

Helpful Information for Agents

Who is eCommission?

eCommission is the #1 provider of commission advance services to real estate professionals across the United States since 1999. As a financial service partner, eCommission allows customers to take control of their business cash flow by advancing commissions on pending sales and active listings.

What Is a Commission Advance from eCommission?

A commission advance from eCommission is a financial service whereby an Agent and Broker sell a portion of a future commission for a fee. In exchange, funds are advanced before closing. A commission advance is not a loan. It is simply access to an earned commission prior to an estimated settlement date.

What Types of Commissions Can Be Advanced?

eCommission will advance up to \$15,000 of your commission from a pending sale scheduled to close within 120 days, or up to \$4,000 from an active listing with at least 90 days remaining until it expires.

How Do I Apply For a Commission Advance With eCommission?

Visit www.eCommission.com to begin the commission advance process. Applying only takes a few minutes, and is completed 100% digitally with contract signatures through DocuSign®. No supporting paperwork is required, and funds are wired to your bank account typically the same day you apply.

How Much Will My eCommission Advance Cost?

The cost depends on the amount requested and the length of time until closing. As an example, for a new customer requesting \$2,500 on a sale closing in 60 days, the cost would be \$358. And that's a tax deductible business expense! This includes a 30% savings on the advance fee on an Agent's transaction. Use promotional code **MiamiAOR** when applying.

What Happens If My Sale's Closing Is Delayed?

Your fee includes a 20 day grace period, meaning you have 20 additional days beyond the estimated closing date to have the advance repaid in case of delays.

How Does eCommission Get Repaid?

Repayment of the advance happens automatically when your sale closes. The settlement company receives a commission disbursement authorization signed by your Broker instructing them to send the portion of the commission that has been sold directly to eCommission at close of escrow.

What Happens If My Sale Cancels?

90% of all advances eCommission funds close as scheduled. In the unlikely event a sale falls through, you can replace your advance using a future earned commission.