

USED

**WHY THE REAL ESTATE
INDUSTRY FAILED YOU—
AND WHAT COMES NEXT**

ANDREW HEISLEY

USED

***Why the real estate industry failed you
And What Comes Next***

**By Andrew Heisley
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**Circle Consulting LLC
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Dedication

To my wife, Tish, and my daughter, Lilly—

Thank you for the time you gave me.

For the quiet nights I spent writing.

For the weekends lost to building something I hope will give us more than just success — a future where your dreams come first.

I know all you really want is me.

And I know how much of me this has taken.

I see the sacrifice. I feel the cost.

And I don't take a second of it lightly.

This book — and the platform it helped create — is for you.

Because everything I build is to give you the life you deserve.

With all my heart,

Andrew

Foreword

This isn't just another real estate book.
This is a wake-up call.

If you're a real estate agent who's ever felt like the system was rigged against you — like everyone else at the closing table was making more than you, giving you less, and leaving you with the hardest job — you're not wrong.

For years, agents have carried the transaction.
You generate the demand. You hold the deal together. You guide the client through the chaos.
And yet, you're often left out of the very profits your work helped create.

I wrote this book because I've lived it — not as an agent, but as someone who's worked with thousands of agents, behind the scenes, for over a decade.
I saw the broken model. I felt the frustration.
And I decided to do something about it.

Inside these pages, you won't find fluff or theory.
You'll find a roadmap — to reclaim the leverage you didn't know you had.
To unlock revenue you've been leaving on the table.
To finally build a business that rewards your effort with something more than a commission check.

This is the beginning of a movement — and you're invited to be part of it.

Let's flip the model.
Let's take back what's ours.
Let's build something better — together.

— **Andrew Heisley**

Preface

I didn't set out to write a book.

I set out to solve a problem.

For years, I watched real estate agents do the hardest part of the job — finding the client, building the trust, holding the deal together — only to walk away with the smallest piece of the pie.

Meanwhile, everyone else at the table — the lender, the title company, the insurance rep, the inspector — walked away with their cut. And not once did anyone stop to ask, “How can we reinvest some of this back into the person who made it all happen?”

That question became an obsession.

And that obsession became Circle.

This book isn't about me. It's about the system — and how we flip it.

It's about showing agents that there *is* another way.

One where they're not just the glue that holds the deal together... but the spark that sets their own business on fire.

This book is for the agent who's tired of being used.

It's for the agent who's ready to grow — not by spending more money or signing more contracts, but by finally tapping into the revenue they've been creating all along.

I wrote this for you.

For your future.

For the industry we both know could be better — and will be.

Let's build it.

— **Andrew Heisley**

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My Journey From Originator to Architect

Chapter 1

I started in the mortgage business the same way many others do — chasing leads, begging for referrals, and trying to differentiate myself in a crowded market. I closed my first deal in 2011. It was a small refinance, but I treated it like it was the most important transaction in the country. That mentality stuck with me.

Over the next decade, I would go on to close more than 2,000 transactions, almost all of them driven by one thing: strong relationships with real estate agents. I wasn't the cheapest lender in the country, and I didn't pretend to be. But I was the most consistent. I communicated. I closed on time. I made the agents look good. And because of that, they came back — again and again.

Why I Can Write This (And Most Can't)

I'm not a real estate agent — and that's exactly what gives me the perspective to write this book.

If I *were* an agent, I'd probably be too close to the chaos to step back and see the system for what it really is. But I've sat next to it for years — close enough to hear the pain, far enough to connect the dots.

Because I wasn't inside the agent grind, I could see what most miss. And because I *was* inside the mortgage world — deeply — I've met with over 1,000 agents across the country, listening to their stories, frustrations, and missed opportunities.

This book isn't based on theory. It's built on patterns I've seen firsthand — from a position uniquely designed to challenge the status quo. I'm not selling ideas. I'm exposing what's already been happening... and showing you how to finally benefit from it.

But even as my pipeline grew, I saw a pattern that bugged me: agents didn't trust mortgage companies. They tolerated us. At best, we were a necessary piece of the puzzle. At worst, we were a liability.

I asked myself: Why is that?

Here's what I realized — most mortgage companies take more than they give. They don't understand the daily grind of a solo agent. They overpromise and underdeliver. They send a

closing gift and expect loyalty. Meanwhile, the agent is footing the bill for every marketing expense, trying to scale a business with zero predictable support.

That didn't sit right with me.

So I joined Priority 1 Lending, which was already operating with a strong foundation, but I brought a new idea to the table — a different model centered around agents. I built out and launched Circle Home Loans as a division within Priority 1 Lending, focused on investing back into agents. We made the phone ring with ready-to-go buyers and sent them directly to our loan officers — who were trained to refer deals back to local real estate agents. We didn't ask for referrals. We earned them.

That model worked. It scaled. But even that wasn't enough.

I realized we were sitting on something bigger. What if we could take not just the mortgage profits — but the entire ecosystem around a real estate transaction — and reinvest those profits back into the agent's business?

That's where the idea for Circle was born.

Circle is more than a platform. It's a mindset shift. It's a complete reinvention of how mortgage, title, insurance, inspection, and even moving companies can work together to grow with — not off — the real estate agent.

This chapter is just the start. The rest of this book will reveal the principles and perspectives that guided my journey — not as a how-to manual, but as a vision for what's possible when we put agents first. Circle isn't just a model I built. It's a movement I'm leading — one that realigns value and restores trust across the real estate transaction.

Let's get into it.

Real estate has always been personal. People don't just buy homes — they buy dreams, stability, and opportunity. And yet, the industry that supports this life-changing purchase hasn't evolved fast enough to meet the moment.

The typical real estate agent is caught in an exhausting cycle: chase leads, close a deal, start over. Every month, every quarter — a new hustle. It's a broken model that benefits platforms and vendors far more than the people actually doing the work.

Agents are being nickel-and-dimed by CRMs, portals, and marketing tools. They're being asked to pay upfront for the chance at a future commission, often without any guarantee of results. Meanwhile, the profits generated from mortgage, title, and insurance — all flowing through the same transaction — rarely come back to the agent.

That's not just inefficient. It's unjust.

And it creates a major problem: agent burnout. According to NAR, nearly 87% of new agents fail within five years. They don't fail because they're bad agents — they fail because the system is rigged to make everyone else rich first.

Let's go deeper.

The Power Imbalance

Platforms like Zillow, Realtor.com, and lead-generation companies have convinced agents that the only way to grow is to *pay for access* — to buy the leads that rightfully should be theirs from the beginning. That creates a permanent dependency. Agents aren't building a business. They're feeding a machine.

Even brokerages, once the support system for agents, are increasingly turning into fee-based models. Desk fees. Tech fees. Coaching upsells. Franchise costs. The support agents need is often buried under a mountain of fine print and limited ROI.

At the same time, **the consumer experience hasn't improved much**. Deals are still messy. Lenders drop the ball. Title delays closings. Agents are left to play project manager, therapist, and marketing director — all while trying to close enough deals to pay the bills.

The Emotional Cost of the Hustle

We don't talk enough about the emotional weight agents carry. They are the first ones blamed when a deal falls apart and the last ones paid when it closes. They work weekends, answer texts at 10 PM, and walk clients through some of the most stressful decisions of their lives. And for what? A commission check that barely covers their overhead and doesn't come close to reflecting the value they created.

Many agents enter the business with big dreams, only to find themselves overwhelmed, under-supported, and isolated. They become content creators, marketers, negotiators, and counselors — all while trying to navigate an increasingly complex industry. The burnout isn't just from working too much — it's from **working in a system that doesn't work for them**.

The Untapped Value in Every Deal

Every real estate transaction creates value across multiple service providers. Mortgage lenders earn thousands per deal. Title companies pull in healthy profits. Insurance carriers generate recurring premiums. But how much of that flows back to the agent who originated the transaction?

Almost none.

Agents refer business constantly — to lenders, title reps, inspectors, and insurance agents — yet rarely participate in the value they create. Worse, many don't even realize how much downstream revenue their deal just generated for others.

Now imagine a model where those downstream dollars are captured, tracked, and **reinvested** into the agent's business.

That's the unlock.

We don't need to reinvent the transaction. We just need to **redirect the profit**.

The True Opportunity

This isn't just about giving agents a bigger cut. It's about shifting the paradigm. What if agents were treated like stakeholders? What if their contributions to the ecosystem were measured, valued, and rewarded? What if instead of being consumers of someone else's platform, they were empowered through one?

This is where Circle begins — by flipping the model from extraction to reinvestment. Every dollar that flows through a transaction should have the potential to circle back into the agent's business, fueling their growth without adding risk, fees, or obligation.

We're not selling leads. We're restoring leverage.

Why This Matters More Than Ever

The market is changing. Commission compression, increased regulation, and shifting consumer expectations are all putting pressure on the traditional agent model. The big players — iBuyers, aggregators, proptech startups — aren't trying to help agents. They're trying to replace them.

If we don't shift power back to the agents who drive the deal, we risk losing the human element of real estate altogether.

Agents need more than a CRM. They need a **reinvestment engine**. A platform that works for them, not the other way around. One that captures the value they create — and puts it back into their business.

That's why Circle exists.

And that's what this book is going to show you.

Welcome to the new model.

But here's the thing — we don't reveal all of it in this book.

The exact mechanics, partner structures, and platform tools we've developed are proprietary — built to protect the agents who trust us and the vendors who power the reinvestment engine.

If you're serious about changing your business, we'll show you how to get access.

This isn't a course. It's not theory. It's the system we use every day — and we only unlock it for serious professionals ready to shift the power dynamic for good.

What Is Circle — and Why the System Was Never Built for You

Chapter 2

Most agents don't need another hype tool or motivational slogan.

They need something real — something that finally works for them, not just around them.

They need to hear:

“You're not imagining it. Yes — the system has been stacked against you. But no — it doesn't have to stay that way.”

Because every time a deal closes, money moves — to mortgage lenders, title companies, insurance providers, appraisers, warranty firms, and moving services.

And most of that money?

Never finds its way back to the person who made it all possible: the agent.

That's the imbalance Circle was created to fix — not with theory, but with structure. Not with promises, but with process.

The Quiet Economics of Every Deal

Let's pull back the curtain.

When a \$400,000 home closes, here's a rough idea of what happens behind the scenes:

Service	Typical Vendor Profit
Mortgage Company	\$9,000 – \$12,000
Title/Escrow	\$700 – \$1,200
Insurance Carrier	\$1,000+ (Lifetime Value)

Home Warranty \$500 – \$600

Appraiser & Inspector ~\$1,000+ combined

Moving Company \$1,200 – \$2,000

All told?

\$15,000–\$20,000 in downstream value — off a deal you originated.

And how much of that typically reinvests into your business?

None.

That's the opportunity Circle captures.

Circle Is Not a Lead Platform — It's a Reinvestment System

Circle wasn't built to sell leads or offer "referral bonuses."

It was built to track the downstream value you create, then convert a portion of it into real, tangible marketing — post-close, legally, and without steering.

Here's how it works:

The 5-Step Circle Reinvestment Model

Step 1: You Close a Deal

You do what you're already doing — helping a buyer or seller close on a home.

Step 2: Vendors Fulfill Their Services and Earn Profit

Lenders, title reps, inspectors, and other service providers earn their normal fees. No fees are altered. No services are discounted.

Step 3: Some Vendors Voluntarily Contribute to a Marketing Fund

- **Pre-approved for compliance**
- Delivered at or below fair market value
- Supported by detailed receipts and fulfillment logs

You don't receive cash.

You receive marketing power — legally earned from work you already did.

Vendors who choose to participate enter into pre-approved agreements with Circle Consulting LLC — a separate marketing and technology firm — to contribute a small portion of their revenue *after* the deal closes.

This is typically 10%–30% of their net profit, and is never tied to referrals, steering, or exclusivity.

Step 4: You Earn Circle Points™

Each dollar contributed by vendors is converted into Circle Points™ — which you can use for business growth.

- 1 Point = \$0.50 in marketing value
- Points are itemized, logged, and visible in your personal dashboard
- All earnings are based on completed transactions only — no promises, no projections

Step 5: You Redeem Points for Tangible Services


Use your points to access fully itemized, trackable marketing tools:

- Digital ad campaigns (Facebook, Google, Instagram)
- Custom video production
- Branded print mailers and signs
- Client appreciation gifts
- Open house kits
- CRM & automation tools

All services are:

What Makes Circle Different — and Compliant

Let's make something crystal clear:

 Circle is NOT:

- A referral network
- A joint venture
- A commission-splitting scheme
- A pay-to-play vendor system

 Circle IS:

- A marketing & reinvestment engine
- Built on closed transactions, not promises
- Compliant with RESPA, HUD, TILA, and CFPB
- 100% optional for agents and vendors

No vendor is required.

No referrals are tracked.

No exclusivity is imposed.

Circle simply creates a post-close structure where vendors can *voluntarily* contribute part of their earned margin — in exchange for future marketing exposure through a neutral platform.

You don't refer vendors to earn points.

You close deals — and points show up, if a vendor contributed. If not? No problem. You still get paid. You still move on.

Real Example

Let's say you close a \$500,000 home and your preferred mortgage and title companies are Circle-aligned.

- Mortgage contributes \$1,200 → 2,400 points
- Title contributes \$700 → 1,400 points
- Insurance contributes \$140 → 280 points
- Warranty contributes \$50 → 100 points
- Total: 4,180 points = \$2,090 in marketing firepower

You use those points to:

- Launch a Facebook retargeting ad
- Create a branded listing video
- Mail postcards to your farm area

No out-of-pocket expense. No contracts. No risks.

Just value — earned and redeemed.

You're the Engine — Circle Just Turns the Gears

Everything about Circle is designed around one core belief:

*The person who generates the transaction should benefit from the value it creates
— without needing to beg for it, steer business, or carry legal risk.*

You don't need another tool.

You need a structure that honors your effort, captures the value you're already creating, and reinvests it automatically.

And now you've got one.

In the next chapter, we'll explore how much downstream value has likely already left your hands — and how to finally get it back.

Let's flip the model.

The Agent Economy — And Who's Really Winning

Chapter 3

If you're reading this, you're already doing more than most.

You're not just trying to survive in real estate. You're trying to *understand it* — to break through the noise and see how the business actually works.

You've probably asked yourself:

- *"How can I grow without spending thousands on leads?"*
- *"Why does it feel like I'm doing all the work but getting the smallest share?"*
- *"What would happen if I actually got credit for the value I create?"*

Good questions. Let's answer them.

Who's Making the Real Money on Your Deals?

Let's walk through a real-world example.

Imagine you help a buyer purchase a \$400,000 home.

You work the lead, schedule the showings, negotiate the deal, manage the chaos, and guide them through closing.

At the end of it all, you might earn a **\$12,000 gross commission** (3%).

But that's not what you keep.

- Your brokerage takes a split: maybe 20–40%.
- You pay for marketing, gas, photos, staging, client gifts.
- Then taxes hit — self-employment, federal, state.

When it's all said and done, you might walk away with **\$4,000–\$6,000** in actual take-home profit.

Meanwhile...

- The **mortgage company** earns \$9,000–\$12,000 in gross revenue.
- The **title company** earns \$700–\$1,500.
- The **insurance company** gains a customer with a long-term value of \$1,000+.
- The **home warranty** sells a \$550 policy.
- The **inspector** makes \$400–\$600.
- The **appraiser** earns \$600–\$800.
- The **moving company** gets \$1,500.

That single transaction just generated **\$15,000–\$20,000 in profit for other businesses.**

You built the relationship.

You generated the trust.

You made the deal happen.

They got paid because of you.

Why This Happens

There are two main reasons:

1. You've Been Conditioned to Think Transactionally

Agents are taught to chase the next deal — not to build equity in their business.

You're told to:

- Pay for more leads
- Post more content
- Buy more tools
- Hustle harder

But no one teaches you how to **own part of the value chain.**

Meanwhile, the companies around you build long-term profit off *your* transactions — and you keep starting over at zero each month.

2. You've Been Excluded From the Profit Structure

The big money in real estate isn't made on commissions.

It's made on **repeatable, scalable services** attached to your deals.

Think about it:

- A mortgage company can underwrite the same kind of loan 10,000 times a year.
- Title companies process documents. Insurance carriers set and forget policies.
- Most vendors in your transaction make money whether you succeed or not.

You're the only one betting on yourself every time.

What That Means for Your Business

If you're closing 12 deals a year, you're not just generating your own commission — you're creating **up to \$240,000 in additional profit** across mortgage, title, and insurance vendors.

Now multiply that across your career.

How much value have you created?

How much of it did you keep?

The Real Problem: Agent Isolation

The industry has kept you siloed:

- Platforms don't show you what happens after a lead closes.
- Brokers don't give you access to vendor financials.
- Vendors rarely share margins or reinvestment plans.

That's not by accident.

Because when you see the real numbers, you start asking better questions.

Questions like:

- *“Why don’t I get any of the revenue I generate for others?”*
- *“Why can’t that value be used to grow my brand instead of theirs?”*
- *“What if I could earn marketing firepower from the deals I already close?”*

The answer to all of those?

You can.

You just need the right structure.

You’re Not a Lead Generator. You’re the Engine.

You’re not just a salesperson. You’re the point of connection.

Every buyer and seller you work with:






- Needs a loan
- Needs title work
- Needs insurance
- Needs to move
- Needs utilities
- Needs a dozen other things

You’re the one who brings them to the table.

But the current model treats you like an extra — when you’re actually the producer, director, and star.

Imagine If That Changed

Imagine a world where:

- Every deal you close **automatically earns you points** to use on real marketing.
- Those points aren't tied to referrals or gimmicks — just the fact that your client used Circle-aligned services.
- You log into your dashboard after closing and see:
 -  \$500 in points from mortgage
 -  \$150 from title
 -  \$100 from insurance
 -  \$50 from home warranty
 -  \$50 from inspection
— and it all adds up to **real leverage**.

Then you click “Redeem” and launch a campaign that brings in your next buyer.

No ad budget. No out-of-pocket spend. No burnout.

Just a reinvestment loop that finally works in your favor.

What Circle Makes Possible

Here's what happens when agents tap into Circle:

- Instead of paying for growth, they earn it.
- Instead of being left out of the value chain, they're placed at the center.
- Instead of hustling to replace last month's paycheck, they build momentum.

This isn't a lead platform.

It's a leverage platform.

It's designed to work in the background — quietly collecting, allocating, and converting hidden profit into real, measurable growth.

And the best part?

The more you close, the easier it gets.

Because each deal funds the next — until your marketing engine is self-sustaining.

You Deserve More Than a Commission Check

You deserve:

- A model that sees you as more than a line item
- A system that rewards the value you create
- A structure that scales with you — not against you

That's what Circle is built for.

And that's what the next chapter will show you:

👉 How we engineered a compliant, scalable way to turn every closing into future marketing power — without changing vendors, violating RESPA, or adding legal risk.

This is where the reinvestment loop begins.

Let's build your flywheel.

Real Support vs. Pretend Support — What Agents Actually Need to Grow

Chapter 4

Every real estate agent knows what it takes to close a deal.

You generate the client.

You manage the emotions.

You negotiate the price.

You hold the deal together.

You cross the finish line.

Then, you get your commission...

...and everyone else gets paid, too — often more than you.

Not because they did more work.

But because they're connected to a system that automatically captures value — and keeps it.

Until now.

The Reality of a \$400,000 Deal

Let's walk through what really happens when a home sells for \$400,000:

Service	Typical Vendor Revenue
Mortgage Lender	\$9,000 – \$12,000
Title Company	\$700 – \$1,200
Insurance Carrier	\$1,000+ (Lifetime Value)

Home Warranty \$500 – \$600

Appraiser \$600 – \$800

Inspector \$400 – \$600

Moving Company \$1,200 – \$2,000

That's \$13,000–\$18,000 in revenue earned by others — from a deal you originated.

Meanwhile, your net commission (after splits, taxes, and expenses)?
Often far less.

That's not a judgment — it's a math problem.

And until now, there's been no structured way to recapture any of that downstream value.

Why That Revenue Doesn't Come Back to You

It's not because you're not valuable.

It's not because your work didn't matter.

It's because the system has never offered you a legal, scalable, trackable structure to benefit from the ecosystem you power.

That's where Circle comes in.

How Circle Captures Downstream Value — Without Risk

Circle doesn't change the deal.

It doesn't ask you to refer vendors.

It doesn't ask you to switch platforms.

It doesn't ask for upfront fees or commitments.

Instead, it captures post-close contributions from vendors who voluntarily opt into Circle's reinvestment structure — and turns those into tangible marketing value for you.

Here's how it works:

1. The Deal Closes

You help a buyer or seller reach the finish line. That's what you've always done.

2. Vendors Fulfill Their Roles

Lenders fund the mortgage. Title companies process the paperwork. Insurance reps bind the policy. Others deliver services.

They each earn revenue — and some of them are part of Circle.

3. Circle Participating Vendors Contribute a Set Amount

If they've opted in, these vendors contribute a small percentage of their net profit — after the transaction closes — into a marketing fund managed by Circle Consulting LLC.

This contribution is:

- Voluntary
- Contractually structured
- Based on fair market value
- Not tied to referrals or steering

4. You Earn Circle Points™

Those contributions are converted into Circle Points™ — a marketing currency you can use without spending your own money.

For example:

- 2,400 points from mortgage
- 1,400 points from title
- 280 points from insurance

- 100 points from warranty
→ 4,180 total points = \$2,090 in marketing power

5. You Launch Real Campaigns

You can then redeem those points for:

- Ads
- Videos
- Flyers
- Email campaigns
- Event promotions
- Client gifting

Each service is fulfilled by vetted vendors or our internal team — with itemized invoices, proof of delivery, and strict cost controls to ensure fair market value and full compliance.

What You've Been Missing

Let's say you closed 20 deals last year.

If each deal generated ~\$2,000 in potential reinvestment value through Circle-aligned vendors...
That's \$40,000 in marketing fuel you could have used to grow your brand — without ever spending a dollar out of pocket.

Now ask yourself:

- How much have you already missed over the past 5 years?
- How many times did a title company earn off your work — but reinvest nothing?
- How many lenders built their business on your referrals — without ever funding your growth?

It's not your fault.
The structure just wasn't there.

Now it is.

This Is NOT About Commissions or Kickbacks

Let's be extremely clear:

- Circle Points™ are not cash equivalents.
- They are not tied to referrals.
- You don't have to switch vendors.
- You don't lose anything by opting in.

Points are earned only when:

- A transaction closes
- A vendor in Circle contributes voluntarily
- The contribution is logged post-closing
- You're tied to the deal via public record or CRM verification

No steering. No promises. No risk.

Just a structure that makes the value you create trackable, returnable, and reinvestable.

What This Unlocks for You

Once you're plugged into Circle:

- Every closing builds marketing power
- Every vendor becomes a potential growth partner (not just a thank-you sender)
- Every quarter feels like progress — not reset

You stop chasing the next check.
You start stacking wins.

You stop being the unpaid marketing arm of everyone else's business.
You start being the growth engine of your own.

A Final Word on Compliance

Circle's reinvestment model is fully aligned with:

- RESPA Section 8(a) — No referral payments, no steering, no conditional incentives
- HUD & CFPB Guidance — No exclusivity, services delivered at FMV, full transparency
- TILA & Fair Lending — No impact on loan terms or client outcomes

And most importantly:
It's built to protect you — not just grow you.

What Comes Next

Now that you see the revenue you've been generating — and not capturing — it's time to fix the flow.

In the next chapter, we'll show you exactly how Circle operates legally — and how each stage of the reinvestment loop is built to maximize your upside without putting you at risk.

Let's break it down.

The Circle Reinvestment Loop - How it works (and Why It's Legal)

Chapter 5

You've seen the imbalance. You've felt the frustration. And now, you're here — ready to see how the model actually works.

Because Circle isn't just a concept — it's a fully structured, compliant system that allows real estate agents to benefit from the value they create in every transaction. And it does so without steering, referral contingencies, or compliance risk.

This chapter explains exactly how.



What Is the Circle Reinvestment Loop?

Every real estate deal includes a ripple effect of downstream service providers — mortgage, title, insurance, warranty, appraisal, and more — that generate revenue. Circle tracks those revenue streams, captures a portion of them post-closing, and converts them into real, itemized marketing support for the agent who originated the transaction.

The result? Agents earn points from closed deals — and use those points for tangible, market-value marketing deliverables.



The 7 Stages of the Loop

****Stage 1: You Close a Deal****

This can be a buyer, seller, or both — as long as the transaction includes services like mortgage lending, title, insurance, etc.

****Stage 2: Vendors Earn Revenue****

Mortgage lenders may earn \$9,000–\$12,000. Title may earn \$700–\$1,200. Insurance companies capture long-term value. But agents rarely share in that.

****Stage 3: Participating Vendors Contribute Post-Close****

Through legally structured agreements, vendors contribute a fixed portion of their revenue (typically 10%–30%) back into a pooled marketing fund. These contributions are based solely on closed, funded transactions. No referral is required. No incentives are offered up front.

****Stage 4: Circle Converts Dollars to Points****

Circle Points™ are earned from the marketing fund. For example:

- 1 Point = \$0.50 in marketing value

- Mortgage, title, and insurance contributions are translated into agent-specific point balances
- Every point earned is tied to a specific transaction and vendor

****Stage 5: You Redeem for Tangible Services****

Points can be used for:

- Facebook or Google ad campaigns
- Listing photography or videography
- Custom landing pages
- Print marketing or mailers
- Event support
- Branding & automation tools

All services are delivered at or below fair market value, with itemized receipts and fulfillment documentation maintained for audit purposes.

****Stage 6: Momentum Compounds****

Each deal generates new points. Those points create new leads and visibility — which lead to more closings — which restarts the cycle.

****Stage 7: Full Transparency & Auditability****

- Dashboards track every point earned and redeemed
- Vendors never contribute more than FMV (fair market value)
- No funds are exchanged between agents and vendors directly
- All records are retained for compliance verification

Why It's Legal

****No Referral Incentives****

Circle Points are never offered based on referrals, steering, or exclusivity. Points are only issued after services have been delivered and revenue has been earned by the vendor.

****No Steering or Exclusivity****

Agents may use any vendor. Circle-aligned vendors are optional. If a preferred vendor wishes to participate, they may join the network — but agents are never required to direct clients to any specific provider.

****Structured Compliance and Firewalls****

Circle Consulting LLC is legally distinct from any mortgage or title provider. It does not originate loans or act as a settlement service. This separation ensures compliance under RESPA, HUD, TILA, and CFPB regulations.

****All Services Are Tangible and Documented****

Each redemption includes:

- Line-item receipts
- Proof of fulfillment

- Market-rate valuation
- No cash equivalents or untraceable value

Real-World Example (on a \$500K deal)

- Mortgage revenue: \$10,000 → \$1,200 contribution = 2,400 points
- Title revenue: \$1,000 → \$700 contribution = 1,400 points
- Insurance: \$1,400 → \$140 contribution = 280 points
- Total Points = 4,080 = \$2,040 in marketing value

The agent can then launch ads, order postcards, or run an event — all fully documented and fully compliant.

Summary

The Circle Reinvestment Loop is:

- Transparent
- Compliant
- Optional
- Itemized
- Scalable

It's not revenue share. It's not a referral scheme. It's a fully auditable structure that finally rewards agents for the value they've already created.

Why You've Never Had Access to This Before

Chapter 6

You're not the first agent to ask:

"Why hasn't anyone done this before?"

"If this is legal... why isn't every company doing it?"

"Why have I spent years giving away the profit I helped create?"

These are good questions.

And they deserve real answers — not fluff.

This chapter is about **truth**.

It's about exposing the reason no one's ever given you access to a reinvestment system like Circle — and why **most of the industry is designed to make sure you never do**.

Because once you see the full picture, you won't just feel used.

You'll understand exactly **how the system was built to keep you out**.

And you'll never unsee it.



The Industry's Best-Kept Secret

Let's start with a hard truth:

You've been powering an economy that you don't get to participate in.

For years, you've been doing the most emotionally demanding, high-stakes work in the real estate industry:

- Finding clients
- Building trust
- Holding deals together
- Working weekends, nights, holidays

- Being therapist, project manager, marketer, and closer

And yet, every time a deal closes, here's what happens:

- The **mortgage company** walks away with \$9K+
- The **title company** books \$700–\$1,500
- The **insurance company** gets a recurring customer
- The **home warranty, moving company, and inspection firm** all get paid
- The **lead platform** who took credit for the client you already had cashes your card — again

You get your commission.

But **you don't get equity.**

You don't get leverage.

You don't get *compounded* growth.

That wasn't an accident.

That was **by design.**

Why the System Was Never Built for You

Let's break down the five core reasons why agents like you have **never been offered a structure like Circle** — until now.

Reason #1: You're Seen as Replaceable

Let's be blunt.

In most companies' eyes, you are:

- A referral source
- A lead buyer

- A short-term revenue generator
- One of many in a “channel”

You’re not seen as the *engine* of the ecosystem — just a spoke in the wheel.

That’s why:

- Lead platforms don’t care if you churn — they’ll sell your zip code to someone else tomorrow.
- Lenders forget your name after closing — unless you send another referral.
- Brokers focus on recruiting — not retention.
- Title companies show up for the first closing, and ghost you by the third.

There’s no *infrastructure* for your growth because **you’re not the customer** in their model.

You’re the product.

✓ Reason #2: They’re Profiting From Your Blind Spots

Here’s what most agents don’t realize:

You create more revenue than you’re paid for — in every transaction.

And that **knowledge gap** is incredibly profitable... for everyone else.

Think about it:

- If you don’t know how much the lender makes, you won’t ask for shared investment.
- If you don’t know the title company’s margin, you won’t negotiate a co-branded campaign.
- If you don’t realize that inspection companies are willing to share revenue, you won’t capture any of it.

Ignorance is profitable — just not for you.

That's why most companies don't offer dashboards, breakdowns, or transparency.

Because once you see how much is being made off your work — you start asking questions they'd rather avoid.

✓ Reason #3: They're Afraid of Real Alignment

Real alignment means:

- If you win, they win
- If you lose, they lose
- If you grow, they invest

Most companies talk about “support” — but real alignment is *expensive*. It means:

- Giving up margin
- Sharing data
- Offering real value without demanding a referral

That's not how most traditional orgs operate.

They rely on **extraction, not partnership**.

But here's the thing:

You can't scale off agents while also refusing to invest in them.

Circle isn't a nice idea — it's a correction.

✓ Reason #4: They Don't Know How to Stay Compliant — So They Don't Try

You've probably heard this one before:

“We can't do that — it's a RESPA violation.”

“We'd love to support your marketing, but the CFPB won't allow it.”

“We'd help if we could — but our legal team says no.”

Sounds legit, right?

Except it's not entirely true.

The truth is:

- **Yes**, RESPA restricts referral-based incentives
- **Yes**, you can't give value in exchange for steering
- **Yes**, compliance matters

But it **doesn't mean you can't reinvest**.

It just means you have to:

- Track everything
- Separate duties
- Avoid referral incentives
- Tie support strictly to closed, funded transactions

Circle did the hard work — legal memos, vendor structures, platform separation — to **do it the right way**.

Most companies **just don't want to bother**.





So instead, they slap a "compliance" label on their laziness — and leave agents out.

✅ Reason #5: The Infrastructure Is a Nightmare to Build

Let's get practical.

Even if a company *wanted* to build what Circle built... it would take:

- ✅ A custom-built dashboard that tracks every vendor relationship
- ✅ Legal frameworks for every vertical (mortgage, title, insurance, warranty)
- ✅ Accounting systems for point conversion, expiration, and redemption

-  Fulfillment teams for marketing requests
-  Customer service and support to scale with agents
-  Data privacy, compliance logs, and audit trails
-  No reliance on leads, referrals, or incentive programs

That's not a side project.
That's a company.

Most platforms aren't structured to build that.
We were — because we started with one goal:

Make it possible for agents to get paid on the value they're already creating.

And we did it.

The Real Reason You've Never Had Access

Not because it was impossible.
But because it wasn't **profitable** for others to give it to you.

They made more money:

- When you stayed stuck
- When you kept paying
- When you didn't ask for more

That ends now.

The Circle Difference

Let's recap what Circle is — and what it's not:

Circle Is...

Circle Is Not...

A reinvestment engine

A lead platform

Built around closed transaction profit

Based on upfront spend

Legally separate from all settlement services

A lender, broker, or title company

Transparent, agent-facing, optional

Covert, contractual, mandatory

Structured for compliance

Risky or untracked

Built by a producer

Built by a tech founder

You're not a pawn in someone else's machine.

With Circle, you become a stakeholder in the value you create.

You Were Never the Problem

Let's be clear:

- You're not lazy.
- You're not bad at follow-up.
- You're not "not tech-savvy enough."
- You're not behind.

- You've just never had **the right system**.

And that's why so many great agents burn out.

Not because they're weak — but because they're **alone in a model that was never built to serve them**.

Circle doesn't fix the industry.

It fixes the **math** — and gives you your leverage back.

The Marketplace of Missed Opportunity

Chapter 7

Every agent has been told:

“Treat your business like a business.”

But how can you — when nobody ever handed you the tools, systems, or capital a real business needs to grow?

Most agents don’t fail because they lack talent.

They fail because they’re **overextended and under-supported**.

They’re spending their own money to grow...

...while others are profiting off their deals.

Here’s the truth:

Every transaction you close creates a marketplace — but until now, you haven’t owned any part of it.

Let’s change that.

Your Deal Is a Vendor Economy

When you close a \$400,000 transaction, you’re not just earning a commission.

You’re triggering an entire chain of revenue events — for service providers you may never even speak to again.

Service	Approx. Revenue	Circle Contribution	Agent Points
Mortgage Company	\$9,000–\$12,000	\$1,200	2,400 pts
Title/Escrow	\$700–\$1,200	\$700	1,400 pts

Insurance Carrier	\$1,000+ LTV	\$140	280 pts
Home Warranty	\$500–\$600	\$55	110 pts
Inspector	\$400–\$600	\$40	80 pts
Appraiser	\$600–\$800	\$60	120 pts
Moving Company	\$1,200–\$2,000	\$150	300 pts

Total Vendor Value: ~\$13,000–\$18,000

Total Circle Points Earned: ~4,690

Total Marketing Value: ~\$2,345

That's not theory.

That's the math you've never been shown.

And until now, it's value you've never been able to legally access.

The Old Way vs. The Circle Way

The Old Way:

- You close a deal
- You pay for flyers, postcards, or a boosted ad
- Everyone else collects passive income
- You start over with zero reinvestment

The Circle Way:

- You close a deal

- Participating vendors contribute post-close
- You earn Circle Points™
- You launch your next campaign with zero out-of-pocket spend

This isn't profit-sharing.

It's **structured post-close marketing credit**, issued only after services are delivered — and always documented, itemized, and tied to real transactions.

Why You've Missed This Until Now

Most agents don't realize:

- They've sent **hundreds of thousands in vendor revenue** out the door
- They've never seen a single dollar invested back into their brand
- The platforms and vendors they helped grow have never shown up after the check cleared

That's not because you're not valuable.

It's because the system wasn't built for you to participate — until Circle.

What Circle Unlocks — Without Changing Your Vendor Relationships

Here's the best part:

You don't need to change who you work with to benefit from Circle.

If you love your lender, title rep, or insurance partner — great.

You can invite them into Circle.

We handle the onboarding, contracts, and tracking — **only if they opt in.**

If they don't? No problem. You're still free to work with whoever best serves your client.

There's no penalty.
No exclusivity.
No steering.

Just a structure that finally lets you **benefit from relationships you've already built.**

How It Works in Practice

Here's how agents like you are using Circle to extract value from the marketplace they already operate in:

Meet Sarah, a Solo Agent in Texas

- Closes a \$375K deal
- Her lender and title company are Circle-aligned
- Earns 3,000 points from that one deal
- Redeems 2,500 points for a 10-day retargeting ad campaign
- The campaign brings in 5 warm leads — one converts
- That new buyer uses her preferred inspector and insurance partner (also Circle-aligned)
- She earns another 600 points
- Uses those points for an open house boost on the next listing
- That listing attracts a neighbor who books a seller consultation



From 1 deal → 3 transactions



From 0 marketing budget → fully funded campaigns



From burnout → predictable growth

And most importantly: **no contracts, no gimmicks, no pressure.**

How You Become the Center of the Marketplace

As you close more deals and loop in more vendors, you move from “just another agent” to a **local gravity source**.

- Vendors see your influence and want to stay aligned
- Clients associate your brand with high-quality, supported experiences
- You generate leverage without chasing anyone

You’re no longer someone who helps people close homes.

You’re someone who powers an ecosystem — and now, you finally have a system that **rewards that role**.

What It Could Mean Over 12 Months

Let’s say you close 24 deals/year — 2 per month.





Quarter	Deals	Vendor Participation	Points Earned	Marketing Value
Q1	6	4 vendors per deal	10,000 pts	\$5,000
Q2	6	5–6 vendors per deal	14,500 pts	\$7,250
Q3	6	6+ vendors per deal	15,500 pts	\$7,750
Q4	6	6+ vendors per deal	18,000 pts	\$9,000

Total Annual Marketing Power: \$29,000 — with no personal ad spend.

No platform. No lead vendor. No brokerage currently gives you that.

Circle does — and it does it without asking for referrals or control.

And You Stay in Control the Entire Time

-  Keep your brokerage
-  Keep your CRM
-  Keep your preferred vendors
-  Use Circle only when it helps you

There's no steering. No exclusivity. No legal risk.

Just structure — finally designed to help agents win.

What Agents Are Saying

“I referred my lender over \$200K in commissions in the past two years. Circle made me realize how much I left on the table — and gave me a way to earn it back without asking for anything shady.”

— Marcus B., Las Vegas

“I’m not spending thousands on leads anymore. I’ve got a real loop now. And it’s built from what I was already doing.”

— Tina J., Charlotte

What Happens If You Don’t Use Circle

Nothing bad happens... at first.

But:

- You’ll still pay for your own marketing
- You’ll still generate profit for vendors who don’t reinvest in you
- You’ll still wonder why growth feels harder than it should

Once you’ve seen what’s possible — it’s hard to go back.

From Vendor Dependency to Vendor Alignment

You don't need to beg for reinvestment.

You don't need to chase "preferred partner" deals.

Now, you have a structured, transparent, post-close system that lets vendors participate in your growth — legally and voluntarily.

That's not a gimmick.

It's not "revenue share."

It's the new standard.

And you deserve to benefit from the value you already create.

What Happens When Agents Take the Power Back

Chapter 8

There's a moment nearly every Circle agent experiences — where things suddenly click.

Not when the first deal closes.

Not when the first points hit their dashboard.

But the moment they realize:

“This is the first time the system is actually working for me — not just because of me.”

Because until now, agents have been doing all the work, then funding all the growth.

That ends here.

The Mental Shift: From Transactional to Strategic

Before Circle, most agents live in a loop that looks like this:

- Find a client
- Hustle to close
- Get paid
- Repeat (or scramble)

Every month resets to zero.

Every ad, postcard, and open house comes out of your own pocket.

Every vendor benefits — while you keep paying.

After Circle, the loop looks different:

- You close a deal
- You earn points (based on vendor contributions post-close)

- You redeem for real marketing tools
- That fuels more closings — which fuels more points
- You build leverage — not just income

And for the first time, you're not the only one investing in your growth.

The Financial Shift: From Ad Budget to Earned Value

Most agents live on a tight margin.

They might earn \$10K on a closing — but by the time taxes, brokerage splits, tools, and expenses are paid, there's little left to reinvest.

That's why marketing often gets skipped.

But Circle changes the equation:

Instead of spending *from* your commission, you earn *through* your structure.

With Circle:

- You don't pay for ads upfront
- You don't have to choose between groceries and branding
- You don't need a credit card to show up in your market

Your marketing becomes a byproduct of your performance — not a burden on your bank account.

You're not "spending" to grow.

You're unlocking growth from what you've already earned.

The Operational Shift: From Manual to Momentum

Most agents feel like they're drowning in tools they don't use and platforms they don't understand.

They try to:

- Set up a CRM
- Design a funnel
- Write copy
- Launch ads
- Then follow up on nights and weekends

With Circle, the reinvestment loop automates that support.

You focus on clients.

Circle's fulfillment team handles the rest.

For example:

- You earn 4,000 points from a recent deal
- You redeem 2,500 points for a retargeting ad
- Our team sets it up, runs it, and sends you leads
- You respond — with no tech stress, no marketing “homework,” and no burnout

Your work triggers the marketing — not your wallet.



The Authority Shift: From Scrappy to Scalable

Before Circle, agents spend more to look “established.”

They build fake credibility through borrowed branding, stock templates, or expensive programs.

With Circle, you show up consistently — with campaigns, design, and outreach backed by fulfillment teams and vendor-funded reinvestment.

That consistency creates authority.

And authority compounds.

You go from:

- “That agent who’s grinding”
To:
- “That agent who’s everywhere”

More visibility → More trust
More trust → More deals
More deals → More points
More points → More visibility

It becomes a flywheel — built off your real work, not vanity marketing.

The Emotional Shift: From Burnout to Belief

Real talk?

Most agents don’t quit because they can’t do the job.
They quit because they can’t keep paying to do it.

- One slow quarter
- One ad campaign that didn’t work
- One lender who stopped returning calls
- One brokerage who promised “support” but just sent you a login

It stacks up.

And you start to question whether you’re really cut out for this.

Circle gives agents something they haven’t had in a long time:
Belief.

Belief that:

- You don’t have to fund your success alone
- You don’t need to be a tech expert to run campaigns
- You don’t have to be at the mercy of platforms that take without giving back

You're not alone in the loop anymore.

You've got infrastructure behind you.

What This Means for the Industry

Circle isn't just helping agents survive.

It's helping them reposition.

You go from:

Old Model	Circle Model
Commission-only earner	Ecosystem stakeholder
Lead buyer	Marketing shareholder
Vendor sidekick	Marketplace anchor
Solo hustler	System-backed professional

And this shift isn't optional anymore.

The market is changing.

Margins are shrinking.

Big tech isn't building to help agents — it's building to replace them.

You don't need another pitch.

You need a platform that gives you leverage.

Circle is that platform.

A Real Agent Conversation

“Before Circle, I felt like I was one bad quarter from quitting.

I was buying leads, burning through my budget, and hoping for referrals from a lender who ghosted me.

Now, I’ve closed 4 deals, launched 3 funded ad campaigns, and haven’t spent a dollar out of pocket in 3 months.

I feel stable. I feel seen. And for the first time, I feel like this business is building with me — not just on my back.”

That’s what happens when you take the power back.

Not with gimmicks. Not with contracts.

With a system that tracks what you’ve already earned — and gives it back to help you grow.

How the Circle Movement Grows With You

Chapter 9

At this point, you know Circle works.

You've seen how it transforms one agent's closings into scalable growth.

You've seen how it shifts leverage, confidence, and outcomes.

But here's the real unlock:

Circle isn't just a system for agents — it's a structure for leaders.

Because once you understand how to use it personally, the next question becomes:

“How do I grow this with others — without sacrificing time, profit, or compliance?”

This chapter is about that growth — for teams, for brokerages, and for people who want to build a platform without becoming one.

Let's get into it.

The Traditional Team Model Is Cracking

If you've ever led a team, run a brokerage, or tried to scale across markets, you know the script:

- Recruit agents
- Promise support
- Burn money on ads, CRMs, and ISAs
- Provide leads (if you can afford to)
- Lose agents to the next “shiny offer”

You become:

- The ATM

- The fire-extinguisher
- The unpaid coach
- The recruiter
- The tech support desk

All while trying to close your own deals.

Sound familiar?

That's not a platform.

That's a hamster wheel.

Circle is the off-ramp.

Circle Becomes Your Infrastructure — Without the Overhead

What makes Circle different is this:

You don't have to build anything.

You just plug into what we already built — and redirect the results to support your team.

Circle becomes:

- Your marketing system
- Your reinvestment structure
- Your vendor value-capture engine
- Your retention flywheel

You stay in control.

Circle runs in the background.

Real Case Study: From Burnout to Scalable Growth

Let's look at Jordan M., a team leader in Atlanta.

Before Circle:

- 8 agents
- \$8K/month on lead gen
- High churn, low ROI
- Felt like he was giving more than he got

After 90 days with Circle:

- His agents had earned over 70,000 points through closings
- They used those points to fund 12 ad campaigns, 4 listing promotions, and 2 new video series
- 100% funded by post-close reinvestment

Jordan didn't pay for any of it.

His agents felt supported — *not sold to*.

And not a single person left in 6 months.

Why?

Because the platform started giving them more than they could get anywhere else.

How to Build a Circle-Enabled Team

Here's the playbook we've seen top leaders use:

Step 1: Set the Foundation

Create a local growth brand (e.g., "The X Group") — but instead of offering leads, offer access to the Circle system.

- Agents earn points on every closing
- Vendors are looped in centrally or individually
- Marketing becomes part of their *compensation*, not their cost

You're not buying loyalty — you're building it through reinvestment.

✓ **Step 2: Centralize Vendor Participation**

Don't just get one lender or title company involved.
Create a full vendor menu across verticals:

- Mortgage
- Title
- Insurance
- Warranty
- Inspection
- Moving
- Photography
- Staging
- Marketing Vendors (video, flyers, social)

Have your preferred partners contribute back into the system *only after deals close*.

No illegal "kickbacks."

No pressure.

Just post-close value capture.

As your team grows, these vendor channels become shared funding sources for agent growth.

✓ **Step 3: Create Group Campaigns With Shared Points**

Here's where it compounds:

Instead of each agent running their own scattered ad campaigns...

You pool points to run:

- Local branding campaigns ("Work with a Circle-Powered Agent")
- Retargeting across all of your current/past clients
- YouTube pre-roll videos for all listings
- Custom listing pages tied to Circle-powered lead capture funnels

You build *authority* — funded by performance.

And each time the team closes more, the fuel grows.

No more guessing what works.

You use platform data and points to direct spend — without spending cash.

What Broker/Owners Do With Circle

Circle also works at the brokerage level — without displacing your current model.

As a broker, you get:

- Full transparency into vendor value
- The ability to let agents earn marketing points per closing
- Reporting on which offices are generating the most reinvestment
- Circle-branded or white-labeled marketing tools

No franchise fees.

No tech stack migration.

No refi/commission splits required.

You remain the broker.

Circle powers your growth loop.

Recruit Smarter: Offer Reinvestment, Not Just Culture

Most recruiting offers sound like this:

- “We’ve got the best training”
- “We’re like a family”
- “We offer leads”
- “Our CRM is included”

But what if you said:






“Every time you close a deal here, part of the profit from mortgage, title, and insurance goes into *your* marketing — and you don’t pay for it out of pocket.”


Now you're not a pitch.
You're a platform with leverage.

Agents talk.
Circle spreads.
You become the local gravity.

Circle Dashboard Scaling Features

Coming soon (or already live depending on rollout date):

-  Multi-agent visibility for team leaders
-  Roll-up points total across team or brokerage
-  Permission-based fulfillment access
-  Office vs. team tracking
-  Cross-vendor earnings summary

-  Onboarding & invite workflows

Everything built for transparency, compliance, and zero conflict.



A Warning for Leaders Still Stuck in the Old Model

This is not about disruption for the sake of it.

But if you don't change the model, someone else will.

Right now:

- National platforms are trying to replace agents
- Brokerages are consolidating and slashing support
- Vendors are looking for scale and structure

If you don't give your agents a better system, someone else will.

And they won't just take your deals — they'll take your people.

Circle protects you by giving your agents exactly what they want:

- Support
- Simplicity
- Growth
- Ownership

Without needing to give up their split, brand, or freedom.

What the Future Looks Like for Agents Who Use Circle

Chapter 10

When you first entered this business, no one handed you a blueprint.
You were told:

- Work your sphere
- Pay for leads
- Win the listing
- Close the deal
- Start over

It worked — for a while.

But over time, the cracks appeared.

You were working harder and keeping less.

You were building someone else's brand with every closing.

And you were the only one not earning recurring value from your own deals.

That stops here.

Because the future of real estate doesn't belong to the platforms, the portals, or the people trying to replace you.

It belongs to the agents who build systems that reinvest in their success — not extract from it.

Let's paint the picture.



The Agent of the Past vs. The Agent of the Future

Agent of the Past

Agent of the Future

Buys leads monthly

Earns leads through reinvestment

Pays upfront for marketing

Funds growth with Circle Points™

Waits for vendors to show loyalty

Builds structured, trackable vendor partnerships

Starts over every month

Compounds momentum from every closing

Is seen as replaceable

Is the center of the transaction economy

The shift isn't about working harder.
It's about building smarter.



What Daily Life Looks Like With Circle

◆ You close a deal

- Vendors contribute post-close profit
- Points hit your dashboard

◆ You log in

- Choose from a menu of prebuilt campaigns
- Launch a listing boost or brand ad — no out-of-pocket cost

◆ You meet with your vendor partners

- Show them how their reinvestment helps grow *your* business
- They become more loyal — because they're finally part of a system that rewards performance, not pressure

◆ You grow — predictably

- Your brand builds over time
- Your past clients keep seeing your name
- You stop competing on price and start competing on *presence*

That's not theory.

That's what's already happening — today — for agents using Circle.



What Happens to the Industry Around You

As more agents plug into Circle, the power dynamic shifts.

- Brokers who refuse to reinvest become irrelevant
- Vendors who extract without giving back get replaced
- Teams and platforms that rely on steering lose trust

Instead, we move into a model where:

- Agents are stakeholders
- Vendors earn *with* agents, not *off* them
- Compliance and performance coexist
- Marketing becomes *earned*, not just bought

This is not a short-term advantage.

It's a long-term correction.



What's Coming Next for Circle Agents

Here's a glimpse of what's already in motion:

- **Circle Points™ Expansion**
 - Points will soon be redeemable for even more: event sponsorships, tech tools, design work, client gifts

- **Vendor Marketplace Dashboard**
→ Search, rate, and invite vendors — and see their contribution totals and participation history
- **Circle Pro Agent Tier**
→ Agents who hit point thresholds will access exclusive branding, AI tools, and premium fulfillment support
- **Cross-agent collaboration**
→ Build campaigns together, run group ads, co-host events — all through shared point pools
- **AI-Powered Spend Optimizer**
→ Upload your last 10 closings, and it will tell you how much reinvestment you *should* have earned — and how to capture it going forward
- **Circle Certified Partners**
→ Lenders, title reps, inspectors, and others who operate transparently, follow compliance, and contribute post-close reinvestment to agent partners

This is just the beginning.

From Transaction to Transformation

This isn't just about one deal.
It's about flipping your entire career trajectory.

Because when you:

- Capture the profit your work creates
- Reinvest it automatically
- Build systems that scale with you — not against you
- And surround yourself with vendors who invest back...

You stop surviving the market.
You start shaping it.

One Final Thought

If you've read this far, you already know:

You were never just an agent.

You were the **center of the transaction** — you just weren't treated like it.

Circle doesn't change your skills.

It changes your structure.

And structure is what builds wealth, freedom, and momentum.

This isn't about joining a platform.

It's about joining a movement — one where the people doing the work finally **own the value**.

You in?

Ready to Get Started?

- Already working with vendors? Submit them here.
- Want to track your next closing? [Claim your dashboard.](#)
- Leading a team? Book a call and let's build your growth engine.

The tools are built.

The system is running.

The only thing missing is *you*.

Let's go.

Conclusion: Let's Build Together

If you've made it this far, you already understand that Circle isn't just a system — it's a **revolution** in how agents, lenders, and vendors work together.

You've seen how we:

- Capture hidden value from every transaction
- Reinvest profits into the agent's business
- Maintain full legal compliance and transparency
- Scale through automation, software, and partnerships

Now the question is: **where do you fit in?**

If You're an Agent:

You can plug into a system that builds your business without fees, contracts, or nonsense. You don't have to change everything you do — just align with a platform that works alongside you, not above you.

If You're a Broker or Vendor:

You can license the Circle model and deliver unmatched value to your network. Keep your brand. Use our system. Retain more agents, close more deals, and stay compliant while doing it.

If You're an Investor:

You can participate in the growth of a scalable, sticky, multi-channel platform with 250+ monetization levers. This is more than a proptech play — it's a reinvention of how value flows through the real estate ecosystem.

This is your invitation:

Join the Circle.

Help us reshape the future of real estate — and be part of a platform that truly puts people first.

Next Steps:

- Visit [Insert Website or Partner Portal]
- Book a strategy call
- Request a demo or licensing packet
- Start small or go all-in

Either way, we're ready.

And we're building something big.

Together.

Appendix A: Compliance 101

Circle was built with **compliance at its core**. Below is a breakdown of the laws and guidelines that shape how we structure vendor contributions, agent rewards, and platform operations.

✓ RESPA (Real Estate Settlement Procedures Act)

- **No referral fees** are paid to agents or brokers.
- All rewards are tied to **closed transactions**, never to referrals or promises.
- Every client is presented with **at least three vendor options**.
- Contributions from vendors go toward **marketing support**, not cash equivalents.

✓ TILA (Truth in Lending Act)

- All loan terms and disclosures are delivered **accurately and transparently**.
- Circle Points™ are never used to influence borrower loan selection.
- Points have **no direct cash value** and are only redeemable through the marketplace.

✓ HUD & CFPB Guidelines

- All services provided to agents (marketing, coaching, events, etc.) are **commensurate with vendor contributions** and documented.
- Co-marketing support is available **post-closing only**, with no exclusivity or steering.
- Audit trails, usage logs, and vendor receipts are maintained for full transparency.

✓ Platform-Wide Safeguards

- **Automated dashboards** log all transactions, point earnings, and redemptions.
- Vendor contributions are tracked to the penny and never exceed fair market value.

- Agents are not paid to send referrals. They are rewarded **after business is closed** and value has been delivered.

Summary

Circle is not a lead program. It's a reinvestment system.

That distinction is what makes it compliant, sustainable, and built to scale.

Every point. Every vendor. Every dollar. Logged. Verified. Transparent.

Appendix B: Circle Points™ Redemption Menu

Circle Points™ are earned when agents close transactions using Circle-aligned vendors. These points are redeemable in the **Circle Marketplace**, where agents can trade points for real, production-ready business tools.

Below is a sample menu of available offerings and their approximate point values:

Marketing & Advertising

- Social Media Ad Campaign (FB/IG/YT): **200–500 points**
 - Just Listed / Just Sold Graphic Packs: **75 points**
 - Listing Video or Reels (1 min): **150 points**
 - Postcard Mailing (100 qty): **100 points**
-

Branding & Design

- Custom Logo Package: **300 points**
 - Full Brand Kit (Colors, Fonts, Templates): **250 points**
 - Co-branded Property Website: **200 points**
-

Lead Generation Tools

- Buyer Lead Drop (Verified, Exclusive): **400 points**
 - Seller Lead Funnel Build (GHL): **350 points**
 - Google Business Profile Optimization: **150 points**
-

Coaching & Education

- 1-on-1 Business Strategy Session: **200 points**
 - Monthly Mastermind Access: **100 points**
 - Listing Appointment Scripts + Templates: **100 points**
-

Tech & Automation

- CRM Setup + Nurture Sequence (Email/Text): **300 points**
 - Go High Level Funnel Build: **350 points**
 - AI Call Script Integration: **200 points**
-

Events & Gifting

- Open House Kit (Signs, Balloons, Giveaway): **250 points**
 - Client Appreciation Drop-Off (Pop-By Box): **300 points**
 - Circle Event Sponsorship Credit: **500–1,000 points**
-

Custom Requests

Agents can submit custom redemption requests (e.g., podcast help, video editing, branded merch) based on availability and total point value.

All redemptions are fulfilled by **Circle-approved vendors** or internal marketing teams. Fulfillment status and receipts are viewable in the agent dashboard.

Note: Point values are updated monthly. Agents may stack points for larger campaigns or use them instantly after each closing.

Appendix C: Funnel Scripts, Emails, and Zoom Templates

This appendix includes tested scripts and templates used to introduce agents to Circle, book Zooms, and convert interested prospects into loyal partners — all without sounding like a pitch.

Cold Outreach Script (AI Dialer or ISA)

Hi [First Name], this is [Name] with Circle — I'll keep it quick.

We work with agents who are tired of paying for leads or being asked for referrals. Instead, we help agents grow by reinvesting profits from mortgage and title — no contracts, no fees, no pressure.

Would it make sense to hop on a quick Zoom to see if this fits your model?


If interested:

Great — what's a good time for you? I'll send over a link with all the details.

If hesitant:

Totally fair — do you have a lender or vendor right now that's helping fund your growth or marketing in any way? (Then pivot.)


Zoom Confirmation Email

Subject:  You're Booked — Circle Strategy Session

Hi [First Name],

Thanks for booking your Circle Zoom!
Here's your call info:

 **Date/Time:** [Insert Time]

 **Zoom Link:** [Insert Zoom Link]

 **What We'll Cover:**

- How Circle Points™ work
- How we reinvest vendor profits into your business
- Why agents are scaling without cold calls or contracts

Bring questions — or just listen in. We'll keep it tight.

Talk soon,
— The Circle Team

Zoom Walkthrough Agenda

1. Quick Intro (1 min)

Who we are. What Circle does. Why this works in any market.

2. The Agent Problem (2 min)

Agents spend thousands chasing leads. Vendors profit, agents hustle.

3. The Solution (5 min)

Circle Points™. Downstream reinvestment. Marketplace value.
No referral asks. No contracts.

4. Live Demo (8 min)

- Dashboard walkthrough
- Points earning breakdown
- Redemption examples

5. Case Studies (2 min)

Real stories. Real agents. Real results.

6. Q&A + Next Steps (2 min)

Ask questions. Book onboarding. Get plugged in.

Appendix D: Visuals – The Flywheel, Org Chart, Dashboards

These visuals are core to explaining how Circle works and scales. Use them in investor decks, onboarding materials, and live Zooms.

1. Circle Agent Growth Flywheel

Visual Structure:

- Center: “Agent”
- Outer Ring:
 - Mortgage
 - Title
 - Insurance
 - Vendors
- Arrows feeding value into a central pool: “Circle Pool”
- From Circle Pool:
 - Leads
 - Marketing
 - Events
 - Support
- All arrows loop back to “Agent”

Purpose:

To show how **every deal completed by an agent** reinvests value back into the next one — a compounding, self-funding ecosystem.

2. Circle Org Structure Overview

Top Level:

- **Circle Holdings**

Sub-Divisions:

- Circle Home Loans
- Circle Consulting LLC
- Circle Marketplace
- Circle Points™ SaaS
- Vendor Partnerships

Side Arms:

- Legal & Compliance
- Tech & Automation
- Agent Success Team

Purpose:

To give a clear view of how Circle is **organized for growth** while maintaining legal oversight, operational efficiency, and partner support.

3. **Agent Dashboard UI Mockup**

Top Row:

- Agent Name
- Monthly Volume
- Circle Points Earned

Left Navigation Panel:

- Home

- Points
- Marketplace
- Vendors
- Support

Main Widgets:

- Points Available
- Last 5 Transactions (and Points Earned)
- Quick Redeem Button
- Upcoming Webinars
- Recent Redemptions
- Vendor Highlights

Purpose:

To illustrate how **simple, visible, and self-serve** the platform is for agents — no mystery, no guessing, just action.