THE REAL ESTATE AI MAP · BROKERAGE EDITION

Where AI fits in your brokerage

Follow the deal through 9 stages. For each one: what AI can do today, where it's heading, what stays with your people, and the compliance line you don't want to cross.

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Founder of Fathom Holdings, which grew to more than 11,000 agents

PHASE 1 · Days 1 to 30
Assist
AI drafts, your people approve. Nothing reaches a client without a person looking at it.

PHASE 2 · Days 31 to 60
Know
Connect your contacts, deals and market data, so AI works on your clients instead of generic ones.

PHASE 3 · Days 61 to 90
Act
AI carries one task from start to finish. Your people supervise and handle the exceptions.

HOW TO READ EACH STAGE — Ready now · Next 12 months · Stays human · Guardrail

1 Recruit and keep agents
Owner: Broker/owner or recruiting lead

- Personal recruiting outreach from public production. Answers new agents' policy questions any hour.
- Flags your agents at risk of leaving. Predicts who in your market is likely to move.
- The recruiting conversation, your culture, and who joins.
- TCPA and Do Not Call rules apply to recruiting texts and calls.

2 Generate leads
Owner: Marketing lead

- Ads, social posts, newsletters and neighborhood pages built from your listings.
- Finds likely sellers in your agents' spheres. Moves ad spend to what books appointments.
- Which markets you commit to and how your brand sounds.
- Fair Housing covers AI ad copy and who sees it. State ad rules still apply.

3 Respond and convert
Owner: Managing broker or lead manager

- Answers inquiries in seconds, asks the basic questions, books the appointment and routes it by your rules.
- Weeks of follow-up on quiet leads, in the agent's voice, with the agent's approval.
- The consultation, the advice and earning trust.
- AI voice calls need prior consent under the TCPA. Keep consent records.

4 Nurture the sphere
Owner: Agents, with coaching support

- Drafts check-ins, home anniversary notes and market updates. Tells the agent who to call today.
- Predicts who's likely to move and drafts a genuine reason to reach out.
- The calls, the visits and the client events.
- Email and text consent rules. Decide in writing who keeps data when an agent leaves.

5 List and market
Owner: Agents, with marketing support

- CMA drafts, listing copy, photo edits, virtual staging and flyers.
- Recommends a list price and explains why. Sends sellers marketing reports automatically.
- The pricing conversation and the advice to the seller.
- Disclose staged or altered photos per MLS rules. The agent owns every CMA.

6 Buyer search and showings
Owner: Agents

- Matches listings to a buyer's criteria, summarizes each home and schedules showings.
- Learns what buyers like from their reactions. Prepares a neighborhood brief before each tour.
- Advice, negotiation strategy and the tour itself.
- Written buyer agreement before touring under current NAR rules. No steering.

7 Contract to close
Owner: Transaction coordinator and compliance broker

- Builds the deadline calendar, catches missing signatures and updates every party.
- Runs the file from contract to close, with a person approving each step.
- Negotiation, judgment calls and broker review.
- Broker supervision doesn't transfer to AI. Verify wires only by phone numbers you already know.

8 Commission and payout
Owner: Accounting

- Drafts the CDA. Calculates splits, caps and fees, and drafts agent statements.
- Answers agents' payout and cap questions. Forecasts cash flow from pending deals.
- Approving every disbursement, exceptions and disputes.
- Follow your state's trust and escrow rules. Keep the audit trail.

9 Past clients and referrals
Owner: Agents, with marketing support

- Post-closing follow-up, review requests and annual home value updates.
- Spots referral opportunities and matches out-of-area referrals.
- The relationship that earns the referral.
- RESPA Section 8 limits referral payments. Reviews must be honest (FTC).

EVERY STAGE

Guardrails that apply everywhere

1. A written AI use policy every agent acknowledges.
2. A person approves anything AI sends to a client.
3. Know where your data goes and whether vendors train on it.
4. Keep records of what AI sent, to whom and when.
5. Ask your attorney which state AI laws apply to you.

START MONDAY

3 things to do first

1. Adopt an AI use policy. It protects the brokerage and gives agents permission to start.
2. List every tool your agents pay for and place each one on these 9 stages. Expect overlap in some and gaps in others.
3. Run a 30-day pilot on one stage with a few willing agents. For most brokerages, start with Respond and convert.

VYBE

How ready is your brokerage?

Take the free AI Readiness Scorecard. In about 5 minutes you'll get your score across 6 areas, the 3 things to start on, and a 90-day plan built for your brokerage.

SCAN OR VISIT
vybepro.com/ai-scorecard

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