

Understanding Buyer and Seller Agent Compensation

Buying a home today works differently than it did before.

Here is how agent pay works now and how it affects you as a buyer.

1. You Hire and Pay Your Own Agent

You hire your own buyer's agent to represent you. That agent works only for you, not the seller. By law and by contract, you are responsible for paying your agent.

There is no automatic commission paid by the seller anymore.

2. You Can Ask the Seller to Cover It

Even though you are responsible for your agent's fee, you are allowed to ask the seller to help pay it. Over 90 percent of buyers do. This request is written directly into your offer, just like a request for closing costs or repairs.

Example:

"Seller to credit Buyer X% or \$X toward Buyer's agent compensation."

It is part of the negotiation.

3. The Seller Is Not Required to Say Yes

The seller does not have to agree. They can accept it, reject it, or counter it. Your offer still stands even if they say no.

You just need to decide whether to move forward and cover your agent's fee yourself.

4. How This Works in Real Deals

When you write an offer, we look at:

Price - Competition - Market conditions - How much cash you have

Then we decide how much to request from the seller toward your agent's fee.

In many cases, sellers agree because it helps them get the deal done.

In other cases, they don't.

We adjust based on leverage and strategy.

5. Why This Matters to You

Your agent protects you. Negotiates price. Reviews disclosures. Finds problems. Keeps you from overpaying.

Their fee is part of your total cost to buy the home, just like closing costs and inspections.

If the seller agrees to cover it, that lowers the cash you need.

If they don't, you decide whether the home is still worth it.

Key takeaway

You choose your agent.

You are responsible for their fee.

You are allowed to ask the seller to help pay it.

Nothing is automatic.

Everything is negotiated.

My job is to make sure you understand the numbers, the risks, and your leverage before you decide.

