

@ecommission®

*A financial service
for **successful real
estate professionals***



Invest in your business today

As a successful REALTOR® you understand the importance of investing in your business. A consistent focus on advertising, marketing and prospecting ensures your success. Unfortunately, it's all too easy to underestimate the financial commitment it takes to run a business. That's where eCommission comes in.

"Smart agents know how to leverage eCommission to invest in their businesses today, for generating greater returns tomorrow."

BARBARA CORCORAN

Real estate mogul and
star of *Shark Tank*

 1-877-882-4368

 ecommission.com

Get paid your real estate commissions before closing

Started in 1999, **eCommission** is a service used by agents to control the timing of when they get paid. Instead of waiting 30, 60, 90 days or more for sales to close, **eCommission** enables you to access your commissions on ***your*** schedule.

How does it work?



Apply online

Start by providing a few details about yourself, your company and the sale on which you would like to advance.



Receive your agreements

We make it easy by enabling you and your broker to electronically sign your agreements.



Transaction confirmation

Once signed, our account managers review the details of your request and confirm your transaction with the settlement company closing the sale.



Funding!

Once approved, your money is wired to your bank account.

From start to finish, the entire process typically takes one business day.

What is a commission advance from eCommission?



A **no debt alternative** to traditional business financing



A **100% online application** that only takes minutes and **doesn't require a credit check**



Competitive & transparent pricing with an automatic **20-day grace period** if your closing is delayed



Funding of your commission by wire transfer in as little as **one hour**



Convenient, **automatic repayment** at closing

What do I need to qualify?

To qualify for a Pending Sale Advance, you will need the following:

- An active real estate license
- A pending sale closing within 120 days
- Escrow file opened
- A valid bank account

To qualify for an Active Listing Advance, you will need the following:

- An active listing with at least 90 days until it expires
- One home sold within the past 6 months
- Two homes sold within the past 12 months

*Listing Advances have a maximum advance limit of \$4,000

What does it cost?

The cost to advance a pending sale commission varies depending on the amount you request and the length of time until your sale closes. Also, the fee to advance your commission is a tax deductible business expense. **Here's an example:**

www.ecommission.com

Commission Advance Estimator

Min

\$2,500

Max

Advance Amount	\$2,500
Advance Fee	\$512
Your New Fee*	\$358
Due at Closing	\$2,858

30%OFF

with code

MiamiAOR

New customers only

*Example reflects new customer advance of \$2,500 on a sale closing within 40 days.

The fee to advance is added to the amount due at closing, meaning there's no out of pocket expense when using this service.

What if the sale cancels?

90%

of sales close

Successfully

On average, 90% of single family residential sales close as expected. In those rare instances when a sale falls through, simply replace the advance using future earned commissions.

Greater Control and Stability of your commissions

Who uses eCommission?

From new agents just starting out to seasoned pros, almost every Realtor® experiences cash flow ups and downs while selling real estate. That's why smart agents turn to eCommission to control the timing of when they get

Common profile of eCommission customer:

- Selling real estate for 9+ years
- Completes 16+ home sales per year
- Earns \$100K + in Gross Commission Income (GCI)
- Spends on average 12% of GCI on marketing
- Has team and / or support staff

What are commission advances used for?

Here are a few common business expenses agents pay for using eCommission:

- Industry dues
- Marketing
- Overhead
- Employees
- Tax payments
- Continuing education

Our Partnership

eCommission has been chosen by Miami Association of REALTORS® to be its official supplier for commission advance services.



Testimonials from satisfied customers



"Thank you for your assistance over the years. It is truly a pleasure working with everyone at eCommission. I would not hesitate to recommend your company to my fellow Realtors."

Brian F., RE/MAX



"eCommission has been a lifesaver for me over the past 2-3 years. It's helped me bridge the gap between closings and allowed me to keep my business moving forward. Everyone at eCommission has been professional and always helpful."

George J., Keller Williams



"I am a top producer, but found myself having a really bad month. Long story short, you helped me leverage my future closings so I could maintain my marketing budget and pay my staff. What a great business tool!"

Marty L., CENTURY 21

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**Interested in more
information about
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