



AskForRed.com Team — Compassionate Commission Relief Policy

At **AskForRed.com**, led by Red Hilton and brokered by **eRealty Advisors**, we recognize that selling a home during financial uncertainty can be especially difficult. Whether you're facing job loss, income reduction, rising costs, or unexpected life challenges, we believe that you deserve support—not more stress.

To help homeowners in challenging circumstances, we offer a **reduced listing commission of 1.5% (compared to the standard 3–6%)** for those experiencing financial hardship. [ListAt1Point5.com](https://www.listat1point5.com)

A Note from Red

“Helping you move forward shouldn’t be out of reach. This policy is about making the process more manageable when things feel uncertain. If you're unsure whether you qualify—ask. If you're struggling—we're here.”

Let us know how we can support you.

Eligibility Guidelines

This reduction is available to clients who meet **one or more** of the following hardship criteria:

- Are in **pre-foreclosure** or **foreclosure proceedings**
- Are enrolled in a **state or federal housing/hardship relief program** (such as RAFT, mortgage forbearance, or COVID-era assistance)
- Are earning **less than 80% of the Area Median Income (AMI)**
- Have recently experienced **job loss**, a **significant drop in income**, or are receiving **unemployment benefits**
- Have filed for **Chapter 7 or Chapter 13 bankruptcy**
- Have received a **utility shut-off notice** or have received a **notice of default** or other formal warning from their mortgage lender, or have fallen **30+ days behind on mortgage payments**
- Are experiencing **other verifiable financial strain** such as caregiving responsibilities, unexpected medical expenses, or high debt obligations

- Have been **referred to AskForRed.com by a mortgage professional** because a refinance is not possible given current financial circumstances
- Have been **referred by a local or national non-profit** after seeking assistance, counseling, or support and deciding that selling their home to protect equity is the most logical next step

We understand that every situation is different, so our team reviews each request individually—with compassion, confidentiality, and care. You may be asked to provide simple documentation such as a hardship letter, a program enrollment notice, or a recent pay stub to verify your eligibility.

Commitment to Fairness

This policy is designed to be applied **consistently and equitably**. It is based solely on financial criteria and **never on any protected class** such as race, religion, gender, national origin, disability, or family status. We are proud to uphold **state and federal Fair Housing laws** and to serve all clients with integrity and respect.

This policy is reviewed regularly to ensure compliance and to reflect the evolving needs of our community.

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To learn more visit ListAt1Point5.com to fill out our contact form and to reach our team directly..

