

2012
Real Estate
Business Plan

Be Found.

Generate more leads.

Be Engaged.

Stay connected.

Be In Control.

Manage your business.



This business plan provides you with information, strategy, and a road map for real estate success this upcoming year—courtesy of Market Leader.

It's become clear in the last few years that in today's real estate market, the only constant is change. From home values that rise and fall unpredictably, to the tightening of credit availability, and the changing demographics of today's homebuyer, working as a real estate professional can be a thrill ride.

In our 2012 Business Plan, we'll explore current trends in the real estate market, discuss the importance of having a strategic vision for your business, and provide you with worksheets and exercises to help you take your business to the next level.

Make 2012 the year that you take the time to make an intentional plan for maintaining, growing, and sustaining your business, and let Market Leader help you along the way.

**2012
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Receive a complimentary business consultation from Market Leader and create a road map for organizing your 2012 business plan.

Please call us to schedule your consultation:

Independent agents:
800-980-8139

Managing brokers
or teams: 888-240-3060



What Does 2012 Look Like?

As an agent or broker, you're probably getting used to the roller coaster that still is the real estate market. And although experts predict a long, slow recovery over the next three to five years, it's important to focus on what our current reality is, and how we can best adapt our strategy and focus to ride out the current tide.

There's more to today's real estate market than just a slow recovery. Research also points to changing buyer demographics, sweeping changes to operational structures of brokerages and business models, a focus on how technology can streamline and augment lead generation and cultivation, and slow but constant changes to policies and regulations regarding real estate.

Successful real estate professionals and brokerages today are highly adaptable, innovative, and quick on their feet. Not even the most qualified real estate experts can predict the future, so a sharp eye for current trends and being comfortable with change are crucial.

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"I couldn't succeed without Market Leader. At least 25–30% of my business comes from them. I appreciate that the website is so user friendly, and my prospects are empowered to do their own searches but I can see exactly what they are viewing."

Johnny L.
EXIT Realty, Tampa, FL

10 Trends For 2012—And Beyond

As a real estate professional, it's important to stay abreast of market trends. Changing consumer demographics, the importance of leads, and the use of integrated technology platforms are just some of the things determining the future of real estate. Keep your sights on the following ten trends:

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1. A slow recovery in housing sales and prices

Although the US economy, the stock market, and the housing market continue their daily ebbs and flows, professionals in all areas of the real estate market are cautiously optimistic that the amount of new and existing home sales will continue to slowly climb as we enter 2012. Although buyers remain hesitant, the low home prices, high inventory, great deals available with short sales and foreclosures, and rising rental prices are still tempting buyers into the market. And although market experts are predicting an increase in mortgage rates, buyers in 2012 will still be benefitting from historically low rates.

The National Association of Realtors' most recent data backs up this forecast. Existing home sales in August 2011 rose 7.7%, and are almost 19% higher than August of 2010. The total housing inventory fell 3% over the summer of 2011, and more buyers are seeking out small, regional banks and credit unions for financing, as larger banks aren't offering credit terms as favorable, and many are tied up in distressed home loan processing.

2. Changing demographics and housing demands

For the first time in modern history, industry experts are able to categorize the majority of American buyers into four distinct demographic groups. Each of these groups has different needs and wants, different buying and selling styles, and wants different characteristics in their real estate agent. Consider specializing in one demographic area among these four:

The Traditionals (age 66+). The traditionals are buyers who are already retired, or approaching retirement. These buyers are looking for smaller, more efficient living spaces. The oldest of this demographic group may be looking for low-maintenance or assisted living options, but on the younger end, these buyers still make up a large portion of clients buying second or vacation homes.

The Baby Boomers (ages 47–65). Much has been said about the baby boomer generation, but as a real estate demographic group, they have wide ranging needs. Some may be looking towards retirement, but some may have been hit hard by the recession and are looking to downsize because of a decrease in the equity of their current home. Some more may be "empty nesters" who find themselves in a home that's too large, while others may be ready to invest in a vacation property.

The Generation X (ages 35–47). Generation X can also be considered a mixed bag. Most clients in this group have already purchased their first home, and may be ready to "trade up" for their growing families. Consider the importance

"I have built my entire business around Market Leader. It helps me prioritize clients, keep track of leads and shape the way I spend my business daily. I owe 100% of my business to Market Leader."

Aubree H.

Coldwell Banker, Kirkland, WA

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of suburban amenities like good schools and parks, and also remember that many of these buyers have had the equity in their first homes damaged by the recession.

The Millennials (under 35). Millennials will make up the majority of home purchases in the coming years. Most tend to marry later, and although some are looking for detached, single-family homes, many are in search of condos, townhomes, lofts, or apartments. While it is true of most demographic groups, the Millennials specifically tend to gravitate towards real estate agents in their same age group.

3. Pressure on commission levels.

As you may well know, commission levels dropped dramatically between 1991 and 2005—from 6.1 to 5.02%. They've now stabilized between 5.3 and 5.4%, a trend we expect to continue. Many real estate agents blame the Internet for the drop in commission levels. However, numerous studies have shown that, in fact, high numbers of competitive agents and relatively few listings are to blame. Many agents agree to drop their commission levels in order to win listings, and some buyers are foregoing the use of traditional agents and working directly with a listing agent in exchange for a discount on their purchase price.

As the housing market begins to stabilize over the next few years, many real estate professionals expect commissions to rise. However, the savvy professional needs to recognize that brokerages operating on alternative, 100 percent commission models and websites like Redfin that offer commission rebates through their site will challenge them to manage expenses effectively and be creative about lead generation.

4. The advance of new business models and industry segmentation

For many years now, the cycle has been this: Brokerages come up with new business models of various types. Some are successful, and some aren't. Real estate agents, not surprisingly, gravitate towards the type of business model that benefits their personal business the best. For example, big producers can afford the high desk fees at 100% commission brokerages. But, most agents lean towards a capped commission model, allowing lower overhead. And, more agents are moving towards a virtual brokerage, where the costs are even lower.

What does this mean for brokerage leadership? Don't try to be everything to everyone. In the past, traditional brokerages have tried to be flexible enough to accommodate traditional model agents and agents looking for newer business models. Experts recommend choosing one path and focusing on attracting and retaining agents who are looking for your type of business. Focus your energy and resources on one business model.

5. Growing importance of lead generation.

As mentioned above, with low inventory and many real estate professionals hoping to capture listings and buyers, competition is stiff. Yes, lead generation has always been important, but in a highly competitive environment, successful lead generation is the difference between success and failure. Luckily,

"Market Leader is by far the single best investment I have made in my real estate career. It is so much more than just a lead generation tool. It brings lead tracking and agent accountability to a whole new level."

Keith R.
Keller Williams, Spokane, WA

technological advances have given the industry quick, easy, and incredibly affordable tools for capturing leads. Search engine optimization (SEO), search engine marketing (SEM), the use of contact management and lead cultivation platforms, and social media are all popular ways to increase and streamline lead generation.

6. Increased importance of integrated technology platforms.

In this fast-paced industry, using your time efficiently is crucial. It's important to streamline the important parts of your day as much as you can. Many real estate agents use disparate systems for lead generation, contact management, and marketing strategy. Integrating these processes can free up more time to spend with clients, find new listings, and close deals.

Take advantage of this time and cost-saving approach to your real estate business. For example, Market Leader offers a complete click-to-close, cloud-based software that offers an integrated suite of tools to generate leads, engage and nurture them, and convert them into clients. This, in combination with a sharp focus on lead generation opportunities and the training and coaching you need to maximize your business, provides everything you need within one holistic solution to make your real estate business more rewarding than ever.

7. Evolution of how consumers select real estate professionals

In a world where nine out of 10 consumers research homes online, how do you generate referrals? With search engines, referral sites, social media, and more, how do you become the real estate agent that people think of for referrals? Although the technological advances in this arena are ever-changing, perhaps the referral process itself hasn't changed that much. Sure, clients are finding you by asking their friends on Facebook for a great agent, but the bottom line is still, "Am I building a referral-worthy business?"

Offering your clients quality, friendly, and efficient service is still the best way to garner referrals. Treating customers with respect, operating your business with high morals and integrity, and becoming an expert in your local market will keep you top of mind whenever someone asks a past client for a referral—whether they're asking via Facebook, email, text message, Yelp, Craigslist, or in the old-fashioned way—in person or on the phone.

8. The importance of leadership

It's no coincidence that brokerages with capable, ethical, and talented leadership are the most successful. Leadership becomes exponentially more important in tumultuous times. Great brokerage leaders should dedicate significant time to developing a game plan for the coming year that includes measurable goals, anticipation of potential challenges, and an acute understanding of the way their specific business model can adapt to the changing landscape. Attention should also be paid to recruiting, retaining, and training future brokerage leadership.

"I have been with Market Leader for a year now and I have sold \$4,500,000 of real estate compared to last year's \$1,800,000. And with over \$4,700,000 in active listings to date, my business overall has tripled."

Katrina B.
Prudential Real Estate,
Anchorage, AK

9. The emergence of real estate teams

As real estate professionals gravitate towards profitable and advantageous agent-centric business models, these professionals are considering the benefits of working with a team. For example, respected high performers are expanding their lead generation efforts, and assembling a team to work the leads. And, many team members are pooling marketing and branding resources to get more for their money.

Whether the team is small or large, attention to process, specialization, and clear role definition are paramount to success.

10. A stiffening regulatory environment

Since the real estate crash, both financial organizations and government officials have been pushing regulatory reform. From tightened lending requirements to the Truth in Lending Act and Consumer Protection Act, it's clear that the home buying process will only increase in complexity in the coming months and years. Staying updated on recent policy changes and becoming involved in the political process are important ways to adapt quickly and easily.

If you'd like to learn how to apply these trends to your business, please call Market Leader for a complimentary consultation.

Individual agents: 800-980-8139. Managing brokers or teams: 888-240-3060

"Market Leader is like the one stop shop where I can respond to leads immediately from my phone and I never have to miss out on lead correspondence—even when I'm out with other clients. Knowing clients' search criteria enables me to respond to them with the information they are looking for, making me look even more professional. Market Leader is the greatest thing I've done in my real estate career."

Deanna S.
Century 21, Bentonville, AR

Top Five Strategies For Generating Leads In Today's Market

Attracting leads is crucial to the success of both brokers and agents. How do you build your pipeline with a steady stream of motivated new prospects? While cold-calling, newspaper ads, and bulk mail used to be common strategies, today's real estate professionals need innovative, economical new approaches for attracting tech-savvy consumers.

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1. Launch a lead-capture website

With nine out of ten consumers starting their home search online, a polished website that generates and captures leads is a must. Your website should target your specific market with an IDX feed to help consumers view the properties from your MLS, plus a registration form to secure new leads. The best practice is to let prospects view a listing, and then invite them to register in order to view more. To keep buyers engaged and coming back, include up-to-date real estate information relevant to the neighborhoods you serve. It's also important to have contact management tools connected to your lead-capture site. These help you track visitor activity, identify your most motivated leads, and stay in touch with prospects. You'll maximize your lead-to-close rate and increase profits!

2. Post properties on Craigslist

Millions of consumers visit Craigslist each month, making this free classifieds site one of the most effective lead-generation tools for real estate professionals. With Craigslist, you can post a new listing along with a link that takes visitors directly to the property on your lead-capture website. You don't need to get too fancy, either: an attention-grabbing headline (ex. "Best Foreclosure Deals in Town"), appealing photos, and short, compelling content with a clear call to action work best for driving leads. For maximum exposure, post your listings during peak hours at morning and lunchtime, but wait at least 48 hours before removing and posting the same listing again.

3. Succeed using social media

Three important social media sites that agents should leverage are Facebook, LinkedIn, and YouTube. Facebook can be a powerful source of new business for you and an easy way for consumers to share your real estate information with their friends. Once you start a Facebook page, make sure you post news updates a few times a day, along with links to your website. Don't just sell all the time—make it fun for visitors! Include questions, photos, and relevant content from your favorite sites. The trick is to get people to engage and post comments. Be sure to keep conversations going by commenting on what your audience is saying.

LinkedIn is another powerful social networking site that allows you to easily market to all of your contacts. You can share updates or simply include a line in your profile describing your business and the communities you serve—along with a link to your website to attract more potential leads.

"The numbers don't lie: we wouldn't have 256 of our closings we have if it weren't for Market Leader. We've doubled our sales volume! And we recruit agents specifically because other companies just can't compete with what Market Leader provides us: lead generation, websites, and contact management."

Jim B.
Realty Executives Mainstream,
Port Charlotte, FL

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YouTube is a very under-utilized means to generate leads and promote your business. Three out of four home sellers are more likely to list with a real estate agent that uses video—but only 1% of realtors use YouTube! YouTube is the world's largest video-sharing community. Yet with so few realtors using it, YouTube is the perfect opportunity to get the word out about yourself and your listings with very little competition! It takes just a few minutes to set up your YouTube channel and complete your profile. Personalize your channel with video you already have—virtual tours, or even your own “video resume”—and you can be one of very few agents tapping this viral resource.

4. Win business by blogging

A blog is a popular type of interactive website that makes it easy to post information and updates online while encouraging comments from visitors. Target the content of your blog to your particular niche—your neighborhood, for instance—to develop your reputation as a local real estate expert. Build rapport by sharing photos, neighborhood news, and market statistics. To easily reach your audience and improve the quality of your leads, include “long-tail” phrases in your blog entries that are specific to what you’re offering (ex. “Houses in Seattle for under \$300K”). You’re more likely to attract motivated buyers who know exactly what they’re looking for. You’ll also win more leads by including links in your post to the most relevant page on your website, such as listing results.

5. Purchase pay-per-click ads

Pay-per-click advertising is another effective way to target your niche audience and bring traffic directly to your site through Google, Bing and other search engines. A pay-per-click ad usually includes a headline, a brief but compelling description of the benefit they get when they click the ad, and a link to your site. When a consumer types a particular keyword into a search engine, your ad will appear next to their search results. The best thing is you’ll only pay when someone clicks your ad and visits your website. It can often be more cost-effective to purchase pay-per-click advertising with an established vendor that will guarantee a certain number of leads.

Grow your business with Market Leader

While Internet lead generation strategies are crucial to building your business, it’s also important to have the right contact management tools connected to your lead-capture site. These enable you to track visitor activity, identify your most motivated leads, and stay in touch with prospects. By following up promptly and regularly engaging with your contact base, you’ll maximize your conversion rate and increase profits. Market Leader provides real estate agents and brokers with powerful lead generation and management solutions designed to help them gain the competitive edge.

“Market Leader provides me with a third of my business transactions. It never feels like a bad market because I always have leads coming in every month. I’m always busy closing deals and working on future clients. Market Leader is the secret to my success.”

Sandra R.
RE/MAX, San Antonio, TX

YouTube references courtesy of Internet Marketing Specialist Designation (www.imsd.net)

How To Thrive This Year

As you visualize how your 2012 business will look, take a few minutes to consider how these apply to you.

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Set your personal objectives

Make your goals quantifiable. What is your residential sales target? How many hours per week do you want to dedicate to lead generation? What is your timeframe for success?

Become an expert in your market or niche

Study all of your listings and sales over the past few years. Does a specific consumer demographic stand out? Or a specific neighborhood or set of amenities? Your marketing should reflect your expertise.

Develop systems for prospecting in your market or niche

Once you've discovered your niche, ask yourself how you can best generate leads in your area of expertise. Develop a value proposition and work to identify the best way to express it.

Build systems for servicing leads and customers

Investing in Customer Relationship Management (CRM) software is very beneficial. It will keep track of prospect inquiries, assist with answers to common questions, keep you on track with scheduled touchpoints, and make sure no lead goes unanswered. Did you know that, on average, it takes more than three hours for an agent to respond to a lead? Imagine how many new clients you could land if you had a system that helped you communicate with prospects quickly, effectively, and without having to keep track of data in various locations.

Build your brand

Building your brand is all about communicating your unique value proposition via appropriate channels. What is the best service or attribute you can offer your clients? And what's the best way to communicate this messaging to prospective clients? Always make it about your audience—what can you do for them?

"It's my goal to create a higher standard of selling real estate. My 14-member team generates a steady flow of closings using Market Leader, and it yields an excellent return on my investment."

Chris P.
Weichert Realtors Premier
Williamsport, PA

Concepts courtesy of *Game Plan—How Real Estate Professionals Can Thrive in an Uncertain Future*, Ian Morris and Steve Murray. © 2011 Real Trends, Inc.

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Worksheets To Help

Together with the tips and strategies offered in the previous pages, these worksheets will help you take a practical look at the way you operate your business. From calculating your monthly expenses to setting yearly income goals, we hope these worksheets will give you a road map for creating 2012 success in your business.

Calculate Your Expenses

Living Expenses Worksheet

\$ _____ Mortgage payment

\$ _____ Household (heat, water, etc.)

\$ _____ Food (grocery and dining out)

\$ _____ Car expenses
 (payment, gas, oil, maintenance)

\$ _____ Entertainment

\$ _____ Child care

\$ _____ Education

\$ _____ Investments/savings

\$ _____ Other living expenses

\$ _____ **SUBTOTAL**
(income needed after taxes)

\$ _____ Divide by .70

\$ _____ **Monthly gross income needed**

\$ _____ Multiply by 12 months

\$ _____ **Total gross income required**

Tip: make this calculation easier

Market Leader products simplify your expenses and provides a specific return on investment: you can see exactly how many people are coming to your website and how many become prospects and clients. Market Leader also makes it easy for you to quickly market your listings across many different websites at once—at no additional cost.

Annual Business Expenses

\$ _____ Desk fee

\$ _____ MLS dues

\$ _____ MLS lockboxes

\$ _____ Telephone

\$ _____ Cell phone

\$ _____ Internet

\$ _____ Computer software

\$ _____ Supplies, maintenance

\$ _____ Car payment

\$ _____ Gas and oil

\$ _____ Car maintenance and insurance

\$ _____ Office supplies

\$ _____ Meals and entertainment

\$ _____ Seminars and conventions

\$ _____ Leads generation subscriptions

\$ _____ Postcards and postage

\$ _____ Flyers and brochures

\$ _____ Signs

\$ _____ Website

\$ _____ Newspaper and magazine ads

\$ _____ Legal/professional/CPA

\$ _____ Assistant's salary and benefits

\$ _____ Payroll taxes

\$ _____ Transaction coordinator

\$ _____ Listing coordinator

\$ _____ Dues and subscriptions

\$ _____ License

\$ _____ E & O insurance

\$ _____ Industrial insurance

\$ _____ Medical insurance

\$ _____ Disability insurance

\$ _____ Charity

\$ _____ **TOTAL**

Calculate Number Of Transactions Needed

Income and web conversion calculator

Step 1: Determine your average commission per transaction

average house price range \$ _____
 X _____ % commission _____
 = total gross commission \$ _____
 ÷ 2 (for sale side or listing side) _____
 X your commission split _____
 = **commission per transaction** \$ _____

Step 2: Income goal

\$ _____

÷ by commission per transaction

= **transactions needed per year** _____

Sample Calculation

Part 1

Determine your average commission per transaction

\$250,000 average price range
 x 6% commission
 = \$15,000
 ÷ 2
 = \$7,500
 x 60% split
 = **\$4,500** **commission per transaction**

Part 2

Specify desired income, then divide by average commission

\$150,000 income goal
 ÷ \$4,500 commission
 = **34 transactions to reach goal**

Calculate Number Of New Prospects Needed

Income and web conversion calculator

Calculate prospects needed per year

take the total transactions you want _____
X 25 (prospect-to-sale ratio is 25 to 1)* _____
= total number of prospects needed _____

Break it down into a daily number

annual prospects needed _____
÷ by 12 months _____
÷ by 30 days _____
= prospects needed each day _____

Example

34 transactions
x 25 prospects
= 850 prospects per year
÷ 12 months
= 70 prospects per month
÷ 30 days
= 2 **new prospects per day**

Tip: generate active buyers

Market Leader makes it easy for you to attract motivated buyers and sellers who contact you directly. You can eliminate cold calling and ineffective strategies, and even capture new business from out-of-market customers. Gain confidence when you have a team of experts supporting your success with Market Leader.

*Ratio of 25 prospects to sales taken from *The Real Estate Rainmaker* by Dan Gooder Rickard

Online Marketing Planning Calendar

While online marketing doesn't replace traditional marketing, it can be a very powerful tool to get in front of prospective buyers while they're online looking for their next ideal home. Make a plan just as you would for traditional marketing.

Task List

- Follow up on all leads within 1–2 hours
- Email home listings to prospective buyers daily
- Monitor website activity to determine prospect readiness (use Growth Leader tools)
- Email newsletter
- Choose 20 different prospects every week to make personal “touching base” phone calls
- Create and maintain an ongoing social media campaign: blog, Twitter, Facebook, etc.
- Contacting FSBOs, foreclosures and expired—how many will you contact per month

Online marketing works best when combined with personal follow-up and traditional marketing. Drive prospective buyers to your own website to search for homes and receive listing alerts. Then, plan your supporting activities:

- How many follow-up calls per prospect each month?
- When will you schedule your calls?
(i.e. Tuesdays from 3:30–5:30pm)
- How many drop-bys?
- When will you drop by?
(i.e. Saturdays from 9:30–11:30am)
- How many postcards will you mail each month?
- How many open houses will you host each month?
(Be sure to capture email addresses on your sign-up sheet)

Sample Planning Calendar

October	November	December
<ul style="list-style-type: none"> ■ Send email newsletter to entire sphere ■ Call past clients to ask for email addresses ■ Launch blog 	<ul style="list-style-type: none"> ■ Send email newsletter to entire sphere ■ Letter to geographic area asking for email addresses ■ Continue posting to blog twice a week ■ Launch Twitter account, post daily 	<ul style="list-style-type: none"> ■ Send email newsletter to entire sphere ■ Call sphere and ask for email addresses ■ Continue posting to blog twice a week ■ Post tweets to Twitter account daily

Summary Sheet

Goals: Quick Reference

For your convenience use this Summary Sheet to fill in all the important goals and metrics of your business plan. This sheet may serve as a quick reference throughout the year as you track your success and achieve your goals.

Income goal for 2011	\$ _____
Dollars per transaction to you	\$ _____
Number of transactions needed for goals	_____
Number of listings	_____
Number of listings sold	_____
Number of sales	_____
Number of prospects in your database	_____
Number of prospects you need	_____

Break it down

Listings needed per week	_____
Sales per week	_____
Prospects needed per week	_____

Progress Chart

Use the following chart to check your progress against your goals. In the blanks in the lefthand column, write your goal numbers (for example, if you intend to work 3 open houses per month, write “3” in the blank).

At the end of every month, mark percent of goal completed. Be sure to reward yourself if you hit 100% of every goal for a month.

	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.
Generate ___ leads per month												
Follow up on all leads within 10 hours												
Email home listings to prospective buyers daily												
Monitor website activity to determine prospect readiness (useMarket Leader tools)												
Email newsletter (one per month)												
Choose 20 different prospects every week to make personal “touching base” phone calls												
Create and maintain ongoing social media campaign: blog, Twitter, Facebook, etc.												
Postcards and emails—send ___ on the 15th of each month												
Open houses— ___ per month												
Follow-up calls— ___ per month												
Contacting FSBOs, foreclosures and expired—contact ___ per month												

My reward for achieving 100% of all goals this month is: _____

About Market Leader

Do you have the right tools to make your 2012 business plan a reality? Founded in 1999, Market Leader provides real estate agents and brokers with an integrated click-to-close lead generation and contact management system to grow and manage their business. More than 70,000 agent and broker customers appreciate our market-leading combination of leads, software, education, and community that helps take their business to the next level. Learn more today at www.marketleader.com.



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