

## Frequently Asked Questions

*A copy of this portion can also be found on the password-protected Agent Portal of Benchmark's website.*

### Paperwork

1. **Q: *What is required in the paperwork I turn in?***

A: If it's on the checklist and not preceded by "if applicable" it is required. So if it's not on the checklist, there's no need to turn it in unless it is a component of the contract, such as a special addendum, etc. Please do NOT send us MLS picture printouts, CMAs, Inspection Reports, or tax reports, and remember EVERY listing and contract packet MUST have the checklist as the cover sheet on the initial submission. After that, we do not need the checklist.

Other paperwork we do not need: Buyer Inspection Contingency Releases, Repair Counters, loan commitment letters, inspection reports, rejected offers, other company's disclosures, and any document with sensitive information (e.g. social security numbers).

**Special Note** → If compliance is requesting additional documents, **send ALL pages of the document requested**, but do not send the entire packet again. For example, if you receive an email from compliance saying buyer forgot to sign the Property Condition Disclosure. Please send ALL pages of the PCD so we can match it up to the correct transaction. ***Never send only the signature page of a requested document. Always send all pages of the document requested.***

2. **Q: *Why don't you need other "important" paperwork?***

A: TREC requires that the forms listed on our checklists are accessible and fully signed and dated. What TREC requires in the broker file may be different from what is a best practice for YOU, to maintain in your file. Always "Cover Your Assets" by keeping your own files complete. Likewise, TREC requires the maintenance of the broker files for 3 years, but we keep our broker files indefinitely. You can make your own decision, but 3 years is the minimum. There is a reason that E&O Insurance is individual in Tennessee. If a claim is filed, invariably it is against the individual agent – which is why we are strong advocates of maintaining at least \$1,000,000 in E&O Insurance, individually. Just know that in case of lawsuit, the details in your file are the basis of your legal defense. Poor file = poor defense, 3 or 4 or 5 years from now.

3. **Q: *Since Benchmark has working relationships with several title companies, can I expect Benchmark will get my contract docs if I just send them to the title company?***

A: Nope. You will need to turn in paperwork to the Pipeline as well the selected title company, just like you would if you were using any title company.

4. **Q: *What paperwork do I need to turn in for rental listings?***

A: If the property is listed for sale on the MLS, we should already have your listing agreement on file, and that agreement should state that you have permission to advertise the property for lease also. We don't need anything more. If the property is NOT listed for sale, all the office requires is the Rental Authorization/Notification form sent to the Pipeline. When you are ready to be paid on a rental/lease commission, you will need to turn in the check, with a check submission form. We do not need a copy of the lease.

5. **Q: *I'm relisting a property, and the office already has all the listing docs. Do I have to turn everything in again?***

A: Nope. If your listing expired, the only paperwork we require is a listing amendment form documenting all the changes from the original listing agreement (term dates, listing price, etc.). If your listing was withdrawn, make sure you also include the Back on Market date. If you want to withdraw a property and save yourself some work, you may submit the request to withdraw, the anticipated BOM date, new term dates, and the new price (if applicable) on a single listing amendment. Remember, MLS rules state that a withdrawn property cannot be re-listed under the same firm for 5 days. Doing it sooner will result in a fine from MLS **and a \$50 charge from Benchmark for additional paperwork processing.**

6. **Q: What paperwork do I need to turn in for a lease/purchase?**  
A: Turn in all typical contract docs listed on the sales/purchase checklist (Confirmation of Agency, Disclaimer, Property Condition, Affiliated Business Disclosure, etc.), and use TAR form RF421 in addition to the RF401 Purchase and Sales Agreement, tying them together in special stipulations. Remember to make a note at the bottom of the checklist that this sale is a lease/purchase.
7. **Q: How can I withdraw my listing on the MLS?**  
A: You can't. Only office staff members with MLS Broker Permissions are able to withdraw listings. In order to have a listing withdrawn, you must fill out and sign a Listing Amendment requesting the withdrawal. Your seller must sign and date also. Then send the form to the Pipeline. Office staff is not allowed to withdraw any listing from the MLS without this paperwork. An email or phone request will not suffice except in cases of a serious emergency (i.e., gas leak, theft or vandalism, etc.).

### **Inbound Check Processing & Commissions**

1. **Q: I'm expecting a trust money check to come to the office...**  
A: If a check comes to the office in an envelope addressed to you (whether hand delivered or via mail), **it will go into your mailbox and remain there until you come get it.** Office staff will not intercept and open your mail. (That's a felony!) Always request the sending party to address the envelope simply to "*Benchmark Realty LLC,*" admin will then receive and open it.  
  
If you want us to accept and process a dropped-off check, you MUST send us a Check Submission Form PRIOR to the check arrival, otherwise we will hold the check in a general file until we know what to do with it. All trust money or misc. commission check submitted in person should have the Check Submission Form attached. We are required to keep a full accounting of each check that comes through the office and we must be certain that we are assigning the money to the proper file. Unfortunately, most incoming checks have no identifying info on them, so it is usually impossible to determine which file to assign it to unless we have the completed Check Submission form.
2. **Q: What about Title Company commission checks?**  
A: Closing commission checks need to be submitted directly to the office with a copy of the check AND the Closing Checklist attached (or emailed directly to admin prior to the title company dropping off the check). Do NOT use the Check Submission form for a closing commission check. Please make sure the closing checklist is filled out completely, including how you want to be paid (check or direct deposit), if there are any out-bound referral fees that need to be paid, the address you want your check mailed to, etc. **Do not send the Closing Checklist to Paperless Pipeline since we should already have it with the original check.** Simply follow the instructions on the form to see what to do with the rest of the closing paperwork.
3. **Q: What about paying referral fees?**  
A: Outbound referral fees should be paid directly from the closing agent upon funding of the purchase (at closing). Our preference is always for the closing agent to handle all extraneous payments. However, if Benchmark needs to remit the referral payment, you must attach the fully executed referral agreement to the Closing Checklist when turning it into admin. ALSO, if we are to pay the referral make a note on the Closing Checklist to that affect.  
  
In regards to inbound referral fees (where a Benchmark agent is receiving the fee), submit to Admin the fully executed referral agreement and a check submission form along with the referral check. Because of the nature of referrals, once the broker signs the referral form, admin does not retain outgoing referral agreements on file. You will receive it back from the broker after they sign it and you will need to include it when it is time to be paid.

4. **Q: *My deal has fallen through, and I need trust money released back to the buyer...***  
A: If your deal has fallen through, send the Trust Money Disbursement form to your broker to sign, then send the fully executed form directly to Central Accounting at [dbrown@benchmarkrealtyn.com](mailto:dbrown@benchmarkrealtyn.com) (**NOT the Pipeline**). Be sure to communicate “release instructions” in writing in the proper place on the form telling us: (1) to whom the check should be made payable, and (2) the address where the check needs to be sent OR the name of the person who will be picking it up from the office.

If “release instructions” are not articulated, the check will be cut, and then will sit in our files in the Benchmark admin office indefinitely awaiting a pick up.

5. **Q: *I have a closing where my commission is less than the trust money. What do I do?***  
A: The best course of action in this scenario is to plan ahead and simply have the title company hold the trust money when writing or countering the offer. However, if we are the holder you will need to transfer the trust money to the title company BEFORE the closing. To do this, email the Trust Money Release to Title Company form to Central Accounting, [dbrown@benchmarkrealtyn.com](mailto:dbrown@benchmarkrealtyn.com) (**NOT the Pipeline**) 72 hours in advance.

6. **Q: *When will my commission be ready?***  
A: We work hard to pay all commissions within 36 business hours after all paperwork has been received **and approved**. Often, we can get it to you within 24 hours after we receive all the closing docs and checks, but THAT IS NOT GUARANTEED. Please remember some days are busier than others – especially the last day of the month during the busy season – and in deference to those in line ahead of you, there may be times when it will take the full 36 hours to get to your file. Remember: making sure your paperwork is fully compliant ahead of time ensures a smooth process and that you get paid quicker.

If you selected to receive your commission as direct deposit, we will email you a record of the deposit once it's been processed. That email may go to your junk folder, but we will also put a copy on the Pipeline for you. You should know that commission paid via direct deposit does NOT instantly show up in your account. Most likely the deposit will show the next business day, but depending on which regional Fed system your bank is on, it could take longer. We have no control over how long it takes for your bank to accept the deposit and actually put it into your account. Check with your bank.

If you selected to receive your commission in check form, we will always call you when your check is ready to pick up. If you don't answer, we will always leave a message on your voicemail. *Calling the office to ask if your check is ready is unnecessary.*

### **Paperless Pipeline**

1. **Q: *I've never used Paperless Pipeline before. Will you help me?***  
A: We can, but it's REALLY simple. If you can send an email, you can submit docs to the Pipeline! All you have to do is scan and email your listing and contract packets to the Pipeline email address: [4408-10533-1265@docs.paperlesspipeline.com](mailto:4408-10533-1265@docs.paperlesspipeline.com). You can do this from your scanner at home, or use the pre-programmed one-touch scanner in any Benchmark office. Refer to the “10 Rules of Pipeline” for more info (page 38).

2. **Q: *My docs aren't getting to the Pipeline. What am I doing wrong?***  
A: First, double check the email address. It should be the long, numerical address above. (Make sure you did not include the period at the end of the above sentence!)

Second, make sure your scanner settings are set to a lower-resolution so that you are not generating a huge file. If the file is too big, The Pipeline will automatically reject it. Sending high-res docs to the Pipeline may or may NOT result in a bounce-back message. Sometimes high-res docs just disappear into cyberspace, never making it to the Pipeline, and we have no way of knowing you tried to send them. Keep in mind that a normal doc package file is rarely over about 2mb in size. If your file is larger than that, your scanner settings are set on high resolution. We cannot help you with changing the settings on your scanner; refer to the instruction manual that came with your machine.

While you are checking your scanner settings, make sure that it is not generating a password-protected file or adding a security lock to your documents. Also, the file you are creating **must be in PDF format**. Some scanners are pre-set to create TIF or JPG files and the Pipeline cannot recognize any file format except PDF. Any other file format is automatically rejected. So make sure you are creating a low-res, PDF file from your scanner.

3. **Q: I just sent a packet to the Pipeline, and haven't received a confirmation that you got it. Can I just call you to make sure it went through?**

A: Please don't. Instead, you can log on to the Pipeline at [www.paperlesspipeline.com](http://www.paperlesspipeline.com) and check it for yourself! You will need to wait 24 hours, though, as you can only see your docs once admin has assigned them to a transaction. If you do not see your paperwork after 24 business hours from submission, check your scanner settings and submit it again. Always, send yourself a copy as well to make sure your email is in fact going out.

We have created a handy reference video to show you how to log in and check your docs on the Pipeline. The video is posted on the Agent Center of the website, but you can access it directly at this location on YouTube: <https://youtu.be/6iASmCFsyw>

4. **Q: I just had a closing. I'm confused about what needs to go to the Pipeline and what I need to turn in directly to the office.**

A: Follow the instructions printed on the closing checklist: turn in (1) the commission check, (2) a copy of the check, and (3) the closing checklist directly to the office. Everything else (Settlement Statement, final property condition disclosure, etc.) should be scanned to the Pipeline. Remember, we will NOT process your commission until we receive the closing checklist and the broker has reviewed and approved your final docs.

5. **Q: But what about documents that need my broker's signature?**

A: Change of Status forms will be "checked" when the broker approves the change on the Pipeline, but will remain unsigned (printing it out just to sign something probably no one else will see defeats the purpose of being paperless). Referral Agreements and Trust Money Disbursement forms should be emailed directly to the broker for signatures, and should not be sent to the Pipeline in the hopes he/she will see it and sign it. In the case of Trust Money Disbursement forms, we will send it to the Pipeline once we have cut the check where you can retrieve a copy for yourself if needed.

6. **Q: Can I still forward client email authorizations for a Change of Status form? (To change a price for example.)**

A: You can, but remember, Paperless Pipeline only receives PDF attachments, not messages in the body of an email. If you want to use an email authorization in lieu of a seller's signature, you will need to turn the email into a PDF, and then send it along with the Change of Status form. Be sure the property information is complete and the form signed by you before submitting.

7. **Q: Can you email a copy of the Property Condition Disclosure to an outside agent? OR The lender needs a copy of the trust money deposit – can you send it to me?**

A: No, but you can. The beauty of Paperless Pipeline is that you have 24-hour access to ALL your transactional paperwork (including closed, expired, and withdrawn files) wherever you have an internet connection. Not only can you print copies for your own records from the Pipeline, but you can also email documents directly from there! It's all at your fingertips.

## **Communications**

1. **Q: I want to send out an announcement to the agents. Can you do that for me?**

A: It is our goal to help your business stay efficient by not flooding you with emails from our office that may be perceived as spam or junk; we don't want to get to the point where no one reads our messages anymore! As reasonable as a request may seem, we have to say, "No, sorry," to this question. We just do not have the staff to perform such activities.

That being said, we will gladly provide you with an updated roster upon request showing all agents and their contact information. You can then use that info to create your own distribution

list. It may also be a good idea to keep this list in your car in case you want to contact other Benchmark agents while you're on the go. Please do not call the office asking to be transferred to a fellow Benchmark agent, we just do not have the staff to be personal assistants.

2. **Q: *I don't think I'm getting email messages from the office – why?***

A: We send our broadcast emails to all the agents via a service called *MailChimp*. This is a service that supposedly keeps our messages from being blocked as spam. The email address you will see in your mailbox will be [benchmarkagent@gmail.com](mailto:benchmarkagent@gmail.com) OR [phillip@benchmarkrealtyn.com](mailto:phillip@benchmarkrealtyn.com). Make sure you add these email addresses to your "Safe Senders" list and please do not unsubscribe from the list. If you aren't seeing them, they may be going to your junk folder, or a couple of previous emails may have bounced and the system "delisted" your address. Watch for them to be posted on the Facebook closed group, and if you did not receive one, let us know.

These emails contain information that is important to your business. Please READ THEM! As soon as we send a broadcast email, we always post the message to the Benchmark Closed Group on Facebook as well. So if you aren't paying attention to these two forums, you will be missing critical company information.

3. **Q: *I'm expecting a fax to come in. Will you send it to me?***

A: If the fax message is properly addressed so we can tell who it is for, we will automatically forward it to you. Every fax that comes in is duplicated on the admin email. We will always forward it to you via email, and then put the printed original in your mail box. If there is no name on the fax and we can't figure out who it belongs to, it will sit on the shelf in front of the printer for a couple of days until it is discarded. Inform senders to always use a cover sheet on all incoming faxes.

4. **Q: *I just missed a phone call from the office. Did you call me?***

A. No. If we called you, we WILL always leave a message. Most likely, we transferred a call to you and the caller disconnected before their number could show up on your caller ID.

**Q: *Well, do you know what it was about?***

A. We have no way of knowing that info. We determine who the person is calling for and then to transfer the call directly to the agent with instructions to leave a message on the agent's voicemail if they don't answer. With literally hundreds of calls coming in every day, it is physically impossible to investigate each caller's intent or take messages for our agents.

**Q: *Could you look it up on your caller ID then?***

A: Commercial phone systems do not store caller ID history. We only know who is calling between the time we pick up the receiver and the time we hang up the receiver. We do not have the capability to look up historical information.

# What Goes Where?

**PAPERLESS PIPELINE:**  
(4408-10533-1265@docs.paperlesspipeline.com)

- Listing Packets
- Contract Packets
- Change of Status forms
- Amendments & Addendums
- Rental Authorizations
- Settlement Statements (HUDs)
- Trust Money Disbursement and Mutual Release if **Benchmark IS NOT holding trust money.**

**CENTRAL ACCOUNTING**  
(dbrown@benchmarkrealtyn.com)

- Check Submission Forms
- Closing Checklist
- Trust Money Release to Title Company forms
- Trust Money Disbursement and Mutual Release **only if Benchmark IS holding the trust money**  
*(make sure it has your broker's signature before submission)*

## 10 Rules of the Paperless Pipeline

1. Make sure your documents are fully signed and dated. We prefer late paperwork over incomplete paperwork. If you send incomplete packets, note on the checklist what is missing and when it will follow.
2. Checklists are a mandatory part of your uploaded documentation. Please make sure the appropriate checklist is included as the first page of your uploaded packet. Remember our Affiliated Business Disclosure (signed by you and your clients only) is also required.
3. If you are going to email docs from your personal scanner, make sure the settings are on low-resolution PDF files (the Pipeline will not accept huge, high-res files), and that there is no security lock on scanned docs.
4. While you're checking your scanner settings, make sure the file created is a PDF file. The Pipeline does not recognize any other file format. Likewise, please do not submit documentation in Word format to the Pipeline. Also, make sure all your software is up-to-date.
5. Only send documents required on the checklist or are an important part of the contract. Please do not send inspection reports, termite letters, loan commitment letters, tax reports, residential input forms, CMAs, and nothing with sensitive information (e.g., social security numbers).
6. Rental authorizations should be sent to the Pipeline. Misc. commission paperwork (inbound referrals, BPOs, etc.) should be emailed directly to Admin or physically brought to the office. Closing Checklists, Check Submission Forms, and Trust Money Release to Title Company forms never go to the pipeline. Admin will upload them to the transaction after processing payment.
7. For the title company with whom you are closing, you will need to send your paperwork to them separately, as you cannot give them access to docs on the Pipeline. Make sure to check with them on what they require, as it may be different from what the Benchmark office requires. Title companies cannot be given access to docs on the Pipeline.
8. Trust money and misc. commission checks need to be submitted to Admin with the Check Submission Form or emailed to Admin where the check will be arriving prior to drop off - these forms do NOT go on the Pipeline. Closing Checklists need to be submitted with the title company check or emailed to Admin where the check will be arriving prior to our receiving the check. The Settlement Statement documents then go to the Pipeline.
9. There's no need to contact the office asking if we've received your paperwork - just go to [www.paperlesspipeline.com](http://www.paperlesspipeline.com) and use your login information to check for yourself! Allow us 24 business hours to assign the paperwork to the transaction, then you'll see if it's been approved. You can also print or email documentation from the transaction.
10. When emailing paperless docs, the Pipeline only receives attachments. It does NOT collect any part of the actual email message. If you need to let us know something about the file, write it on the checklist or send admin a separate email.