An Introduction To Real Estate Referrals

The Referral Associate

This Course Is Presented By the Referral Center, Inc.
In Conjunction With The Real Estate Professionals Society & RealtyU, Inc.
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Referral Associate

The Referral Center, Inc. (RC), in conjunction with The Real Estate Professionals Society (REPS) and RealtyU, Inc., has created this course to inform licensed real estate agents about the business of real estate referrals. The course provides those licensed real estate agents not wanting to pursue real estate full-time with a way to keep their real estate license active and the opportunity to legally earn commissions … The Referral Associate (RA).

The goals of the RC are:

- To provide the highest level of service for its Referral Associates (members);
- To provide the highest level of real estate service to customers and clients entrusted to the referral system; and
- To offer a wide variety of services, including the opportunity for its members to earn income.

The RC is committed to providing excellence in its course materials and is pleased to have collaborated with REPS and RealtyU in making this course possible.
LIFRO

The Indianapolis based Referral Center (RC) is a manager of LIFRO Companies. A LIFRO, or Limited Function Referral Organization, is a real estate office, which carries on only that limited aspect of real estate known as the “referral business.” A LIFRO utilizes licensed but “inactive” real estate sales associates whose real estate licenses will be held by the LIFRO.

With over 5,000 licensees, the RC is the largest independent referral program in the country and places thousands of qualified referrals across the country generating millions and millions of dollars of sales every year.

The LIFRO program offers an ideal way for those not interested in a full-time, full-service real estate career, with a way to exit the real estate industry, while their clients and customer base can efficiently be served by professional full-time REALTORS®. Since no one with the LIFRO program actively lists or sells real estate, the LIFRO organization is not in competition with conventional real estate brokerage companies, but serves as a resource to brokerage firms and real estate professionals nationwide. Licensees, as a part of their contract with the LIFRO, may not enter into any agency agreements with sellers or buyers of real estate or directly represent clients. They refer “leads” through the RC to full-service real estate brokerage firms who perform the actual real estate services.

The LIFRO is licensed as a real estate brokerage company, qualified and charged with the responsibility of serving as the principal broker. It is not, however, a conventional real estate brokerage firm - no one within the organization ever directly represents a buyer or seller. All buyers and sellers are placed with full-time real estate sales associates, qualified to handle the leads and committed to meet the specific needs and desires of the customer. Since it is an independent organization, it is not owned by a real estate company nor controlled by any real estate franchise organization. The RC encourages its members to select the firm and agent they want to handle their referrals. If a member does not have a choice, then it will use its vast resources to place the lead with a firm that has a proven track record and that can best meet the needs of the customer.
There are several reasons why LIFRO members are not allowed to directly represent buyers or sellers. To professionally handle the many details associated with a real estate transaction requires a full-time commitment. Real estate is not a part-time profession. Further, since the LIFRO is not a member of the National Association of REALTORS®, any state REALTOR® organizations, nor any local boards, it does not provide the services to successfully service customers and clients directly. As a benefit to its Referral Associates, because it is not a REALTOR® member, they do not have to pay dues or fees to any of these organizations. However, because of the high quality of service provided by REALTOR® members, the RC normally places its leads through members of the National Association of REALTORS®.

As a Referral Associate, your sole responsibility is to refer leads to the RC in exchange for a portion of the real estate commission paid in the transaction. Completing this course will give you all the background you need to begin your career as a successful Referral Associate.

Once you have completed this course, the next step is to take the Referral Real Estate Professional course provided by RealtyU, through one of its schools or colleges nationwide. Successful completion of that course will earn the Real Estate Professionals Society’s R-REP designation, which you can proudly display as a part of your membership association with the RC.
WHAT IS A REFERRAL ASSOCIATE

A Referral Associate (RA) is an individual with a real estate license who, for any one of a variety of reasons, is not working full time in the real estate business. He or she may hold either a broker's or salesperson's license.

The primary job responsibility of the RA is to forward listing and buying prospects directly to the RC by telephone, by fax or electronically through the Internet. The lead will be placed with a full time real estate brokerage company - one with the interest, desire and proficiency to professionally service the lead in a timely manner.

RAs do not list or sell, nor do they portray themselves to the general public as being actively involved in the real estate industry. Based on the terms of the Independent Contractor's Agreement with each agent (a requirement of membership in the LIFRO), information on potential leads is gathered by the RA and phoned to the RC for service.

To help increase referral business, RAs can market their services to prospective buyers and sellers. The RC has optional marketing materials available (both printed and electronic) for all RAs who participate in the program.

With this general understanding of the LIFRO structure and introduction to the RC we will now focus on the "referral business" and the role of the RA.
Where Do I Find Leads?

A "lead" or "referral" is, very simply, a prospective buyer or seller whom you place through our system. While there are hundreds of sources of referral leads, some of the more common sources are:

- Your past customers and clients, if you were ever actively involved in the real estate industry.
- Your own personal buying and selling of real estate. If you are ever involved in a real estate transaction in which a commission is paid, remember to refer yourself.
- Relatives, friends, neighbors and acquaintances of yours and of your family.
- Business associates who work with you or your family.
- Organizations: Church, social clubs or gatherings, school functions, bowling leagues, sports groups, children's activities and other organizations.
- Direct promotion for referrals.

Summarized below is the source of referral leads placed through the RC over the past ten year period. Note that the greatest source of referral leads were from Friends (26.8%), Relatives (23.6%), Co-Workers (8.6%), Past Customers (7.4%) and Personal real estate transactions (16.8%).

The RC has developed marketing tools (printed as well as electronic) to help you market your services to each of these primary referral sources.
Source of Referrals

It is important to know that a referral can be from anywhere to anywhere. Members are not limited to real estate leads in their own state. In addition to coverage in all fifty states, the RC is also involved in placing referral leads in some foreign countries. The RC is qualified and licensed to handle leads and its members can earn commissions from buyers and sellers anywhere. A friend or relative moving from Florida to New York will qualify as two referral leads. The RC will place them with a qualified broker in Florida to list their home and will have a New York broker help them purchase a new residence. After each closing the RA involved earns a commission.

The majority of leads are buyers or sellers of single-family housing, but condominiums and commercial property may also qualify as a referral. Vacant land, undeveloped lots (usually in vacation-resort locations) and time-share units typically do not qualify as referrals. Should there be any question the RA simply needs to check with the RC to determine what qualifies as a referral.
Promotion for Referrals

In addition to the many direct sources of referrals listed above, RAs may solicit referrals by promoting their association with the LIFRO. One of the easiest methods of promoting your association is with the various marketing materials available through the RC. For more information, see the samples included in this workbook or logon to www.referralcenter.net.

Other promotional material can be utilized by RAs, but must first be approved by the RC. Due to license law requirements, good business judgment and as your principal broker, the RC needs to approve any promotional items (printed or electronic) used by any member of the LIFRO program.

What is needed for a Referral?

The more information the RC receives about a referral, the better. However, as a minimum, the following is mandatory:

- The customer’s name (correctly spelled)
- Address
- Area / location preference
- Home and office telephone numbers
- Type of referral (listing, buying or both)
- Contact instructions
- Permission for an agent to contact them

Any additional information you can provide is beneficial (i.e., type of home they want to buy, type of home they are selling, price range, employer, children’s ages and interests, hobbies, special educational requirements, concerns about moving, etc.). This will all be helpful in assisting the broker to develop a better rapport with them.

A key element in the process is to be certain that your referral customer is expecting a call from the broker. The referral needs to be kept at a professional level at all times and submitting just names defeats the purpose. All submittals need to be qualified referrals . . . someone interested in speaking with the broker.
What to Say / What not to Say?

There are several things you can say when talking with a potential referral that can positively affect the outcome.

First, speak highly of the service. Since working through the RC will not cost your buyer or seller any money, they should be very pleased to receive assistance.

Second, a referral lead should know that they are not obligated to work with the assigned broker. To protect your interests and to insure delivery of quality service, the RC wants to be involved in the change of any broker or sales associate relationships. If the customer is unhappy for any reason, the RC can request a re-assignment to a different sales associate or, in the event that the referral customer has not signed a contract with a broker, the RC can place the referral lead with a completely different brokerage firm.

Third, few people realize that most real estate firms offer differing levels of service. If a potential buyer were to call directly into a real estate firm, they typically would receive one level of service (usually whichever agent is available). Because the RC is a major supplier of real estate business (the RC places hundreds and hundreds of referral leads each month) the company receives a higher priority on the handling of its leads. In many cases the RC referrals receive the same high quality service given to major corporations who transfer hundreds of executives each year. The RC has accountability and repeat business built into its relationships. Further, its contract with the brokers requires that a certain level of professional service be provided, and in return the RC is assured of timely feedback on the status of leads.

The customer should commit to listen to the broker. There is no obligation on the part of your customer to work with the broker - only to meet with him or her and to listen. If the broker can "sell" their experience, their abilities and their reputation, then the customer will want to work with them.

In the initial conversation with the customer, find out as many of the basics as possible - but don't ask too many questions and don't profess to be the real estate expert; that is the job of the assigned real estate sales associate. However do get the proper spelling of their name, full address, office and home telephone numbers and any other information possible.
It is important to be enthusiastic but remember at all times:

- **Do not** promise anything.
- **Do not** promise a telephone call at a specific time … your lead will be contacted as soon as possible.
- **Do not** commit to an appointment for the sales associate to list a home at a certain time.
- **Do not** discuss property values.
- **Do not** attempt to list or sell – that is the responsibility of the full-time agent.

The RA’s job is to do nothing more than gather the basic information, receive permission from the customer to have a sales associate call and then to follow-up on a periodic basis to help assure that their needs are being met. Don’t forget to turn in the referral as soon as possible. You can call the RC toll free (877) 841-8100; you can place the lead by fax (317) 577-9548; you can place your referral electronically through the www.referralcenter.net website. While it may not seem like your involvement is much, you are truly offering a valuable and professional real estate service to your friends and acquaintances.

**How are Leads Serviced?**

All referral leads should be telephoned immediately to the RC, placed through the RC website or sent by fax.

The RC office is staffed during normal business hours. For "after hours" and weekend phone calls, The Company utilizes voice mail. Leave a message with your phone number (including area code) and your call will be promptly returned. Many times, however, the RC is unable to place a referral on weekends or holidays, because the designated contact within the broker’s office may not be available.

When you call the RC office, specific information will be taken by a professional relocation consultant and your choice of broker and/or sales associate will be noted. If the RC does not have experience with your choice of brokerage firms (currently there are well over one thousand real estate firms in the network), the RC will investigate and explain the program to them. If the RC determines that the broker can provide a top level of service and is willing to abide by its policies and procedures (including reporting requirements and participating in the payment of referral fees), the RC will work with your request.

Once the referral information has been collected, the lead will be placed with the real estate broker or designated “relocation contact” within the brokerage company. Based
on the terms of a contractual commitment between the full-service brokerage firm and the RC, the selected broker will contact the customer within a forty-eight (48) hour period to offer their real estate expertise. The RC’s contract with each broker also outlines a commitment to provide timely follow-up as they are working directly with the referral lead.

Follow-Up Procedures

With the use of a fully computerized tracking system, all referral leads are monitored from initial placement through final disposition. On a regular basis, updates are requested from the servicing broker on all referrals. As the update information is received it is fed into the tracking system; all pertinent information is sent to the RA.

Once a lead is placed, continual feedback should be received until a sale is made, or the lead is no longer active. In the interim, it is the responsibility of the RA to keep the RC apprised of any pertinent information; the customer has purchased a home, the customer is not happy with the assigned broker or anything else that may effect a sale. The earlier the RC is informed the faster action can be taken to preserve the referral.

Once a referral lead has been placed, it remains active in our computerized tracking system for a 14-month period. If the referral is still active at the end of that time, the RA is responsible for initiating the referral again in order to keep it in force and in order to earn a commission upon the final sale.

Why a Lead May Not Work Out

Unfortunately, not all leads will close – a fee will not be earned from every referral lead placed. There are a variety of reasons why a lead may not be successful:

- The customer may be working with another broker, or another sales associate within that same firm (which is why it is imperative that the RC be contacted as soon as possible). Most real estate companies are willing to accept referrals and to pay the RC a part of their commission earned for leads that they do not already have. On the other hand, they are not willing to pay a fee for a lead that they are working with prior to the RC’s call.
- The prospect may be only "shopping." It is possible that they have not totally decided to move and are just in the process of gathering information.
• The customer may decide to rent rather than buy (the RC does not typically receive fees from rentals).
• The customer may have unrealistic expectations. It is possible that the broker may not be able to locate a property at a price and on terms that are acceptable to the customer, the broker may not be able to sell their home under acceptable terms or the customer may buy or sell "By Owner."
• The assigned broker may not be able to make the sale. While the RC tries to work with only proven professionals, even the best real estate broker will not close every sale.

Personal Real Estate Transactions

RAs can certainly buy and sell real estate for their own account, subject only to state licensing laws. You can buy or sell owner occupied real estate "For Sale By Owner", or you can list or purchase through a real estate broker. If you are working through a broker, however, you should certainly consider placing yourself as a referral since then you can receive a portion of the commission after closing.

However, remember that most real estate licensing laws, and the RC’s policy, require you to disclose your license status anytime you are involved in a personal real estate transaction. Because state license laws vary it is important to verify individual requirements.

Annual Administrative Fee

To help defray some of the costs to serve as your principal broker, the RC charges a small annual Administrative Fee. This fee covers a twelve (12) month period - if you join in July, for example, your renewal fee will not become due until the following July. RAs are therefore billed each year for the upcoming year in the calendar month they originally joined. Should you terminate your membership with the RC during the year, and in the future decide to re-join, the RC, upon request, will credit you with the unused membership fee. As a company policy, the RC does not refund the annual administrative fee.
Commission Schedule

The RC’s Commission Policy is as follows:

1. Real estate commissions will only be paid to members after the referral fee has been received by the RC from the servicing real estate broker and once the membership, administrative fee and license requirements have been met.

2. The referring RA will receive SIXTY PERCENT (60%) of the total commission received by the RC for any closed real estate brokerage transaction.

3. As a matter of policy, the RC’s contracts with brokerage companies generally stipulate that the fee paid to the RC is to be based on 20% to 25% of the referred portion of the transaction. In some geographic regions or in some specific transactions, the fee may be negotiated either higher or lower. Remember that, by license law, fees may only be negotiated by the RC as your principal broker. RAs are not authorized to negotiate fees on behalf of the RC.

Example Referrals

- Assuming a $100,000 buyer referral were to close at a commission rate of 7% and at a 25% referral fee, your commission would typically be **Five Hundred Twenty Five Dollars ($525)**.

  
  Sale Price $100,000  
  Commission (7%) $7,000  
  Buyer Side $3,500  
  Referral Fee (25%) $875  
  **RA Fee (60%)** $525

- Assuming a $100,000 listing referral closed based on a 6% commission and a 25% referral fee, you would earn **Four Hundred Fifty Dollars ($450)**.

  
  Sale Price $100,000  
  Commission (6%) $6,000  
  Listing Side $3,000  
  Referral Fee (25%) $750  
  **RA Fee (60%)** $450
The RC's contracts with real estate brokerage companies servicing leads stipulate that the RC is to receive referral fees within 7 days after closing. The RC will generally send the RA commission within 2 days receipt of the check and all necessary documentation from the real estate company and after we have verified that all of the RAs membership requirements are current. Any amounts due the LIFRO (for annual administrative fees or license renewals) will be deducted before the RA commission check will be mailed. If a closing occurs after the RA has terminated their membership with the RC and if the state licensing laws still allow the RA to earn a commission, the RC will deduct from the RA commission an amount equal to the current annual administrative fee to help defray the cost of servicing the transaction.

In addition to your referral commission and as another membership benefit, your next year's Annual Administrative Fee will be waived, if you have a closing during your membership year.

**Personal Goals**

All members of the RC are independent contractors, with the LIFRO Company serving as principal broker. The RC sets no quotas, but the opportunity to earn commissions is in direct proportion to the number and quality of referrals placed. It is a very simple process - always "Think Referral" and notify the RC immediately of any potential leads. Since leads can be from anywhere to anywhere, there should be no reason that RAs who want to actively look for referrals cannot find leads. National statistics show that ONE in every SEVEN families in the United States move each year ... if you know 7 people, you should know a referral!
Licensing and Continuing Education

As a condition of earning commissions, RAs must have an active membership, an active real estate license and a signed Independent Contractor's Agreement with the RC. RAs must meet all licensing and continuing education requirements as mandated by their state. For more information on your state’s continuing education requirements, logon to the RC website www.referralcenter.net and visit the “License Renewal” page or the “Education” page.

The RC has a working arrangement with RealtyU to provide continuing education both in the classroom and online to meet current requirements. The RC will periodically provide information on changes in the licensing law in the Referral Center Newsletter and on the company website: www.referralcenter.net. To find the RealtyU affiliate for your needs, logon to www.realtyu.com or logon to the RC website www.referralcenter.net and visit the “Education” page to be directed to classes in your area.
BENEFITS OF THE REFRRAL CENTER

There are many membership benefits of the Referral Center, including the following:

- **Earn Commissions** - You can earn commissions from anyone needing real estate services anywhere.

- **FREE Membership** - If you have a closing during your year of membership, the RC will waive next year's administrative fee.

- **Active License** - Your license remains active and the LIFRO serves as your principal broker.

- **Coverage Nationwide** - You can earn commissions from anyone moving anywhere in the country, not just within your state.

- **60 / 40 Referral Fee Split** - You receive 60% of the total referral fee received by the RC; members have averaged more than $695.00 per referral closing … just for phoning us with a qualified referral.

- **Member Newsletter** - Keep current on licensing laws and the real estate industry ... including ideas to generate more referrals.

- **Resources** - If you do not have a preference for a broker to service your lead, as one of the largest real estate companies in the country, we have many resources to find a qualified broker, anywhere.

- **Toll-free telephone number** - Nationwide toll-free number to use when placing referrals and for any questions you may have … (877) 841-8100 or (317) 841-8100
• **Professional Referral Center** – The RC has a fully computerized operation and a professional, full-time staff available to serve your membership and referral needs.

• **Discounts / Free Services** - As one of the largest real estate firms in the country, we offer preferred pricing on many services.

• **Optional Printed and Electronic Marketing Tools** – See the next section for a complete description of communication and marketing tools available to help RAs build a successful referral business.
COMMUNICATION AND MARKETING TOOLS

Website - www.referralcenter.net

- RAs will be provided with a login and password into the RC system. Once logged in, they can review and update certain personal information, see financial information on their account, view referral activity, etc. Referrals can continue to be placed electronically as well as updates to existing referrals, etc.

- The RC has the capability to provide RAs with an optional, customized web page of their own. These web pages are offered in three styles; two with a choice of a photo and one with a basic graphic.
• A portion of the page is for bio information on the RA; a portion of the page contains information on “how we benefit the customer”. In all cases, the page leads to a referral form that a potential referral customer can complete to place themselves (or someone else) as a buyer or seller referral lead. The form comes directly to the RC for processing and is linked to the member so that the RC can maintain a record of the source of the lead.

**Personal Email Address** – i.e., [JohnSmith@ReferralCenter.net](mailto:JohnSmith@ReferralCenter.net)

• The RC offers an optional e-mail program: an “identity” program that allows you to use the [www.referralcenter.net](http://www.referralcenter.net) URL to receive e-mail.

**Printed Marketing Materials** – The RC offers as an option:

• Business cards to help increase your business by assisting you in promoting your referral business.

• Marketing brochures customized with the RA’s name and phone number; designed to “sell” the concept and explain how a referral works and the benefit to the customer.

• Postcard/Announcement cards are currently available. One is an announcement card as an initial mailer to a member’s sphere of influence telling them of their association with our firm. Other choices can be used as a direct mailer (post card) or inserted in
envelopes and used as a note card; customized with member’s information

#1

Announcing

(COMPANY NAME)

is pleased to announce

(Your Name)

has recently joined the firm as a

Real Estate Referral Salesperson.

As a member of one of the largest real estate firms in the country, I can help you and your friends with real estate needs anywhere in the nation.

At a Real Estate Referral Salesperson, I will gather basic information about your real estate needs, help select the full-service brokerage firm to provide the actual real estate services, and monitor the transaction through closing.

Call (Nickname) when you have real estate needs.

(Toll Free)

Phone: (your phone)

E-mail: (your e-mail address)

Website: (your personal website)

(COMPANY NAME)

(Company Address)

#2

I am pleased to announce my association as a Real Estate Referral Salesperson with

(COMPANY NAME)

As a member of one of the largest real estate firms in the country, I can help you and your friends with real estate needs anywhere in the nation.

I will gather the basic information about your real estate needs, help select the full-service brokerage firm to provide the actual real estate services, and monitor the transaction through closing.

Call (Nickname) when you have real estate needs.

(Toll Free)

Phone: (your phone)

E-mail: (your e-mail address)

Website: (your personal website)

(COMPANY NAME)

(Company Address)

#3

(COMPANY NAME)

(Your Name)

Real Estate Referral Salesperson

As a member of one of the largest real estate firms in the country, I can help you and your friends with real estate needs anywhere in the nation.

I will gather the basic information about your real estate needs, help select the full-service brokerage firm to provide the actual real estate services, and monitor the transaction through closing.

Call (Nickname) when you have real estate needs.

(Toll Free)

Phone: (your phone)

E-mail: (your e-mail address)

Website: (your personal website)

(COMPANY NAME)

(Company Address)
**Why should I belong to this program?** The RC offers a tremendous opportunity for real estate licensees who are not interested in actively listing or selling real estate. If you want to actively represent buyers and sellers, we are not the program for you. If, however, you want to keep your license active and earn income from whom you know, then we very well may be the right program for you.

**Why should I keep my license active?** Many states have license laws that require a license to remain active or it is eventually cancelled by the State. Most states also require an active license before you can earn a commission from a real estate transaction. By joining this LIFRO program your license remains active and you can legally earn commissions!

You can move out of state and continue to keep your license with the LIFRO. The Company can place referrals anywhere nationwide. Even if you do not plan on returning to the state in which you are licensed, you can still use your license to earn referral fees.

**How are commissions earned?** When you register a referral through the RC (by telephoning, faxing or electronically transmitting the basic information), it is then placed with a full time real estate brokerage firm. The full service broker (not you) handles the actual listing or selling of the customer's home. Based on the terms of a contract between the RC and that full-service firm, when your customer closes his or her real estate transaction, you receive a percentage of the commission.

**What real estate firms will accept my referral lead?** The RC is an independent referral program - not owned nor controlled by a real estate firm or franchise. Because of our independence, RAs are allowed to select the full service brokerage firms to service leads. The RC is currently working with more than 1,000 real estate firms all across the country. Since the RC is not owned by any real estate firm, nor does it have an exclusive arrangement with any one company, it is able to place referral leads with the best real estate companies . . . anywhere in North America!
**What is my earning potential?** By joining the RC, your earning potential is unlimited. Your responsibility is to gather the basic information and call (or place electronically) with the RC. Once received from you, the RC places the lead with a full-service real estate company and, when the transaction closes, receives a portion of the commission (usually 25%). The RC splits with the RA on a 60 / 40 basis - you receive 60% of whatever fee we receive from the closed real estate transaction.

**How do I return to active real estate?** If you decide to return to active real estate on a full or part-time basis, the RC will release your license on one day's notice subject only to your State's license laws. If you wish to return to our company at a later date, we will welcome you back.

**What happens to my referral lead?** As part of RC’s service to RAs, you will receive regular updates regarding your referral customer. With the RC’s specially designed computer system, it is able to track your referral leads from initial placement through the final closing. The RC regularly requests a status update from each broker servicing its leads. Information received concerning the progress of your referral is sent to you.

**Can I choose which brokerage company or agent receives my referral leads?** Yes, as one of the many benefits of membership in the RC, you can choose which brokerage company or agent is to receive your leads.

**What if I do not have a broker or agent preference?** Since the RC’s program allows you to place referrals anywhere nationwide, you may not be familiar with the area in which you have a referral lead. The RC’s custom computer software, along with many other resources, allows us to help you select a qualified brokerage company anywhere in the country.

**Can I place myself as a referral?** As a member of the RC, you can sell or buy property "For Sale By Owner" (subject only to your state’s real estate licensing laws) or place yourself as a referral. If you are buying or selling anywhere in North America, you can earn a portion of the commission back once the transaction closes by placing yourself as a referral through the LIFRO program.

**Can I place a referral outside my hometown?** Yes, the RC can place a referral anywhere nationwide, and even in some foreign countries. The RC has the capabilities
of finding good brokerage companies to service your leads even if you are unfamiliar with the area.

**How much does this program cost?**  
If you have a real estate license (either sales person or associate broker) in any of the states in which the LIFRO Program serves as principal broker, you can join the program and receive all of the benefits of membership. The RC charges an annual administrative fee of $75 to serve as your principal broker. Your only other cost is the license fee assessed by your state (transfer fees, license renewal, etc.) and any state-mandated education requirements. As a membership benefit, if you have a referral through the program that closes, not only do you receive a referral commission but the RC will also **WAIVE** your next year's annual administrative fee making our program **FREE**!
Do not memorize a “script,” rather review the following to get an idea of just how easy it is to generate a referral lead following a “non-threatening” conversational format. Generating referral leads does not take any “hard selling” - it only takes a few minutes to explain how you can benefit the buyer or seller.

**Prospecting to Immediate Family**

RA: “Hi Chris. I wanted to tell you more about what I’m doing with my real estate license.”

Chris: “I’d love to hear about it.”

RA: “As you know, since I am employed full time (or still going to school, or staying home with the kids, or retired), I have decided not to go into the real estate business in a conventional manner. Instead, I have joined the Referral Center. Through them, I can still offer real estate services anywhere in the country.”

Chris: “That’s interesting. How does it work?”

RA: “The Referral Center is an independent company, working with all of the top real estate brokerage firms across the country. If you want to list your current home or purchase a new home or condominium, they will help coordinate the transaction, and assure that you receive a high quality of service.”

Chris: “Why should I work through them? How can they help me?”

RA: “What many people don’t realize Chris is that real estate companies offer differing levels of service. Most real estate firms offer a much higher level of service to their corporate transferees and to other “repeat” sources of business. General Motors (or some other large local employer) will normally receive a higher level of service for their employees than a normal person just calling into a real estate office. Because the Referral Center places so much business with the brokers, they are able to “tap into” this higher level of service for you and your friends.”

Chris: “I always want the best service. But how much will it cost me?”

RA: “That’s the best part about it, Chris. There is no additional cost! It is paid entirely by the real estate brokers, who are willing to share a small part of their commission in exchange for the lead. And, as a Referral Associate, I get to participate in that commission!”

Chris: “But I’m not planning on moving anytime soon.”
Referral Associate

RA: “That’s OK, Chris. There is another way that you can help. Will you please keep a few of my business cards? When you hear of someone needing real estate assistance anywhere in the country, will you please give me a call?”

Chris: “Of course I’m happy to help family. I’ll let you know when I hear of anyone.”

RA: “Thanks for your help. I’ll talk with you again, and let you know how my referral business is going.”

Business Acquaintance

RA: “Hi Pat. I wanted to let you know about an exciting new program I’m involved in.”

Pat: “I didn’t know you had free time for another business!”

RA: “This is a new part-time business I’m involved in. As you know, Pat, I have my real estate license. I joined the Referral Center.”

Pat: “I already have a REALTOR®. And besides, I don’t want to work with someone part-time.”

RA: “I agree with you completely, Pat. That’s why I have chosen to work with the Referral Center instead of trying to handle real estate on a part-time basis. They are an independent company and work with all of the top real estate brokers nationwide. Better than that, because of their experience and the huge amount of business they handle, they are normally able to provide a higher quality of service to the buyers and sellers. It is truly a “win/win” program, Pat.”

Pat: “But I’m not going to be moving anytime soon.”

RA: “That’s fine, Pat, but I still need your help. Will you please keep a few of my business cards? When you hear of someone needing real estate assistance anywhere in the country, will you please give me a call?”

Pat: “I’ll be happy to.”

RA: “I’ll stay in touch with you and let you know how my new business is coming along. See you again soon!”

Neighbor Thinking About Selling Their Home

RA: “Hi, Sandy. I heard that you’re thinking about selling your home and moving.”

Sandy: “That’s right. In fact, I was going to call you. I know that you’re in real estate, and I wanted you to tell me how much my home is worth.”

RA: “Sandy, certainly I’ll be happy to help you. Since I am retired (or working full time, or staying home with the kids, or going to school, etc.), I have decided not to work in real estate full-time. Real estate is so complicated these days - it’s not something to be taken lightly. I have chosen to join the Referral Center. They are a licensed broker, providing services all over the country. They can
assist you in selling your home here, and buying your new home wherever you go."

Sandy: “I've never heard of the Referral Center. But I have heard of (local real estate firm)—they have many signs in our neighborhood.”

RA: “Even though the Referral Center is one of the largest real estate organizations in the Country, no one with their firm personally lists or sells real estate, Sandy. Instead, they work with all of the top real estate companies, including (local real estate firm). Because of the large volume of business they create, companies are willing to work a little harder to keep the Referral Center’s clients happy. And better than that, Sandy, there is no cost to you for the service.”

Sandy: “But I'm not ready to list my home yet.”

RA: “That's fine, Sandy. But you mentioned that you wanted to have a market analysis to determine the value. There is no cost for the service, and certainly no obligation on your part. All I want to do is to see that you get the best service on the sale of your home. Do you have a particular agent you want to work with?”

Sandy: “No, no really. Have the Referral Center select the best agent for our neighborhood.”

RA: “Fine, Sandy. Is it best to contact you at home or at your office.”

Sandy: “Home is best. After 6:00.”

RA: “Let me know what you think. Oh Sandy, one last thing. Will you please keep a few of my business cards? When you hear of someone needing real estate assistance anywhere in the country, will you please call me?”

Sandy: “I'll be happy to help. Have (local real estate company) call as soon as possible.”
The following form can be helpful to gather the necessary information to place referrals with the Referral Center. You can submit your referral information to the Referral Center by:

- Calling the Referral Center (317) 841-8100 / toll free (877) 841-8100
- Faxing the following form to the Referral Center (317) 577-9548
- Logging on to our Member Website at www.referralcenter.net

REFERRING MEMBER: __________________________
Date Submitted: ______________________________

Daytime Number Where You Can Be Reached For Questions: (___) ___- _________

CUSTOMER INFORMATION
Is the customer going to:

LIST: YES __ NO__
Address: ____________________________________________________________
City / State / Zip: ____________________________________________________

BUY: YES__ NO__
If purchasing, additional information (AREA - city, state, price range, # bedrooms, area, etc.)
_____________________________________________________________________
Customer’s Name(s)____________________________________________________
Address _____________________________________________________________
City / State / Zip_______________________________________________________

Home Phone: (_____) _____ - ________
Business: (_____) _____ - ________
Other: (_____) _____ - ________

When is a good time to have an agent contact the customer?
_____________________________________________________________________

What is your relationship to the customer (friend, past customer, etc.)?
_____________________________________________________________________

Is the customer expecting a call from an active agent stating you asked them to call?
Yes __ No __
BROKER / AGENT REQUESTED

I have no preference - (the RC will call you at the above number to discuss further)

I have a preference - please complete all information below:

Company Name____________________________________________________________

City / State / Zip: ___________________________________________________________

Phone Number: (______) ______ - ________

Agent Preference: __________________________________________________________

Why did you or the customer pick this agent?
_________________________________________________________________________

Does the agent know it is coming in as a referral?
_________________________________________________________________________

Is the agent working with the customer?
_________________________________________________________________________
The real estate profession is very complex and ever changing. Someone who provides their full time effort to meeting the needs of the customers best serves the legal intricacies of agency, the myriad of details concerning finance, etc. The RC’s program is designed to offer a viable and profitable alternative to licensed individuals still wanting to participate in real estate, but who are not in a position to be involved in the industry on a full time basis. As a RA member of the RC you will be able to provide professional services to your friends, acquaintances, past customers and clients, while earning commissions at the same time.

Having completed this course you are eligible to take the next step by becoming a member of the Real Estate Professionals Society as a Referral Real Estate Professional. For more information including an application for the R-REP Program, logon to www.referralcenter.net and visit the “R-REP” page or call Membership Services toll free (877) 841-8100 and request that the R-REP Application Package be sent to you by US Mail.
WHAT IS A REFERRAL REAL ESTATE PROFESSIONAL?

A Referral Real Estate Professional (R-REP) is an RA who has elected to expand his or her knowledge by participating in an advanced, professional training program.

The R-REP program, offered through The Real Estate Professionals Society, consists of an initial on-line self-study course on advanced prospecting techniques and advanced referral procedures. It will assist those RAs who want to build a successful real estate referral business with additional knowledge and a package of “tools” with which to build their business.

Once the initial course has been completed, the RA may use the R-REP designation for a two year period. Then, to renew the R-REP designation, an additional course must be completed either on-line or through one of the RealtyU schools or universities.
CHANGE SERVICE REQUESTED

GET YOUR PIECE OF THE PIE!

The pie chart below illustrates where our member's referral leads originated during 2003.

In 2003, members earned an average of more than $700.00 per referral closing!
ANNOUNCING:

Revised
Referral Center
Website

After months of construction, our Referral Center has updated our Website from an “informational” site to an “interactive” site!

As a member, within the next few months, you will receive a letter from us containing your personal login information. Once logged in, you can change your password to something that is easier to remember. Our letter will provide more details regarding the following items.

Currently available online:

- Place a referral
- Update a referral
- Policies & Procedures
- Marketing materials
- Member newsletters
- Answers to frequently asked questions
- “About Us” page

NEW FEATURES:

- Order marketing materials online
- Individual member Websites available
- Change your address and phone numbers
- View your license number, status & expiration date
- View your current account balance
- Pay your membership fee online
- View continuing education information
- View a total of commissions earned last calendar year and this calendar year
- Links to education & other real estate related sites

In the future, we will have additional features available, including training materials, education courses, membership certificates, personal “referralcenter.net” E-mail addresses and much more!

Please check our Website often for NEW FEATURES at www.referralcenter.net.
2003 Earnings Statement

If you had a closing during 2003, you should have received an earnings statement from our Referral Center. If you earned $600 or more, we also included a 1099 MISC form, which we also sent to the IRS. If you had earnings during the year, you very well may have legitimate business expenses that can be itemized on your tax return. Check with the IRS or your professional tax preparer for more information.

Basic Information Needed To Place A Referral with our Referral Center:

CUSTOMER’S NAME
CUSTOMER’S ADDRESS
CUSTOMER’S PHONE NUMBER
BEST TIME TO REACH THEM
BROKER OR AGENT PREFERENCE

If you do not have an agent preference, we can use our resources to locate a qualified broker in that area.

Also, if the customer is listing their home, it is important to ask them if they will be buying a home and vice versa. You will want to register both sides as a referral up front.

It is always best to contact us BEFORE ANY contact has been made with an agent. Brokers are more than happy to pay a referral fee for a customer they are not already working with.

You can place a referral with our Referral Center by phone toll free (877) 841-8100, fax (317) 577-9548 or online at www.referralcenter.net.

“Brokers are more than happy to pay a referral fee for a customer they are not already working with.”

Going On Vacation?

Remember to . . .
PROSPECT FOR LEADS!
Vacations are a perfect time to meet people who have real estate needs. Let them know you can help, whether they are looking to list and / or purchase. It is important that they are expecting a call from an active agent, stating that you asked them to call.

Simply gather their basic information and then contact our Referral Center. Remember, you can be of great assistance to your friends and acquaintances, and it costs them nothing. All you have to do is ask!
Referral Facts:

- A referral can be anyone needing real estate service anywhere nationwide.

- It is important to contact our Referral Center BEFORE ANY contact has been made with a Broker or Agent.

- Your referral customer can be listing and/or purchasing a primary home, vacation home, investment properties or commercial properties.

- You can place YOURSELF as a referral - whether you are planning to list or buy.

- Our referrals are good for 14 months so your customer does not have to be ready to list or buy right now. They just need to be willing to talk to an agent.

- With our program, you can choose which real estate agent handles your leads. When you call in your referral to our Referral Center, simply notify us at that time which agent you would like the lead to go to. If available, we would also like the name of the company that the agent works for and the office phone number. If you do not have a preference, we have resources to help locate a qualified brokerage company in your area.

- Our Referral Center will make the initial contact with the brokerage company that will handle the actual real estate transaction. The Broker verbally accepts the referral, and then we provide them with your customer’s information and request that they contact the customer within 24 hours stating that you asked them to call. The Broker signs a “broker confirmation” with our Referral Center agreeing to the referral.

- Every 45 days, we send the Broker handling your lead a request for status update. Anything the agent reports on your lead is put into our computer. A “report to member” is then generated and sent to you in order to keep you up-to-date on your referral.

- It is very important to keep in contact with your customer to verify they have been contacted and are happy with the agent. If there are any problems, please contact our Referral Center. Also, if you find out your customer has a pending sale, please contact our Referral Center.

- We ask the Broker handling the referral lead to send us a check, along with the proper paperwork within 7 days of closing. Our Referral Center will then mail you a check for your portion AND your $75 membership fee for next year is WAIVED!

- Our Referral Center asks for a 25% referral fee on the side referred. We are then on a 60/40 split, with YOU, the member, receiving 60%.
STATE LICENSING INFORMATION

Illinois

State Website: www.ober.state.il.us

LICENSE RENEWAL FEES & DEADLINES
Brokers: $150  April 30, 2004
Salespersons: $100  April 30, 2005

CONTINUING EDUCATION - 12 HOURS
Licensees must complete 12 hours of continuing education before the next renewal deadline (6 core hours and 6 electives).

Attention Brokers: our Referral Center has mailed you your license renewal. Please contact our office if you have not received it. If you renew online, contact our office for the Broker's approval or complete, sign and return the renewal form to our Referral Center, along with the fee for the broker's signature no later than April 5th.

Indiana

State Website: www.ai.org/pla/bando/estate

LICENSE RENEWAL FEES & DEADLINES
Brokers: December 31, 2004
Salespersons: December 31, 2005

CONTINUING EDUCATION - 16 HOURS
If you want to take continuing education (not required for “referral” status), please contact our Referral Center regarding discounts on classes. According to State license law, you need to provide a photo id and your pocket card at the class.

Attention Salespersons: if you have not received your 2006 pocket card from us or have not renewed your license, please contact us immediately. You can still renew with a late fee.

NEW STATE LAW: The State now requires that they have a current address on file for every licensee. If you need to update your address, you can do so at (317) 232-2980 or online at www.in.gov/pla.

Michigan

State Website: www.michigan.gov/cis

LICENSE RENEWAL FEES & DEADLINES
Brokers: $168  October 31, 2006
Salespersons: $76  October 31, 2006

CONTINUING EDUCATION - 18 HOURS
Licensees must complete a total of 18 hours within the 3 year renewal period (a minimum of 6 hours must be completed by 12-31-04). You can take your CE ONLINE! If you have questions about which courses to take, please contact the State at (517) 241-9288.

Please watch for more information regarding available continuing education courses.

Please Note:
Your real estate license is held at:
39555 Orchard Hill Place Suite 600 PMB 2197
Novi, MI 48375

However, any correspondence or communication should be made through our Referral Center in Indianapolis, IN.
**NEW JERSEY**

State Website: [www.state.nj.us/dobi/remnu.shtml](http://www.state.nj.us/dobi/remnu.shtml)

**LICENSE RENEWAL FEES & DEADLINES**
- Brokers: $200, June 30, 2005
- Salespersons: $100, June 30, 2005

**CONTINUING EDUCATION**
There is no continuing education currently in the State of New Jersey.

- The State of New Jersey is issuing a “special assessment” of licensing fees. We will notify you of the exact amount owed in April. Please watch your mail for that bill as it will affect your current license!

**Please Note:**
Your real estate license is held at:
990 Stewart Avenue
Garden City, NY 11530

However, any correspondence or communication should be made through our Referral Center in Indianapolis, IN.

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**NEW YORK**

State Website: [www.dos.state.ny.us](http://www.dos.state.ny.us)

**LICENSE RENEWAL FEES & DEADLINES**
- Brokers: $150
- Salespersons: $50

**CONTINUING EDUCATION - 22 1/2 HOURS**
Continuing Education deadlines fall on your personal license renewal date. You must complete 22 1/2 hours of continuing education prior to your license renewal.

- Your renewal is due on the date that your exam paperwork was processed by the State. The State will send us your renewal and we will forward it to you.

**Please Note:**
Your real estate license is held at:
990 Stewart Avenue
Garden City, NY 11530

However, any correspondence or communication should be made through our Referral Center in Indianapolis, IN.

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**OHIO**

State Website: [www.com.state.oh.us](http://www.com.state.oh.us)

**LICENSE RENEWAL FEES & DEADLINES**
- Salespersons: $39

**CONTINUING EDUCATION - 30 HOURS**
Your 30 hours of continuing education is due on your birth date, every 3 years.

- The Ohio Department of Commerce will send your renewal directly to you 60 days prior to your birth date at the address they have on file. If you do not receive your renewal or need to update your address, you can do so at (614) 466-4100 or online. There is no fee to update your address.

**Please Note:**
Your real estate license is held at:
100 E Campusview Blvd #250 PMB #5915
Columbus, OH 43235

However, any correspondence or communication should be made through our Referral Center in Indianapolis, IN.

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**PENNSYLVANIA**

State Website: [www.dos.state.pa.us](http://www.dos.state.pa.us)

**LICENSE RENEWAL FEES & DEADLINES**
- Brokers: $64, May 31, 2004
- Salespersons: $64, May 31, 2004

**CONTINUING EDUCATION - 14 HOURS**
The State requires 14 hours of continuing education to be completed prior to your renewal.

- The Commission mails renewal notices 2 to 3 months prior to the license expiration date. Notices are mailed to us, as your Broker. Please make sure we have your current address on file, as we will need to forward your renewal to you.
During the 4th Quarter of 2003, our Referral Center paid members a total of $112,971.03 in referral fees!

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CONGRATULATIONS!
The following members placed 3 or more referrals during the 4th Quarter of 2003:

- L. Beckham
- K. Grube
- M. Lasko
- L. Sprouse
- P. Burnaford
- A. Hall
- M. Lasko
- L. Sprouse
- J. Chao
- B. Harrill
- V. Monroe
- S. Vance
- S. Dovi
- H. Hatch Pozsgai
- K. Needham
- P. Dunn
- W. Horvat
- M. Panagiotis
- C. Fitzgerald
- M. Kupershteyn
- D. Robinson
- R. Fulk
- W. Labrum
- S. Schweikert
ANSWER KEY

for the 4th Quarter's crossword puzzle

SPECIAL NOTICE

Does Our Referral Center Have Your E-mail Address On File?

To provide an E-mail address or to verify we have a correct address on file, please contact us:

toll free (877) 841-8100 or E-mail: info@referralcenter.net

Check out our newly revised Website at www.referralcenter.net. We are introducing a NEW “interactive” Website for our Referral Center. Once completed, there will be many new and exciting features available to our members. Watch for more information from our Referral Center, including your login and password.

GET YOUR TICKET...

TO EARN REFERRAL FEES

During 2004, you have an opportunity to earn hundreds, even thousands of dollars in referral fees! You can prospect through:

FAMILY
FRIENDS
NEIGHBORS
CO-WORKERS
ACQUAINTANCES

A referral is anyone needing real estate services anywhere nationwide. Please remember to contact our Referral Center BEFORE ANY contact has been made with the broker or agent.
RECOMMENDED READING

REAL ESTATE

Real Estate Confronts the Future: Stefan Swanepoel and Tom Dooley, 2004

Millionaire Real Estate Agent: It's Not About the Money; Gary Keller, 2003

21 Things I Wish My Broker Had Told Me: Practical Advice for New Real Estate Professionals: Frank Cook, 2002

Click & Close; John Tuccillo and Jim Sherry, 2000

Dictionary of Real Estate Terms; Jack Friedman, 2000

Real Estate Rainmaker; Dan Gooder Richard, 1999


GENERAL

Who Moved my Cheese? Spencer Johnson, 1998

The 500-Year Delta; Watts Wacker and Jim Taylor, 1997

The Millionaire Next Door; Thomas Stanley & William Danko, 1996

The E-Myth Revisited; Michael Gerber, 1995

If it isn’t broke…BREAK IT! Robert Kriegel, 1991

The 7 Habits of Highly Effective People; Stephen Covey, 1989
USEFUL REAL ESTATE WEBSITES

**ASSOCIATIONS**
National Association of REALTORS®
Largest Real Estate Portal for Listings
List of all Real Estate Designations
Real Estate Buyers AGENT Council
www.Realtor.org
www.Realtor.com
www.TRCociety.com
www.Rebac.net

**EDUCATION**
Largest Network Real Estate Schools Nationwide
Online Educational Studies – especially CE
Largest Real Estate Alumni Association
www.RealtyU.com
www.RealtyUonline.com
www.RealtyUalumni.com

**NEWS, ARTICLES & INFORMATION**
Daily Real Estate News
Daily Real Estate News
Bi-weekly Real Estate Articles
Real Estate Whitepapers
Non Residential Real Estate News
www.RISMedia.com
www.RealtyTimes.com
www.BrokerAgentNews.com
www.RealSure.com
www.Rebuzz.com

**INTERNATIONAL**
International Real Estate Links
International Real Estate Federation
www.Ired.com
www.Fiabci.com

**BUSINESS GUIDANCE**
Mentoring Modules and Money Making Strategies
www.iSucceed.com
The R-REP course is available through The Referral Center (www.ReferralCenter.net) and RealtyUonline (www.RealtyUonline.com) under license from the Real Estate Professionals Society. Visit www.REPSociety.com for more information.

RealtyU is a network of 42 Educational Schools and Colleges, with 600 instructors annually offering over 5,000 classes in all of the educational sectors depicted in the diagram. In 2003, the RealtyU Network collectively educated over 230,000 estate agents in 40 states, making it the #1 Real Estate Educational Organization in Northern America. For more information other courses contact your RealtyU School. To find the RealtyU School or College nearest you visit www.RealtyU.com

Popular Courses in the REPS Series Include

- Referral Real Estate Professional (R-REP)
- Accredited Real Estate Professional (A-REP)
- Electronic Real Estate Professional (E-REP)
- Mortgage Real Estate Professional (M-REP)
- Career Management Real Estate Professional (CM-REP)
- Commercial Real Estate Professional (C-REP)

For more information or to find the RealtyU School nearest you, visit www.RealtyU.com
What do Top Producers know that you don’t?

Nothing!
Because they are willing to share their secrets with you.

☐ Yes, I want to be more successful as quickly as

☐ Yes, I wish to become a Top Producer one day.

Join iSucceed today and find out how.

YOUR MEMBERSHIP INCLUDES:

- Weekly Counseling Call hosted by superstar agents and brokers who reveal their recipes for success.
- New Success Modules every week outlining the step-by-step strategies usable in your local market.
- Access to past three years Success Modules – over 150 proven strategies and moneymaking tips.
- Unlimited access to online Tools that allow you to access and adapt all the successful marketing campaigns, prelist packs, etc... Designed and used by real agents.
- Access to over 300 hours of online courses covering technology, business planning, leadership, and much

That’s $500 of Coaching and Mentoring per month - for only $29.95 per

To join go online to www.iSucceed.com

To get a 14 day FREE trial logon to www.referralcenter.net and visit “Links”