

# PERSONAL TRANSACTIONS

## MOMENTUM

### SCENARIO ONE

Agent has at least 50% ownership in the property  
Agent is listed on title  
**Zero commissions** received for the transaction

#### FEES

\$475 Personal Transaction Fee

#### LIMIT

Two transactions per calendar year

#### EARNEST MONEY

If earnest money is deposited with the brokerage, signed settlement statements are required prior to releasing EM to title.

### SCENARIO TWO

Agent has at least 50% ownership in the property  
Agent is listed on title  
**Commissions** received for the transaction

#### FEES

\$475 Personal Transaction fee paid to brokerage  
6% Resource fee paid to BHGRE

#### LIMIT

No limit

#### EARNEST MONEY

If EM is deposited with the brokerage **and** exceeds amount of commissions, signed settlement statements are required prior to releasing EM to title.

## FREQUENTLY ASKED QUESTIONS

- **Do I need to notify the brokerage when completing a personal transaction?**
  - Yes. Please email [compliance@bhgmomentum.com](mailto:compliance@bhgmomentum.com) as soon as you list the property (when selling) or go under contract (when purchasing).
- **Can my commissions be used toward closing costs and/or down payment?**
  - Yes! Just be sure to check with your lender and/or builder first to be sure it is allowed.
- **Can I use one or more of my personal transactions for family and/or friends?**
  - Sorry. This program may not be used for transactions involving family and/or friends; however... You do have the option to discount **your portion** of the commission.  
If choosing to do this, the brokerage must receive, at minimum, the following amounts:
    - Amount equal to 6% of a 2.5% commission (the Resource Fee to be paid to BHGRE)
    - \$250 transaction fee
    - 0.5% of the purchase price (brokerage split)

#### **Example on a \$100,000 purchase**

\$150 Resource Fee ( $\$100,000 * 2.5% * 6%$ )  
\$250 Transaction Fee  
\$500 Brokerage Split ( $\$100,000 * 0.5%$ )  
**\$900 Total**