

CMA "Price It Right"- Matrix



CE hours:3

Course#: 44752



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IMPORTANT NOTE: A COMPARABLE MARKET ANALYSIS IS NOT AN APPRAISAL.

Overview

CMA is the acronym for Comparable Market Analysis. It is a report generated by real estate practitioners which suggests market or offer price for a prospective seller's or buyer's consideration. It compares subject property features to those of similar comparable properties recently SOLD in the market area.

A CMA may also include information on CURRENT listings being marketed for sale, as well as information on properties that did not sale, EXPIRED listings.

It is important to always remember that a Comparative Market Analysis is not an appraisal.

An appraisal is an unbiased estimate of a properties value based on an in-depth analysis of a Subject Property using three approaches to value: The Cost Approach, The Income Approach, and The Sales Comparison Approach.

Appraisers utilize the Sales Comparison Approach most often when estimating the value of residential property. The Sales Comparison Approach is based on the Principle of Substitution. An appraiser will make 'adjustments' to account for property features and/or characteristics that may or may not be present in recently SOLD similar properties that *are* present in the Subject Property. Making these 'adjustments' allows the appraiser to evaluate the properties as if they possessed identical features and/or characteristics.

Adjustments may be based on, but not limited to, the following:

- Condition of the property
- Location of the property
- Lot square footage/acreage
- Market conditions
- Parking
- Physical characteristics, (i.e., bedrooms, bathrooms, pool, amenities, etc.)
- Types of financing products used to purchase SOLD market area properties
- Types of materials used to construct the properties

The CMA serves as a guide that supports real estate practitioner's ability to discuss how the Subject Property might be viewed in the current economic climate. It also serves as a strong resource which anticipates the impending negotiation process; allowing the real estate practitioner to prepare for buyer offer strategy or to defend the seller's market price.

IMPORTANT NOTE: Adjustment factors come directly from the market, supported by extensive appraiser analysis. Dollar amounts for adjustments change based upon current market conditions. Different markets value property characteristics and features differently. As such, there is no resource that contains universal values for any given property characteristic or feature. Agents should consult with a local appraiser for current information on feature values. Most appraisers are more than willing to assist with simple, non-complicated inquiries.

The Suggested Market Price & The Code of Ethics

REALTOR Code of Ethics of the National Association of REALTORS®

Article 11, Standard of Practice 11-1

Article 11

The services which REALTORS® provide to their clients and customers shall conform to the standards of practice and competence which are reasonably expected in the specific real estate disciplines in which they engage; specifically, residential real estate brokerage, real property management, commercial and industrial real estate brokerage, land brokerage, real estate appraisal, real estate counseling, real estate syndication, real estate auction, and international real estate.

REALTORS® shall not undertake to provide specialized professional services concerning a type of property or service that is outside their field of competence unless they engage the assistance of one who is competent on such types of property or service, or unless the facts are fully disclosed to the client. Any persons engaged to provide such assistance shall be so identified to the client and their contribution to the assignment should be set forth. (Amended 1/10)

Standard of Practice 11-1

When REALTORS® prepare opinions of real property value or price they must:

1. be knowledgeable about the type of property being valued,
2. have access to the information and resources necessary to formulate an accurate opinion, and
3. be familiar with the area where the subject property is located unless lack of any of these is disclosed to the party requesting the opinion in advance.

When an opinion of value or price is prepared other than in pursuit of a listing or to assist a potential purchaser in formulating a purchase offer, the opinion shall include the following unless the party requesting the opinion requires a specific type of report or different data set:

1. identification of the subject property
2. date prepared
3. defined value or price
4. limiting conditions, including statements of purpose(s) and intended user(s)
5. any present or contemplated interest, including the possibility of representing the seller/landlord or buyers/ tenants
6. basis for the opinion, including applicable market data
7. if the opinion is not an appraisal, a statement to that effect
8. disclosure of whether and when a physical inspection of the property's exterior was conducted
9. disclosure of whether and when a physical inspection of the property's interior was conducted
10. disclosure of whether the REALTOR® has any conflicts of interest (Amended 1/14)

Effective January 1, 2023

Analyzing the Subject Property

The Subject Property is the foundation upon which all CMA reports are based. The more property details you are able to discover about the Subject Property the more complete your analysis will be. The more complete your analysis, the more confident you become when presenting a Suggested Market Price / Offer Price. So, how does one discover or uncover these details?

- Consultation with the Seller, (The Seller's Disclosure Notice, TXR 1406 / TREC No. OP-H, will be very useful.)
- Research Tax/Public Records
- Review previous MLS entries, if available

QUESTIONS TO ASK THE SELLER:

- Are promissory note payments current? If applicable.
- Are there any pending insurance claims against the property?
- Is the property located in a flood zone? Is the current flood insurance policy transferable?
- Is contribution to buyer closing costs an option?
- Does the property have any latent defects? (i.e., unlicensed DIY projects, foundation settlement issues, needed hidden repairs, etc.)
- Would an allowance for repairs be an option?
- Have any improvements been made to the property recently? If so, when? Are records for the improvements available?

REVIEW THE PROPERTY TAX RECORD

- Property tax record can be accessed from Matrix Tax Records or Realist Tax Records
- Be sure to confirm the information found in either with the Seller
- Review the CAD to verify accuracy

RESEARCH PREVIOUS PROPERTY DETAIL REPORTS FROM PAST LISTINGS

- Check MLS to see if/when the property may have been listed in the past. If there is information from a previous listing, print the Property Detail Report and review it with the Seller.

Considering Comparable Properties (Comps)

There are three comparable categories: SOLD properties, CURRENT property listings, and EXPIRED property listings. Each category provides insight into determining a Suggested Market Price / Offer Price.

Properties which have SOLD within the most recent 3 – 6 months provide insight into how prospective buyers are perceiving certain property characteristics and features in the market. By evaluating recently SOLD properties, we can understand how the marketplace is trending.

CURRENT property listings provide insight into how property owners perceive the market. By evaluating recently listed properties we can understand how sellers hope the marketplace will trend.

Listings which have EXPIRED in the most recent 3 – 6 months provide insight into how the consumer values specific property characteristics and features when compared side-by-side to others. Consumers have rejected these property conditions and market prices.

PENDING listings might also be useful as the information gathered here will provide insight into what property features buyers are finding most appealing. PENDING properties' list price suggests 'top-of-the-market' values. Buyers will have, most often than not, put forth an offer that is a bit less than the marketed PENDING list price.

An accomplished or aspiring real estate professional will invest time in understanding each of these categories so that they can easily articulate to the consumer how each categories' performance may inform a Suggested Market Price / Offer Price.

It is recommended that 3 – 5 Comparables, from each category, are identified and researched. But, NOT more than 5 as presenting more than 5 Comparables for any individual category will likely confuse the consumer.

The best Comparable properties will be located within a 3-to-5-mile radius of the Subject Property; and, will have SOLD, LISTED or EXPIRED within the most recent 3 – 6 months.

Finding Strong Comparable Properties

Input desired search criteria into Matrix search data fields. Inputting bare bones criteria will yield the most complete property inventory available.

Once the agent list view generates, review all the information contained in each Property Detail Report, including Agent Remarks and Private Remarks. These fields allow cooperating agents to transparently share information that is not public facing.

Evaluate the details that distinguish one property from another. Consider criteria that is highly desired by consumers, in a given neighborhood. (i.e., lot description, property amenities, etc.)

When you are satisfied that you have identified the best Comparables presently offered in Matrix's database, print the grid for your future reference. Also print the statistics generated from the Quick CMA. (The icon is located on the bottom left side of the Results screen.)

Note the average sale price per list price ratio (SP/LP). This ratio will help in understanding how the market is performing.

We remain aware that we not appraisers. We are recommending a Suggested Market Price / Offer Price from the data input into the multiple listing service's database. Should the property owner challenge the results of your research, confidently recommend that they consider hiring a licensed appraiser to provide them more comfort.

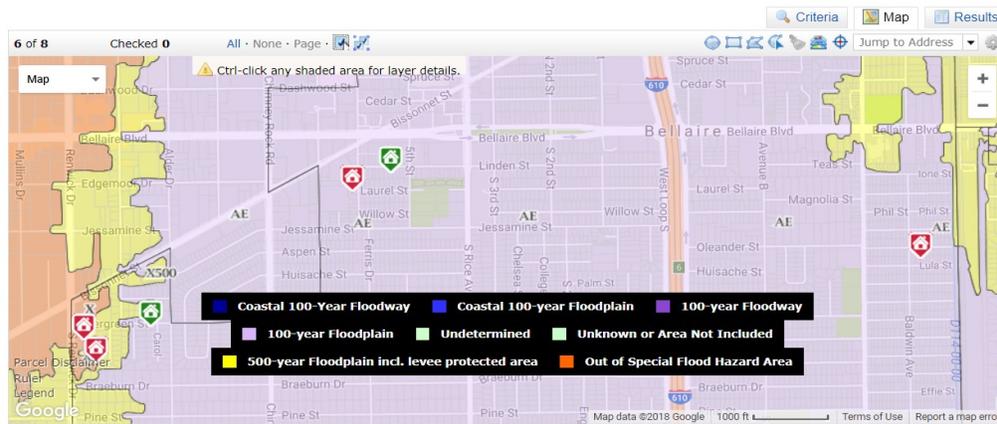
Researching Market History

MLS properties are archived for a period of at least two years. This archive allows practitioners to understand the market history of each property more thoroughly. Information regarding true Days-on-Market (DOM), price reductions, and status changes is stored and readily available.

- True Days-on-Market (CDOM)
 - A property may be placed on the market for a period and then removed from the market for any number of reasons, and later placed back on the market by the same or different brokerage firm. The new DOM number would be different from the cumulative Days-on-Market, (CDOM), number. Both bits of information are useful and can be found in the Property Archive Report (PAR).
- Price Reductions/Adjustments
 - The Property Archive also tracks and compares the original market price to the current markets price. Market price can be adjusted up or down for any number of reasons, (i.e., improvements may have been renovated; original market price may have been adjusted; seller motivation may have changed; upgrades may have been added; etc.)

Plotting Desired Search Area on Map

Plotting the final selection of Comparables allows the seller to visualize the market, understand the proximity of other properties to the Subject Property. It also serves as a supplemental tool to bolster the practitioner's explanation of how a Suggested Market Price / Offer Price was determined.



KEYBOARD KEYSTROKES

Tap the tool shape you wish to implement, (i.e., radius, polygon, freehand polygon).

1) Radius Tool

- Tap draw radius. (The tool will highlight when active.)
- Tap as close to the location pin tip as possible.
- Stretch to the desired radius.
- Double tap to complete the radius.
- Search withing the shaded area.
- To remove the shaded radius area, tap shaded radius, select delete shape.

2) Polygon Tool

- Tap draw polygon. (The tool will highlight when active.)
- Tap a desired location on the map.
- Tap and release to create a desired boundary line.
- Double tap to close desired boundary line.
- Property Search will generate within the shaded area.
- To remove the drawn shaded area, tap shaded area, select delete shape.

3) Freehand polygon tool

- Tap draw freehand polygon. (The tool will highlight when active.)
- Tap a desired location on the map.
- Draw desired boundary lines.
- Double tap to close desired boundary lines.
- Property Search will generate within the shaded area.

- f. To remove the drawn shaded area, tap shaded area, select delete shape.

Generating CMA Reports

There are 4 CMA Tools available in Matrix MLS; Quick CMA, CMA 360, CMA Wizard and Cloud CMA.

| Previous · Next · 1-8 of 8 | | Checked 3 | | All · None · Page | | Display | | Agent Single Line | | at 25 | | per page | | Criteria | | Map | | Results | |
|-------------------------------------|----|-----------|------|-------------------|--------|-----------------------|-----------------------------|-------------------|-------|-----------|----------|----------|----|----------|------|-----|--|---------|--|
| # | TX | MLS # | Stat | AR | Office | Address | Subdivision | Lot Size | SF | Price | Prc/SF | YB | BR | Bth | DOM | | | | |
| <input type="checkbox"/> | | 45408008 | A | 17 | DGTY01 | 800 Carol Street | Braeburn Country Club Estal | 8,750 | 2,978 | \$825,000 | \$277.03 | 2002 | 4 | 3/1 | 7 | | | | |
| <input type="checkbox"/> | | 32903929 | A | 17 | TRNR01 | 5209 Linden Street | Bellaire | 7,000 | 3,239 | \$850,000 | \$262.43 | 1998 | 4 | 3/1 | 10* | | | | |
| <input type="checkbox"/> | | 59985087 | A | 17 | RMXP01 | 5105 PALMETTO Street | BELLAIRE | 8,250 | 3,260 | \$875,000 | \$268.40 | 1997 | 4 | 3/1 | 105* | | | | |
| <input checked="" type="checkbox"/> | | 52332392 | S | 17 | SUAN01 | 4324 Lafayette Street | Southdale Add | 5,125 | 2,946 | \$564,000 | \$191.45 | 1998 | 4 | 3/1 | 41* | | | | |
| <input checked="" type="checkbox"/> | | 77035644 | S | 17 | RYAN02 | 18 Prospect Place | Braeburn Hollow Amd | 8,500 | 3,199 | \$575,500 | \$179.90 | 1997 | 3 | 2/1 | 133 | | | | |
| <input checked="" type="checkbox"/> | | 73601641 | S | 17 | DGTY01 | 11 Prospect Place | Braeburn Hollow | 6,045 | 3,200 | \$660,000 | \$206.25 | 1998 | 4 | 3/1 | 45* | | | | |
| <input type="checkbox"/> | | 29043037 | S | 17 | GKPI01 | 4332 Lula Street | Southdale | 5,125 | 3,289 | \$732,000 | \$222.56 | 1999 | 4 | 4/1 | 8 | | | | |
| <input type="checkbox"/> | | 8119094 | S | 17 | SUAN16 | 6912 Ferris Street | Norwood | 6,600 | 3,275 | \$825,000 | \$251.91 | 2000 | 4 | 3/1 | 65 | | | | |

Actions Refine Save Carts [1] · Previous · Next

Criteria Email Print/Email PDF CMA Directions Stats Export Quick CMA Cloud CMA Text Listings

KEYBOARD KEYSTROKES

1. www.har.com
2. Sign in
3. Input your credentials
4. Glance to the right and tap Access Matrix MLS

A. The Quick CMA

The Quick CMA generates a 1 to 2-page report which is a statistically and mathematically accurate automated valuation model, AVM. The numbers that are produced are based on the selected SOLD Comparables. The CURRENT listings, PENDING listings, and EXPIRED listings data may also be provided, for informational purposes.



Comparative Market Analysis

Prepared By: Cristina Schaefer

Listings as of 05/03/18 at 12:20 pm

Property Type is 'Single-Family' Status is one of 'Active', 'Option Pending', 'Pend Cont to Show', 'Pending' Status is 'Sold' Status Contractual Search Date is 05/03/2018 to 11/04/2017 Sq Ft Total is 2700 to 3300 Year Built is 1997 to 2007 Market Area is 'Bellaire Area'

| Single-Family | | | | | | | | | | | | | | | | | |
|-----------------|-----------------------|---------------------|------|----|----|----|-------|----------|--------|--------|------------|----------|------|----------|------------|----------|--------|
| Sold Properties | | | | | | | | | | | | | | | | | |
| MLS # | Address | Subdivision | Pool | BR | FB | HB | # Gar | Bld SqFt | Yr Bld | Lot SF | List Price | LP/SqFt | CDOM | Cls Date | Sold Price | SP/SqFt | SP/LP% |
| 52332392 | 4324 Lafayette Street | Southdale Add | No | 4 | 3 | 1 | 2 | 2,946 | 1998 | 5,125 | \$599,000 | \$203.33 | *78 | 03/26/18 | \$564,000 | \$191.45 | 94.16 |
| 77035644 | 18 Prospect Place | Braeburn Hollow Amd | Yes | 3 | 2 | 1 | 2 | 3,199 | 1997 | 8,500 | \$650,000 | \$203.19 | 133 | 02/23/18 | \$575,500 | \$179.90 | 88.54 |
| 73601641 | 11 Prospect Place | Braeburn Hollow | Yes | 4 | 3 | 1 | 2 | 3,200 | 1998 | 6,045 | \$699,000 | \$218.44 | *243 | 04/13/18 | \$660,000 | \$206.25 | 94.42 |
| # LISTINGS: 3 | | Medians: | | 4 | 3 | 1 | 2 | 3,199 | 1998 | 6,045 | \$650,000 | \$203.33 | 133 | | \$575,500 | \$191.45 | 94.16 |
| | | Minimums: | | 3 | 2 | 1 | 2 | 2,946 | 1997 | 5,125 | \$599,000 | \$203.19 | 78 | | \$564,000 | \$179.90 | 88.54 |
| | | Maximums: | | 4 | 3 | 1 | 2 | 3,200 | 1998 | 8,500 | \$699,000 | \$218.44 | 243 | | \$660,000 | \$206.25 | 94.42 |
| | | Averages: | | 4 | 3 | 1 | 2 | 3,115 | 1998 | 6,557 | \$649,333 | \$208.32 | 151 | | \$599,833 | \$192.53 | 92.37 |

Quick Statistics (3 Listings Total)

| | Min | Max | Average | Median |
|-----------------|-----------|-----------|-----------|-----------|
| List Price | \$599,000 | \$699,000 | \$649,333 | \$650,000 |
| Sold Price | \$564,000 | \$660,000 | \$599,833 | \$575,500 |
| Adj. Sold Price | \$543,235 | \$656,500 | \$587,245 | \$562,000 |
| LP/SF | \$203.19 | \$218.44 | \$208.32 | \$203.33 |
| SP/SF | \$179.90 | \$206.25 | \$192.53 | \$191.45 |
| Adj. SP/SF | \$169.81 | \$205.16 | \$188.58 | \$190.77 |

KEYBOARD KEYSTROKES

1. Tap Search
2. Tap Single-Family
3. Find Location Information Widget
 - a. Input city name, *subdivision name*
4. Find Status Widget
 - a. Select SOLD, PENDING
5. Glance down to check number of Results
 - a. May need to make some "COMP-romises", If so . . .
 - i. Find Property Information widget
 1. Input number beds, number baths, etc.
6. Glance down to check number of Results
7. Tap Results
 - a. Check to see if 3 – 5 properties were identified for each category
8. Glance up and left to find Map
 - a. Check to see if plotted properties are in proximity to one another
 - b. Select properties that are within the desired neighborhood
 - c. Be careful to not include properties located across railroads, major roadways/interstates/highways, or bayous/lakes/rivers.
9. Tap a mapping tool to select properties that are plotted near one another.

- a. Outline desired properties
 - b. Glance up and left to find Results
 - c. Tap Results to return to Agent Single Line grid
 - i. Now carefully review each listing details to be sure these Comparables are similar to the Subject Property; remembering to read the Remarks, view pictures, and read property features.
 - ii. Narrow Results to 3 – 5 properties
10. Glance down and right to find the 'Actions' ribbon.
 11. Look to the right to find Quick CMA.
 12. Tap Quick CMA.
 13. The Quick CMA Report will generate and will include your contact information.

EXPORTING SEARCH RESULTS / SHARING THE REPORT WITH THE CONSUMER

Option One:

1. Tap browser TAB to return to Agent Single Line grid
2. Glance down and right to find Email
3. Tap Email/Print
4. Tap Quick CMA
5. Download and save to device desktop to add as an attachment to an email.
6. Print a copy to present to the consumer in person or to save a copy for yourself to discuss with consumer via phone conference or Zoom

Option Two:

1. Glance down and right to find Email
2. Tap Email to send directly from Matrix

NOTE: The criteria upon which the report was generated is detailed above the Market Analysis Summary title.

B. The CMA Wizard

The CMA Wizard generates a 20+ page report which features more comprehensive report pages, (i.e., charts, graphs property comparison columns, pictures of Comparables, pictures of Subject etc.) It allows for adjustments such as closing costs, features, factors, repair allowances, etc. Personal comments to the seller can also be entered.

An unlimited number of additional personal pages can be imported and incorporated, (i.e., brokerage firm history, marketing plan, personal biography, etc.) into the Final CMA.

The CMA Wizard can be edited and saved for future reference.



Select CMA Contact

Welcome to the CMA Wizard. Use this Start page to select your Contact. Use the above Navigation Bar to navigate through the steps.

Select Contact Name: [Create a New Contact](#)

Description:

Please Note: This CMA will be saved for 180 days from the Last Modified date and then automatically be deleted. If you need to keep it longer, modify the CMA before the end of the 180 day period or save a copy of the generated PDF to your computer (you should do that anyway).

KEYBOARD KEYSTROKES- GETTING STARTED

1. Hover over the Search tab in the Speed Bar
2. Tap Single-Family

Find STATUS Widget

Select SOLD, (and maybe EXPIRED to make the point)

Find the LOCATION INFORMATION widget

1. Input the Subject Property address in the Map Search field (It's highlighted in yellow.)
2. Tap the 'within' down arrow to select a 'miles distance' from Subject Property.

Find the PROPERTY INFORMATION widget

1. Input Subject Property criteria, (i.e., bd, ba, sq.ft., square foot, parking, year built, specific features).
2. Glance to the bottom left or top right to locate and tap Results.
3. Select properties that are obviously not similar to the Subject Property with a checkmark.
 - a. Glance to the bottom left to find Refine in on the Action ribbon
 - b. Tap Refine.
 - c. Now, find and tap Discard.

Find the MAP icon by glancing up and to the right

1. Tap the Map icon to see the proximity of the Comparables to the Subject Property.
2. Use the Draw shape tools to draw a boundary around those properties.
 - a. Select a tool shape you prefer, tap it to make it active.
 - b. Now, tap a spot on the map to begin to draw a boundary around those properties.
 - c. Once the boundary is complete a list of actions will appear. Tap exclude this shape.
3. Toggle back to the Agent Single Line display by tapping 'Agent Single Line display'.
 - a. Identify additional properties that are not similar to the Subject Property by tapping each individual MLS# and reviewing the 360 Property View report.
4. After narrowing the list down, on the Results grid to 3 - 5 properties for each status category, select the remaining properties.
5. Tap CMA (CMA Wizard) to begin building the report.

BUILDING THE CMA WIZARD REPORT

1. Glance top left, tap START.
2. Choose a cover page layout preference.

PAGES Tab- Available Pages / Selected Pages

Cover

Choose cover with picture or without picture. It's your preference.

Subject

1. Tap Summary List
2. Tap Price Adjustments

Comparables

Tap 'COMPARABLES' to select all pages from this list.

Static

1. Tap 'STATIC' to select all pages from this list
2. Use the up/down arrows to select the print order of these pages.

SUBJECT Tab

1. Input Tax ID from the Realist Tax Report we printed earlier.
2. Tap Fill to populate fields.
3. The Subject Property's features page will appear.
4. Add or correct information for any features not populated or that are important to the client.

COVER Tab

1. Upload a picture you would like displayed on the cover of your report.
2. Verify your contact information.
3. Verify the client's contact information

COMPARABLE Tab

Select all or remove a few. It's up to you!

MAP Tab

This page plots the Subject Property on a map to see the proximity of Comparable Properties.

ADJUSTMENTS Tab

1. The Subject Property details are listed in the far left column.
2. Be SURE to consult with an Appraiser or your broker to input values on this page. (You now know the basis upon which this data is utilized.)
3. Glance to the right and up to find the View in Detail Mode. Tap this link to see a side-by-side comparison of features.
4. Tap View in Single Line Mode to toggle back.

PRICING Tab

This page provides a summary of the data pulled from all Property Detail pages for each Comparable.

1. The Additional Analysis field will provide information for features you, an appraiser, and your broker decided should be adjusted.
2. The Suggested List Price field provides a space for you to substantiate your findings.

FINISH Tab!!!

Print a .pdf copy of the CMA Wizard report

1. Glance to the left to find the View CMA icon.
2. Tap it to view the report.
3. Download a .pdf copy of the report to save for future reference or email to the client as an email attachment.

Email a copy of the CMA Wizard Report to Client

Email a copy of the CMA Wizard Report directly to the client from Matrix.

NOTE: The criteria upon which the report was generated is detailed above the Market Analysis Summary title.

C. The Cloud CMA^P

Cloud CMA is a Platinum Tool provided by a third-party, Lone Wolf. It was built to assist agents in easily creating highly customized, modern CMAs, Buyer Tours, Property Reports, and Flyers in minutes.

Each Cloud CMA report incorporates Matrix multiple listing service data as well as information from other top websites to provide an exhaustive volume of sweeping content. Its report is just a tad bit more expansive than that of CMA Wizard.

To learn more about Cloud CMA, go to your Members Only Portal. Tap My Matrix. Tap Cloud CMA. Next, input your name and email address to start your complimentary 14-Day Trial. You might also ask your broker or colleagues about their experience implementing this tool in their business practices.



Elevate your real estate business with our Platinum subscription, offering a comprehensive toolkit for agent promotion, listing promotion, and lead generation. If you haven't upgraded to Platinum yet, now is the perfect time to explore its benefits through a complimentary 30-day trial. Simply register via your Members Only Portal and unlock the full potential of your real estate business.

The screenshot displays the HAR.com Members Only Portal. The search bar shows 'Where to search: Members Area' and 'Search: platinum'. The search results list 12 items, including 'MLS Platinum Subscription', 'Platinum Tools', 'Platinum Training Classes', 'Platinum Webinar', 'Platinum Video Tutorials', 'MLS Platinum Subscription', 'About MLS Platinum', 'Open House Registry App', 'Mobile Chat App', 'Platinum Lead Generation Tools (Training)', and 'Platinum Innovations Training Session (Training)'. A sidebar on the left contains navigation options like Dashboard, MLS, Tools, My Account, Leads / Appt, Training, Inside HAR, and HAR Store. A right sidebar features 'ACCESS MATRIX MLS', 'Verify Your Information' with contact numbers for Matrix, SUPRA, and HAR.com, and 'Frequently used tools' including 'Manage Your Website', 'Enter Matrix MLS', and 'MarketInsight'. A 'Chat with us' button is visible at the bottom right.

From the members only portal, type **platinum** in the search bar and choose “**MLS Platinum Subscription.**”

MLS Platinum Subscription

Free Trial Available

You are qualified for a 30-day free trial to MLS Platinum. You may start your service now by clicking the "Begin Your 30 Day Free Trial!" button below. No credit card information is needed and you will not be charged once the trial period ends. If you want to continue using these services after 30 days, you can return here and sign up for the paid version

[BEGIN YOUR 30 DAY FREE TRIAL!](#) [SIGN UP FOR PAID PROGRAM](#)

This will show you your subscription status and will have the grey button “**Begin your 30 day free trial**” or the opportunity to “**sign up for the paid program**”, if you do not need a trail period!