

Ma, I wouldn't be surprised if these practice changes had zero effect on property prices, right? Because it's about supply and demand. And here where I practice, we never have enough supply and we always have tons of demand. So I would have to be in the same boat as Bill. There may be secondary consequences as far as data is concerned, which I think is a different conversation. But with regard to what practices we undertake as agents, I think it's the same as it's always been, right? We've always worked on behalf of our clients. We have now written agreements in some places that didn't have them before. We've had them here in California for a while as well. So it continues on.

Marki ([16:35](https://www.rev.com/transcript-editor/shared/dy0HrhGrTVYsCryQ-j1L6h4OJSIv-cxjtfVjShbnqMq49LBegkkDXAUK5uzIp6DioPC2Gx1aVAv6zf_PuAQnBRuBNYU?loadFrom=DocumentDeeplink&ts=995.03)):

Well, I want to touch on Fair Housing. We know that one of the best ways to comply with Fair Housing is to be consistent in the service we give each client. So can you talk about the importance of consistency in your compensation negotiations as we navigate this new business terrain?

Tia ([16:56](https://www.rev.com/transcript-editor/shared/jujHwPR-CMdFRxNQ5ZnWo04vRGW1WFy-eDu4WL9fkBgS4tyXdnFbdpwZUJOpxxvPTyeJgdeXrJS-yCgn3qFKeMZOQtA?loadFrom=DocumentDeeplink&ts=1016.63)):

Marki, if I may, I'm so happy that you brought that up because I've always thought that Fair Housing, first of all, it's critical, right? Because it means that the broadest swath of people available can participate in home ownership, which I think is critical. But additionally, I think it's simple, right? You set have a set range of practices, and then you use them for everyone, right? Every buyer, every seller. So I'm very excited that we're going to have a little bit more standard execution as far as practice is concerned, but again, continuing on with the Fair Housing rules that we've had all along.

Bill ([17:38](https://www.rev.com/transcript-editor/shared/yJ21WHdLEMaVGy3k3wTak98maxRo8kDgwVicM3T_zZSl4WQ4l4vpoyBnflYikQ_OgrmkZ-v9loM_dXX7ZzWOxC7gLuM?loadFrom=DocumentDeeplink&ts=1058.27)):

I'm in a much more modest marketplace in southeastern Pennsylvania and South Jersey than Tia is, and we have always, we're a very diverse company. We speak, I think 34 languages out of just a couple of hundred people, and we are big believers in our company that it is not an American dream until it's achievable by every American. So we work really, really hard to make sure that every one of our customers and clients are educated about the process, understand the places where they can get assistance. As buyers agents, we know where their state grant money, we know where there's state financing. We try to help our clients maximize their ability to afford to begin building familial wealth, and then hopefully generational wealth through the acquisition of real estate as a primary residence. And then at some point as an investment, again, I don't see the settlement agreement is changing that at all.

Tia ([18:52](https://www.rev.com/transcript-editor/shared/XZvFBGhndrKtk3Mbv7DJlmj91L3fKyUEUimcKNIk1ZUK27zeOwzLa64oWvvPVsx5kGaCjUZ2XExRU1ZyxjcVQbTH7XY?loadFrom=DocumentDeeplink&ts=1132.8)):

Just listen to Bill's comments, really jog something in my mind. Right? It's about the standardization of practices, right? It's the same for everybody, buyer or seller, right? Number two, it's about educating yourself as far as down payment assistance strategies, right? I'm here in California. I have clients routinely who layer two or three different grant programs to be able to get into a property. And number three, education. There are a lot of great opportunities to educate oneself, implicit bias courses that are available with National Association of REALTORS®, the at home with the diversity certification or designation. These are at your fingertips to be able to assist you in being able to give a standard care of practice to each of your clients. And again, these have always been how we've approached business, and they're even easier to access now that we can leverage technology

Marki ([19:51](https://www.rev.com/transcript-editor/shared/wr7WHZjkHkvInuMs7cVKhAY-HlFGSpDPBLU5oL3GDyT0OwwKBLITlvg-ncOoSjwl5W7HUaDPqKyt5Cuz0uS3tQFj6FM?loadFrom=DocumentDeeplink&ts=1191.99)):

As we navigate this new terrain. One thing that we've done at our office is to implement checklist because we need to ask the question about is there a variable rate commission? What concessions are we asking for? What down payment assistance might that client have in place? And so now we have that in place just to ensure that we're going back over every last blank on a contract to ensure that every client has the opportunity to discuss that and what it means to them. We need to have systems. We need to have checklists. Tia and Bill, we want to thank you for being here to share your strategies with us as we navigate this new terrain. We want to thank everyone for tuning in. Thank you for joining us at Drive with NAR, the REALTOR® to REALTOR® series. Tune in every month at magazine realtor slash drive or subscribe wherever you watch to your podcasts. Find more tips to boost your business at magazine.realtor.