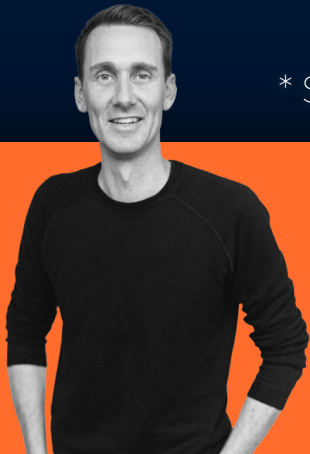


THE NEW NORMAL

Real Estate 2.0

* Skate to where the puck is going to be, or you'll be left behind.



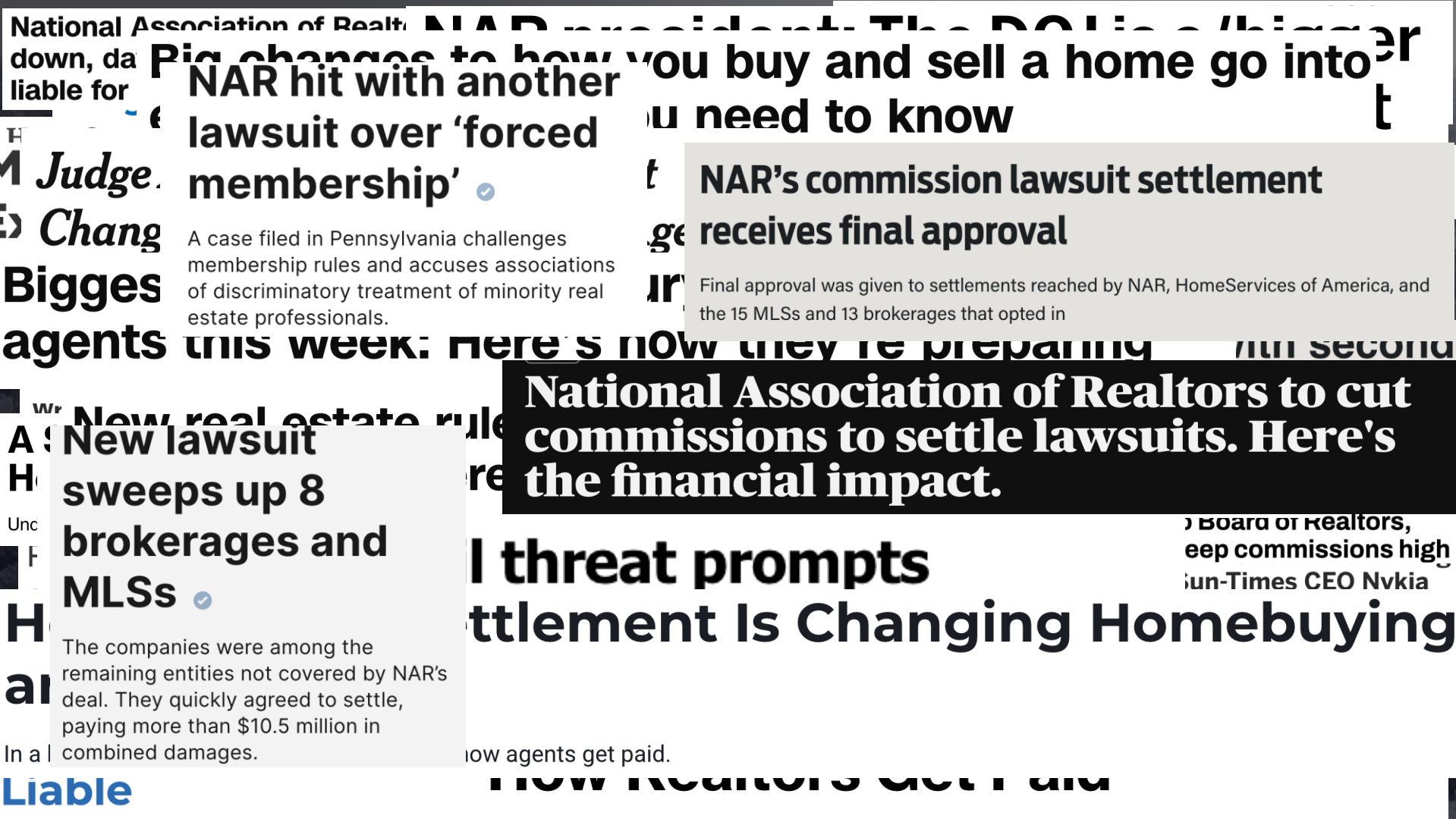
James Dwiggins

CEO, NextHome, Inc.





The Last 24 Months



National Association of Realtors President The Real Estate
down, da
liable for
NAR hit with another lawsuit over 'forced membership' 
A case filed in Pennsylvania challenges membership rules and accuses associations of discriminatory treatment of minority real estate professionals.
Judge.
Chang
Bigges
agents
this week: Here's how they're preparing for second
New real estate rule
New lawsuit sweeps up 8 brokerages and MLSs 
The companies were among the remaining entities not covered by NAR's deal. They quickly agreed to settle, paying more than \$10.5 million in combined damages.
Liability
NAR's commission lawsuit settlement receives final approval
Final approval was given to settlements reached by NAR, HomeServices of America, and the 15 MLSs and 13 brokerages that opted in
National Association of Realtors to cut commissions to settle lawsuits. Here's the financial impact.
I threat prompts
ttlement Is Changing Homebuying
Board of Realtors, keep commissions high
Sun-Times CEO Nvki
how agents get paid.
How Realtors Get Paid



2025 HEADLINES

Some of the continued drama to expect this year!



Reciprocal Tariffs

Country	Tariffs Charged to the U.S.A. Including Currency Manipulation and Trade Barriers	U.S.A. Discounted Reciprocal Tariffs
China	67%	34%
European Union	39%	20%
Vietnam	90%	46%
Taiwan	64%	32%
Japan	46%	24%
India	52%	26%
South Korea	50%	25%
Thailand	72%	36%
Switzerland	61%	31%
Indonesia	64%	32%
Malaysia	47%	24%
Cambodia	97%	49%
	10%	10%
	60%	30%
	10%	10%

Moody's





**Interest Rates Continue To Be
A Major Headwind!**

**More
Buyers Will
Come Back
Into The
Market As
Long As
We Don't
Hit A Full
Recession.**



A row of modern townhouses with light-colored siding and dark trim. A white pergola structure is visible on the right. In the foreground, a white sign with the words 'FOR SALE' in black capital letters is partially visible. The sky is blue with some clouds.

**Be Ready,
6.25% Is The Number!**

Insurance and Taxes Now Cost More Than Mortgages for Many Homeowners

Ballooning expenses rewrite the math of homeownership



Share



Resize



2179



Listen

(1 min)



By Nicole Friedman [Follow](#)

Dec. 22, 2024 9:00 AM EST

Michael and Lisa Landry outside their home in New Orleans. EMILY

Private Listings Armageddon



POLIN-TRUCHAN REALTY



1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 26



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056	X	1	2	3	4	5	6
057	X	1	2	3	4	5	6
058	X	1	2	3	4	5	6
059							

20% DOWN 18 MONTH C/O SOLD ON 5 DAY ESCAPE



PHOTO NOT AVAILABLE

[illegible]

MSVL	116X95 M/L	MSVL/PILCHUCK
MARYSVILLE		

[illegible]

2	3	SWAY	HEAT FAO, WOOD INSERT	CONV
2	2			Inst Apex NO

Mass Consolidation in Brokerage. MLS “Could” Become Irrelevant

expTM
REALTY

UNITED
REAL ESTATE

HOMESMART

real

Howard
Hanna

lpt
realty

*AnywhereSM

COMPASS

REALTYONEGROUP

RE/MAX



BERKSHIRE
HATHAWAY
HomeServices

kw[®]

Zillow to prohibit listings that are privately marketed starting in May

The new policy, which eXp Realty became the first brokerage to commit to, takes effect in May and comes after a decision by NAR to amend its Clear Cooperation Policy, executives said Thursday



Redfin to follow Zillow as it rolls out portal ban on some private listings

CEO Glenn Kelman on Monday also called on MLSs to create a 'coming-soon' designation for listings that would conceal Days on Market and historical pricing data from consumers



Seller Lawsuits Ensur For Their Listing NOT Being “on MLS” or “Office Exclusives”



**But James... sellers should have
choice and that's what
disclosures and informed
consent is for!**



Deloitte.

**A recent study found
that over 90% of
consumers accept
legal terms and
conditions without
reading them.**

[Episodes](#)[About](#)[Contact](#)[Blog](#)[Resources](#)

 REAL ESTATE INSIDERS UNFILTERED

Building a Resilient Real Estate Business with Mike Pappas

EPISODE 119 | 4 DAYS AGO



EVOLUTION OF INDUSTRIES

Nothing changes, everything is different!

amazon

The Amazon logo, featuring the word "amazon" in a white, lowercase, sans-serif font. Below the text is a thick, orange curved arrow that starts under the 'a' and points towards the 'n', resembling a smile.



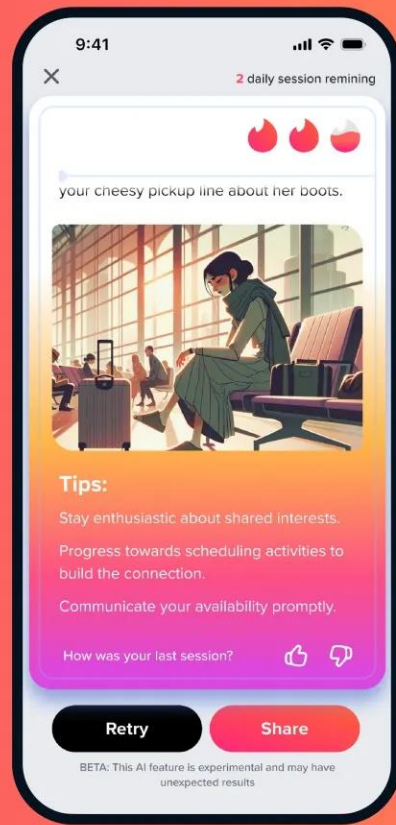
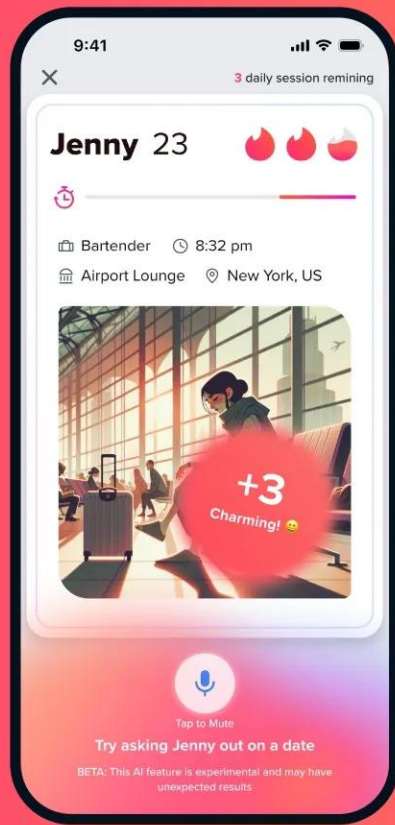
NETFLIX







Uber





TESLA







FINTECH IS COMING

An AI based end-to-end ecosystem is upon us!



lower[®]

movoto



BAYVIEW®

ASSET MANAGEMENT

Guild
mortgage

REDFIN[®]



Median transaction costs will drop from \$40,000 to \$20,000

Rocket / Redfin Acquisition

Real estate commissions will be the loss leader

The current state of homebuying

Title premium \$1K

\$12K

Listing agent fee

\$12K

Buyer's agent fee

\$15K

Mortgage gain on sale

Total client cost \$40K



Illustrative: the future of homebuying

Client savings

Rocket

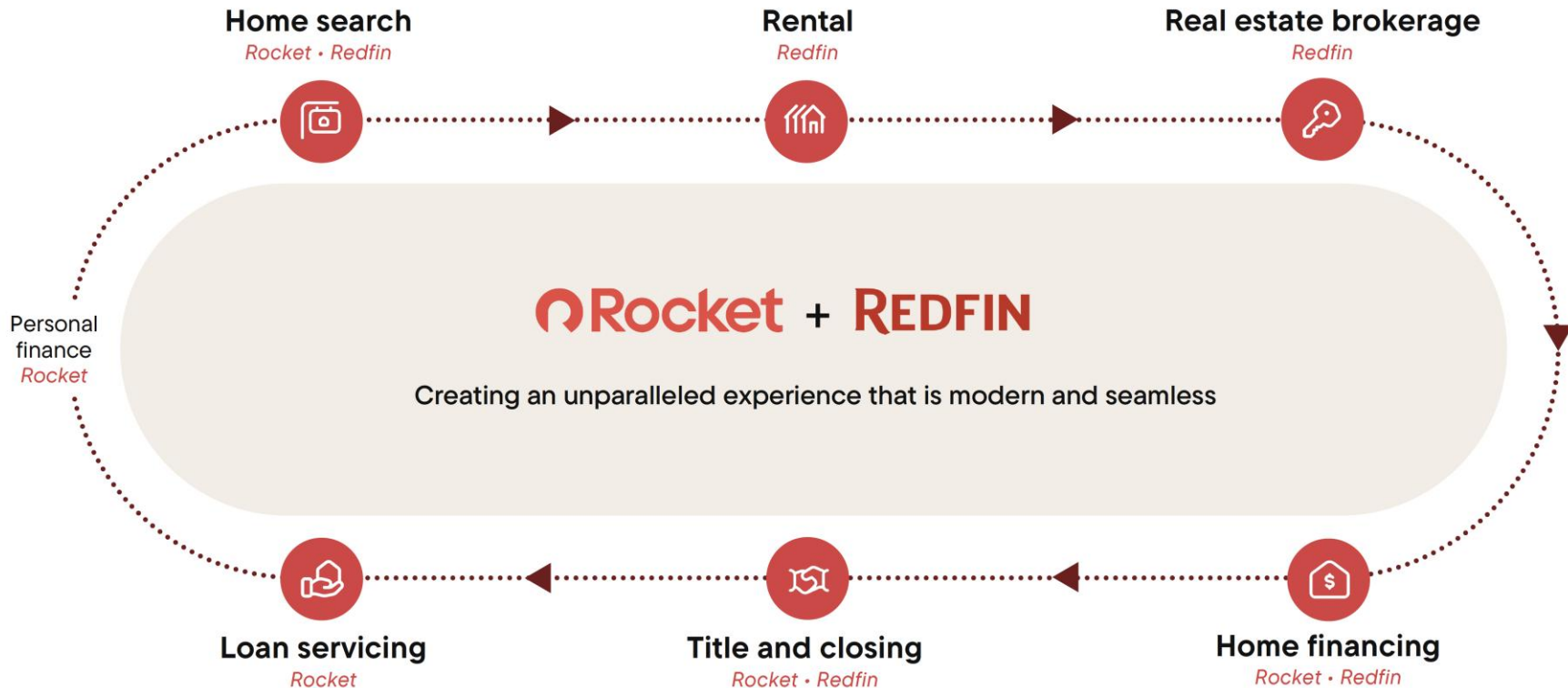
REDFIN

Listing agent fee
Buyer's agent fee
Mortgage gain on sale
Title premium

Total client cost \$20K

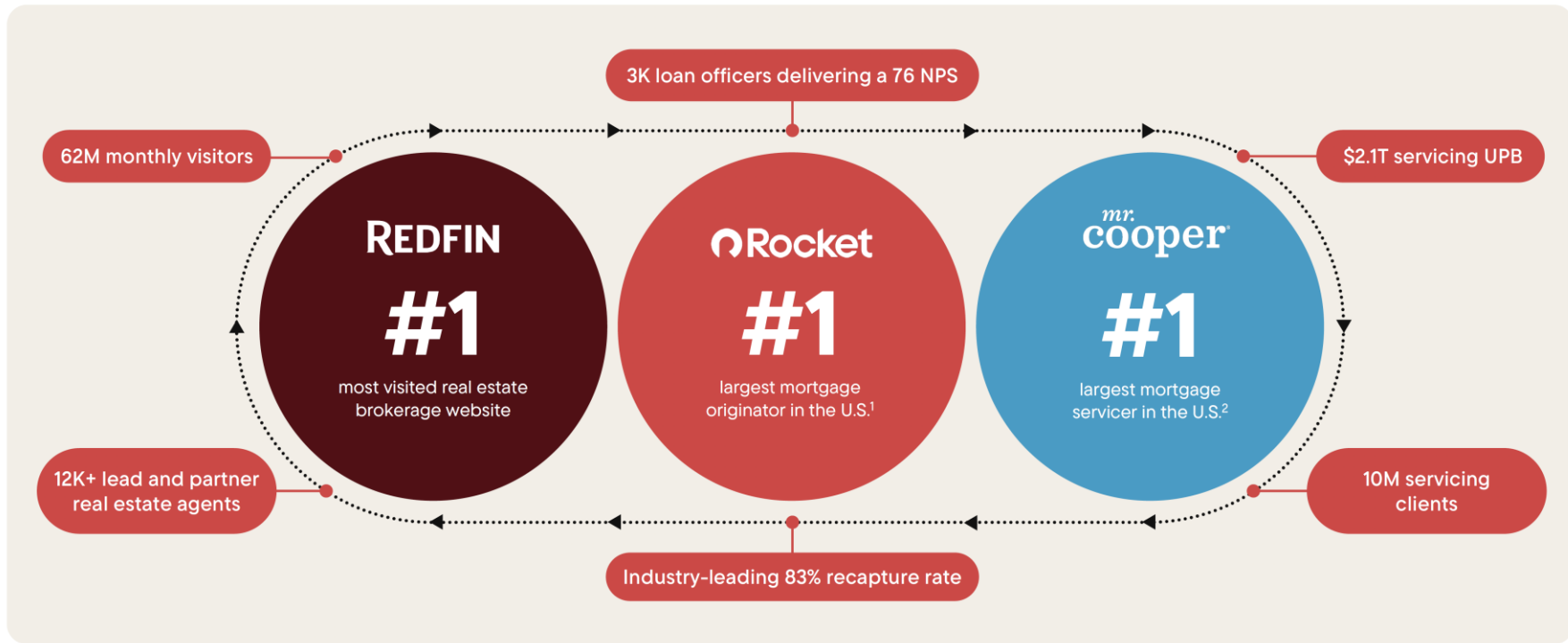
Rocket / Redfin Acquisition

Full end-to-end experience for consumers



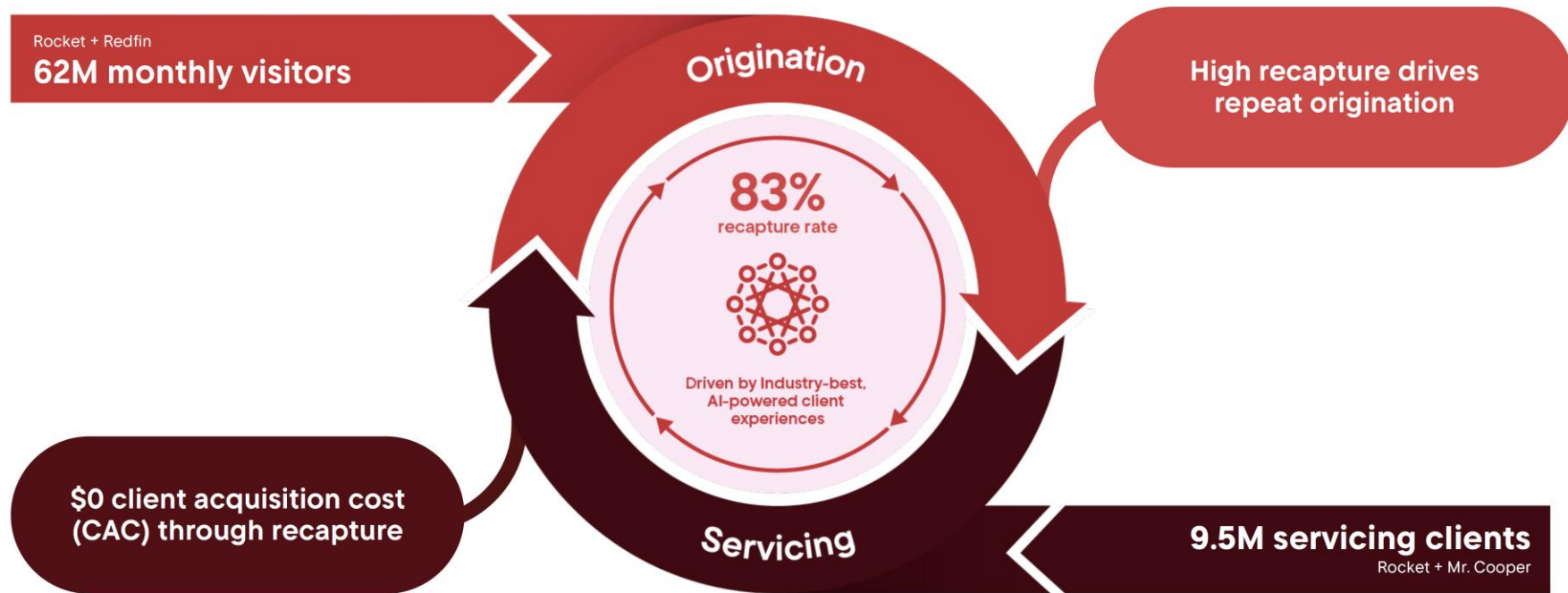
Rocket / Mr. Cooper Acquisition

Servicing is the key to recapture rate



Rocket / Mr. Cooper Acquisition

Pay attention to the recapture rate



Howdy,

[Customize dashboard](#)

APPLICATION Presented by [Rocket Mortgage](#)

Action needed to continue

Loan #:

Nice work starting your purchase application! Ready to keep going?


[Complete application](#)
[Delete application](#)

CREDIT SCORE FICO® Score 2 Presented By Experian®

Keep your score as high as you can to qualify for better interest rates when you need a loan.


[Manage enrollment](#)

Last updated today

SOMETHING TO CONSIDER Presented by [Rocket Loans](#)

With a personal loan, you can combat rising rates and consolidate your debt into one monthly payment.

[Explore my options](#)


YOUR HOME & MARKET TRENDS Powered By [Rocket Homes](#)



8 nearby homes like yours just sold

Similar homes sold between \$548K and \$3.6M last week. See how your home compares.

[Updates weekly](#)

SUGGESTED FOR YOU Presented by [Rocket Mortgage](#)

Big news: Redfin joins Rocket

Experience the best of both worlds with Redfin's powerful home search paired with Rocket's unmatched financing.

[Learn more](#)




 Rocket + Redfin

The power of two, now working for you

Buyers, get 1% off your rate year-one or thousands back at closing

[Estimate my savings](#)

 [Explore refi solutions](#)

|

Smarter home buying starts here

Redfin is joining Rocket. To celebrate, we're offering special savings when you use Redfin & Rocket Mortgage to buy a home.¹

[Explore my savings](#)


\$415,000



4 bd 2 ba

Secure a dream loan for your dream home

With Rocket Preferred Pricing, you choose how to save when you work with Redfin & Rocket Mortgage



Exclusive savings

Get 1% off your mortgage rate for a year, or save up to \$6,000 in closing costs on a new home.¹



A winning team

Redfin's trusted agents and Rocket Mortgage Home Loan Experts all in one spot



Faster process

Quick preapprovals help you stay competitive and stand out to sellers

[Get personalized options](#)

[Let's chat](#)



Redfin

Smarter home insights with Rocket and Redfin
Get the full picture of your home's potential.

Learn more

Rocket Homes

2080 Garden Terrace Cir

Waxhaw, NC 28173

June 2025 • Property Report



other



4 beds



0 baths



2,919 sqft

Based on current county records.

How much could your home sell for?

Estimated home value

**\$763,000**

Estimated time to sell

**14 days**

Let's chat

How are comparable homes trending?

Based on 4 bedroom homes sold within a 3 mile radius.

Median sold price



\$800K

Last month
Jun 2025

\$827.8K

Last year
Jun 2024

-3.4%



Change YoY

Jun 2024 — Jun 2025

Average sale time



14 Days

Last month
Jun 2025

16 Days

Last year
Jun 2024

-13.3%



Change YoY

Jun 2024 — Jun 2025

Number of homes sold



14

Last month
Jun 2025

10

Prev. month
May 2025

+40.0%



Change MoM

May — Jun

Is now a good time to sell?

Based on 4 bedroom homes sold within a 3 mile radius in the past year.

Housing market conditions



Is Waxhaw a buyer's or seller's market?



Difference since June 2024

At the same time last year, it was a seller's market for 4 bedroom homes nearby.



Insight

Homes like yours are in demand. Prices tend to list higher and you may receive multiple bids.

Housing Market Reports are calculated by Rocket Homes Real Estate and based on information from the MLS.

Explore all of Waxhaw

Waxhaw housing market report

May 2025 • Waxhaw, NC

Median sold price

\$740K 

Avg. sale time

35 days 

[View full report](#)

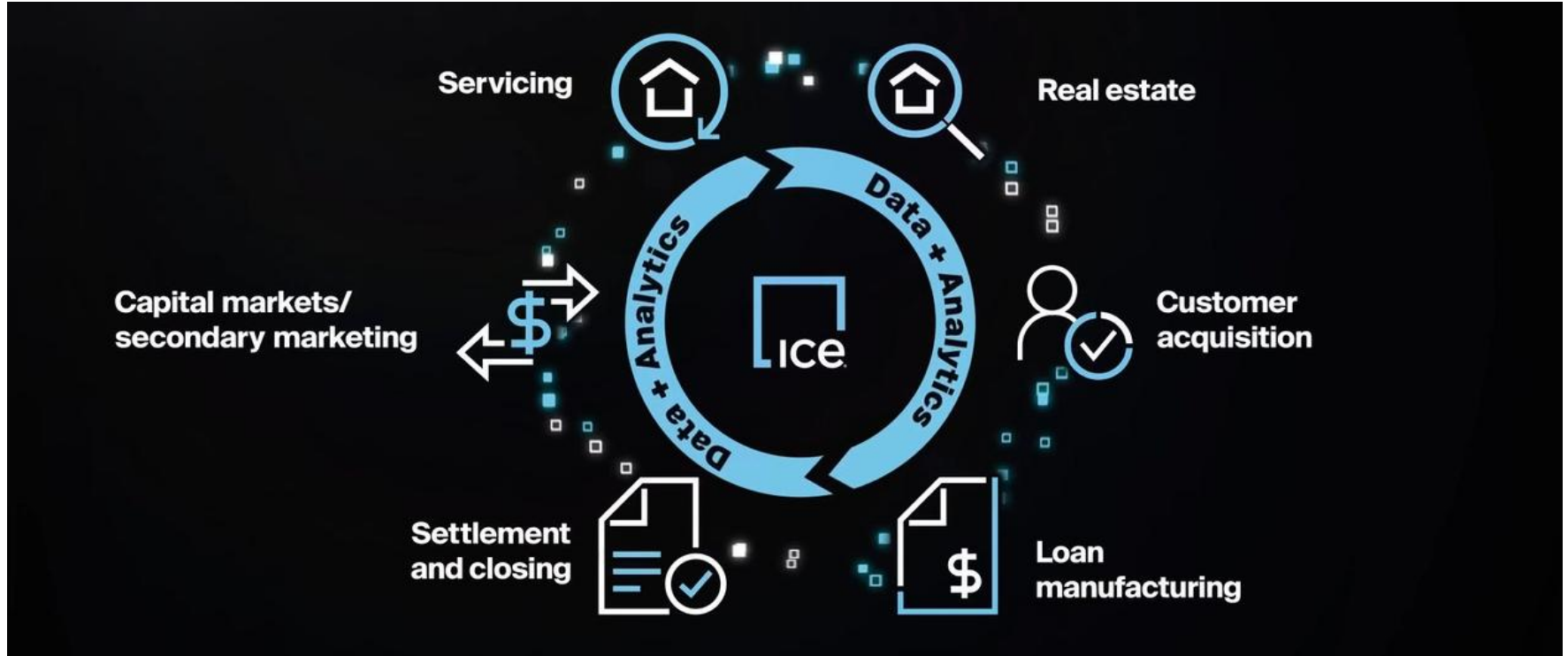

Zillow Super App

Full end-to-end experience for consumers



ICE

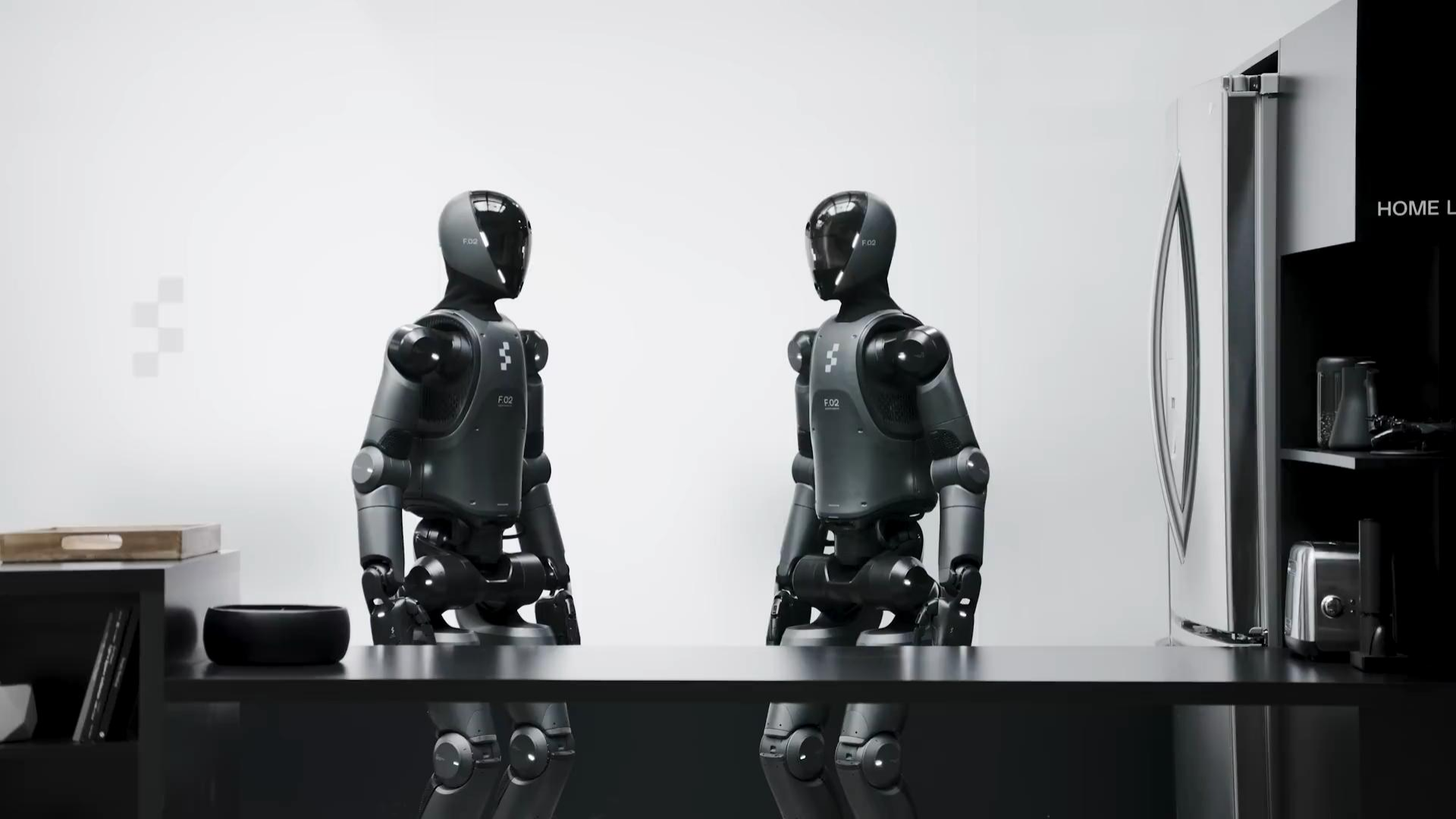
Full end-to-end experience for consumers





AI WILL CHANGE EVERYTHING

It's coming faster than you think!



HOME L



László Gaál // testing Veo3





fresh attractions

World Market Flavors

[fa] fresh attractions

SELF
CHECKOUT

mashgin

24 HOUR
VIDEO SURVEILLANCE

place
items
here



[fa] fresh
attractions



AI will radically **transform** real estate — but it is unlikely to **fully replace real estate agents** in the long term. Here's a breakdown of what's realistic:

What AI Can Replace or Automate:

- **Search & Matchmaking:** AI can suggest listings better than most humans, based on buyer behavior, budget, and lifestyle.
 - **Scheduling & Communication:** Chatbots and virtual assistants already handle showing requests, lead qualification, and follow-ups.
 - **Valuations & Market Analysis:** AI models (like Zillow's Zestimate) can predict prices faster and more accurately than traditional methods.
 - **Paperwork & Transactions:** Smart contracts and digital platforms streamline the closing process and reduce errors.
-

What AI Can't Easily Replace:

- **Trust & Emotion:** Buying or selling a home is personal, emotional, and high-stakes. People still value a human they trust.
 - **Negotiation:** Skilled agents bring local knowledge, psychology, and strategy that AI can't replicate — yet.
 - **Local Knowledge & Nuance:** School districts, neighborhood vibes, off-market properties — this hyper-local context matters and is hard to fully digitize.
 - **Problem-Solving:** Deals fall apart. Real agents keep them alive with creative, real-time interventions.
-

Most Likely Outcome: Hybrid Agents

The future is probably a **“cyborg agent”** — a human real estate professional augmented by AI. Think:

- Faster responses
- Better client insights
- Smarter pricing tools
- Automated back office

Agents who embrace tech will outperform those who don't. But relationships and trust will keep humans in the loop.



**“The Future Is Probably A “Cyborg Agent” – A Human
Real Estate Professional Augmented by AI”**

~ ChatGTP 4.0

**So how do brokerages and agents compete
in this new future?**

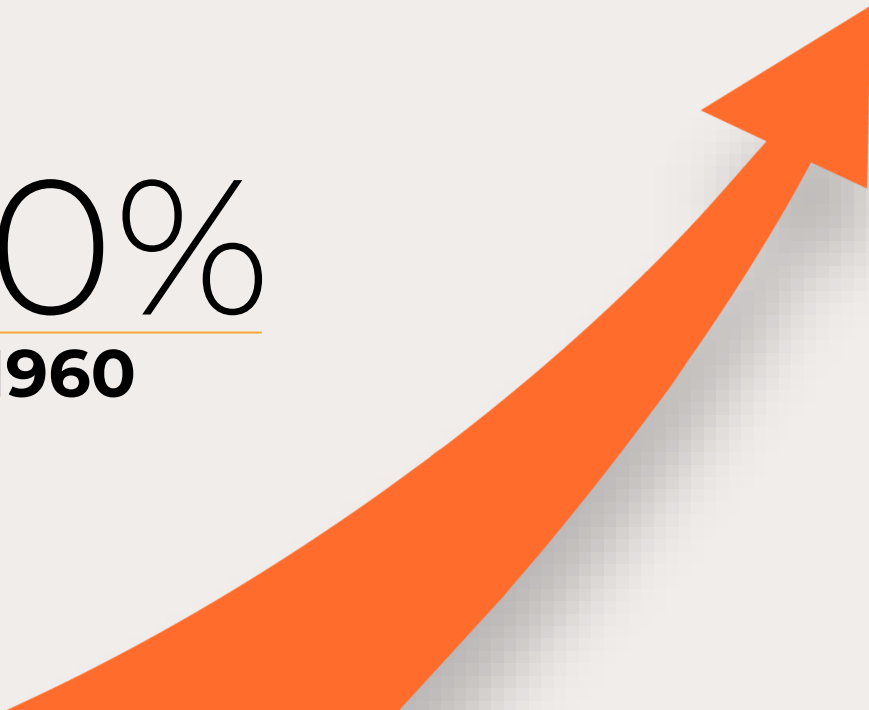


88% of buyers and **90%** of sellers used a
Realtor in 2024.

Dual Income Households

30%
IN 1960

60%
TODAY
and rising



FSBO Was 6% In 2024

People don't just wake up and decide to buy or sell their house on their own.



The Facts According To A RingCentral Survey

51%

Of customers say that **customer service** is more important than price

70%

Of customers say that a **convenient experience** is more important than price

80%

Of customers are willing to go out of their way to do business with a company that offers better **customer service**

A woman with dark, curly hair and a white headband is smiling broadly at the camera. She is wearing a light blue button-down shirt and has her hands positioned in front of her chest to form a heart shape. A brown strap, likely from a bag, is visible over her right shoulder. The background is a blurred outdoor setting with white architectural elements.

88% of home buyers would recommend their agent for future services.

72% of sellers would recommend their agent for future services.



How should i start using ChatGPT?

All Videos Forums Images News Shopping Web More Tools

AI Overview

To start using ChatGPT, simply visit the ChatGPT website or download the app, then either log in or create a free account. You can then begin by typing prompts into the chat interface, exploring different models for various tasks, and experimenting with prompts to see what works best for you.

Detailed Steps:

- Access ChatGPT:** Go to chat.openai.com or download the app for your phone.
- Log in or Sign Up:** If you don't have an account, create one. OpenAI offers a free tier, and you can also use ChatGPT instantly without creating an account, though this unlocks more features.

Show more

Reddit · r/ChatGPT
10+ comments · 6 months ago

Newbie here, what's the best way to start learning about ...

I use the free ChatGPT app, there is an upgrade option in the app but I'm not even sure of the price. The free version is fine for newbies.

12 answers · Top answer: Best thing about ChatGPT is you can ask ChatGPT that question

How do you guys use ChatGPT? : r/ChatGPTPro - Reddit 120 answers Jul 4, 2023
Best way to start using Chat GPT professionally in 11 answers Dec 7, 2024

ChatGPT 4o

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ChatGPT

Explore GPTs

Projects

New project

Chats

Getting Started with C...

Uploading Files for An...

Who is Dwiggy

High Res Images Move...

Lower Acquires Movoto

Rocket Mortgage Mr. C...

Rayse Real Estate Tech

Rayse Real Estate Tech

Industry Transformatio...

Best Man Speech: Hu...

AI Slide Design

Future of Real Estate.

James Dwiggins

How should i start using CHATGPT?

Here's a simple guide to start using ChatGPT effectively, whether you're new or want to get more out of it:

Step 1: Know What ChatGPT Can Do

ChatGPT can help with:

- Writing & Editing:** Emails, essays, speeches, social posts
- Research & Summaries:** Condensing articles, documents, or topics
- Brainstorming:** Ideas for names, businesses, content, etc.
- Learning:** Explaining difficult concepts, practicing languages
- Productivity:** Creating to-do lists, scheduling, decision-making help
- Coding:** Writing, explaining, or debugging code
- Business:** Drafting proposals, analyzing data, generating reports

Step 2: Start With a Clear Prompt

Be specific with what you want. Examples:

- ✓ "Summarize this article in 3 bullet points."
- ✓ "Write a professional email asking for a meeting."

Ask anything

+ 🌐 🗣️ ↻ 4o

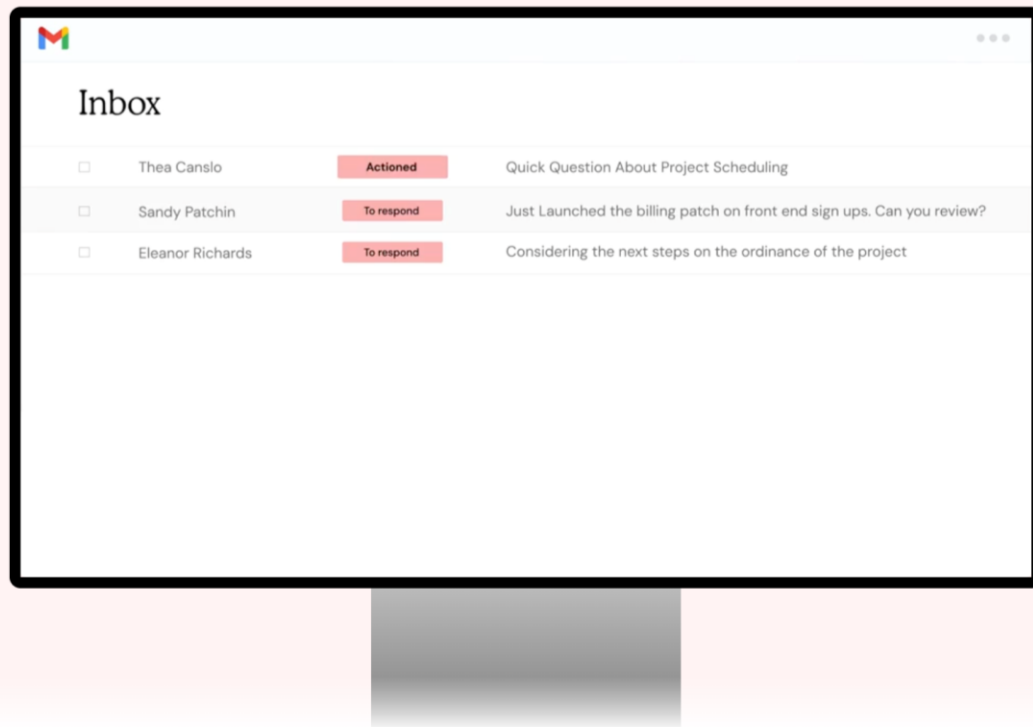
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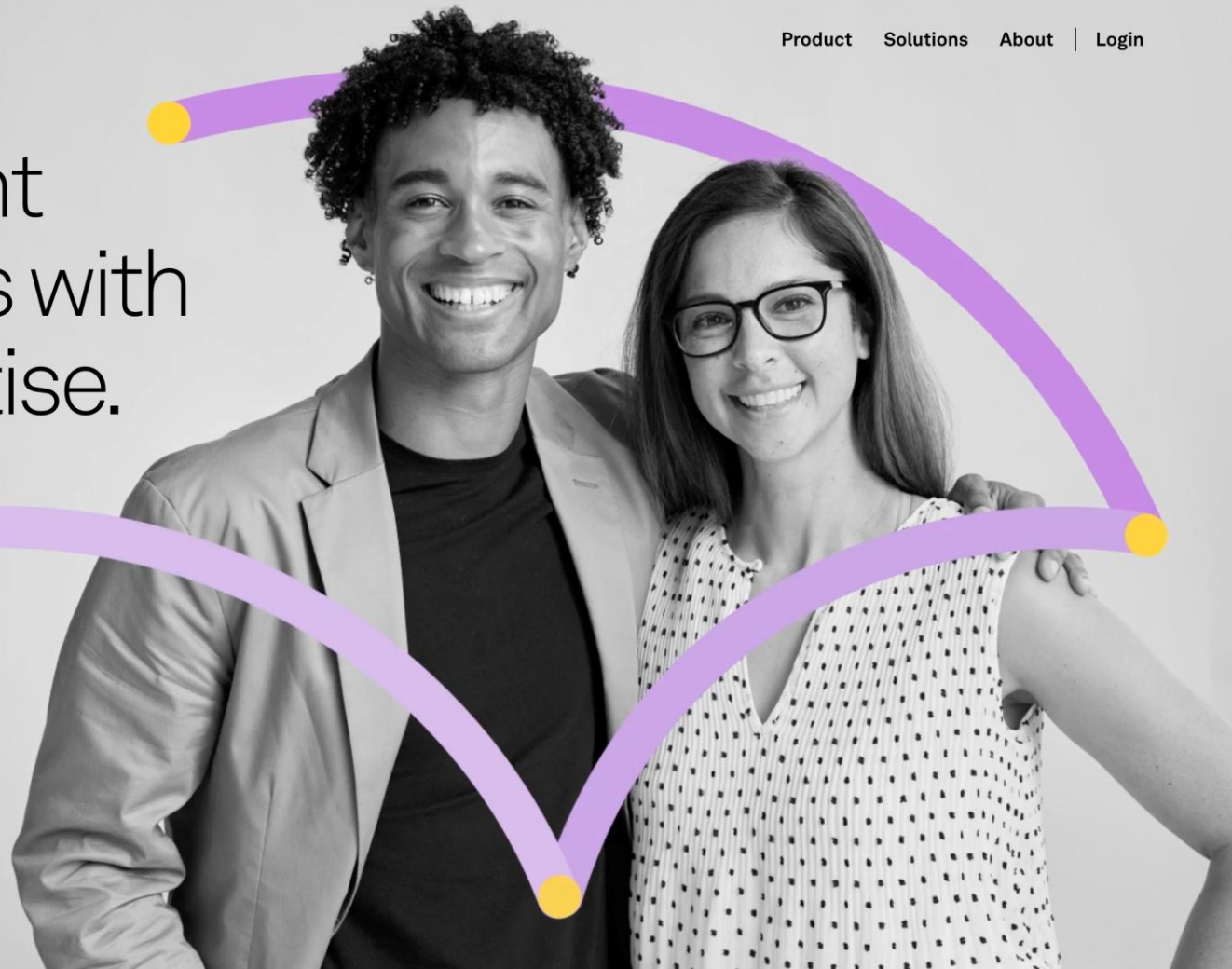
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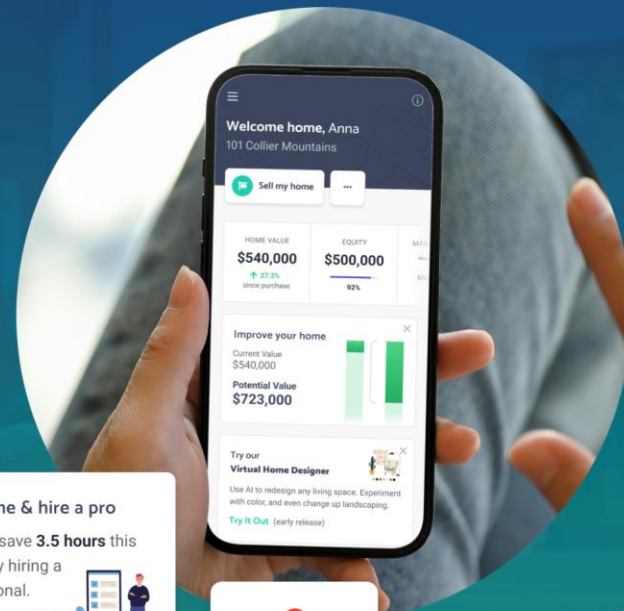
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James Dwiggins
Co-CEO - NextHome & Rayse, Inc.
James@nexthome.com