

THE AGENT AD CHECK KIT

Five checks of a listing ad or social post against Article 12 of the REALTOR® Code of Ethics, a paste-in prompt for Claude, three invented sample ads, and an ask-your-broker list

READ THIS FIRST

Educational only. Not legal advice. Not affiliated with the National Association of REALTORS® (NAR). This kit explains the wording of NAR's Code of Ethics. It does not say that any ad is compliant, and nothing here makes you or your ad compliant. State license law, your MLS's rules and your broker's policies are separate: read them on their own pages. No income or results are promised.

Many agents post ads and social posts. A few small claims ("free", "sold", a missing firm name) are exactly what Article 12 speaks to. My take: Claude can do a first read of the words you paste. It only knows what you give it, so it is a spell-check for rules, not a lawyer.

THE CHECKLIST (FIVE TESTS, WITH THE STANDARD NUMBERS)

Test 1. A true picture (Article 12)

Is every claim in the ad honest and truthful?

"REALTORS® shall be honest and truthful in their real estate communications and shall present a true picture in their advertising, marketing, and other representations."

Test 2. The word "free" (Standard of Practice 12-1)

Does the ad call your brokerage services free or at no cost?

"REALTORS® must not represent that their brokerage services to a client or customer are free or available at no cost to their clients, unless the REALTOR® will receive no financial compensation from any source for those services."

Test 3. Your firm's name (Standard of Practice 12-5)

Is your firm's name in the ad, or one link away from it?

"...without disclosing the name of that REALTOR®'s firm in a reasonable and readily apparent manner either in the advertisement or in electronic advertising via a link to a display with all required disclosures."

Test 4. The word "sold" (Standard of Practice 12-7)

Did you take part as the listing broker or the cooperating broker?

"Only REALTORS® who participated in the transaction as the listing broker or cooperating broker (selling broker) may claim to have 'sold' the property."

Test 5. Authority and ownership (Standards of Practice 12-4 and 12-6)

Do you have authority to advertise it? If it is your own unlisted property, does the ad say you are both owner and licensee?

12-4: "REALTORS® shall not offer for sale/lease or advertise property without authority." 12-6: "...when advertising unlisted real property for sale/lease in which they have an ownership interest, shall disclose their status as both owners/landlords and as REALTORS® or real estate licensees."

Quotes are word for word from the Code's own page (2026 edition, captured October 10, 2026); amendment tags are left out. Read the live page before you rely on any wording.

THE PROMPT (COPY, PASTE, FILL THE BRACKETS)

Paste this into Claude

You are a careful proofreader, not a lawyer. Below is a listing ad or social post I plan to publish. Check it against these five tests and nothing else.

Test 1: is anything not honest or truthful, or likely to give a false picture? (Article 12)

Test 2: does it call my brokerage services free or at no cost? (12-1)

Test 3: is my firm's name in the ad, or one link away? (12-5)

Test 4: does it say "sold"? (12-7)

Test 5: does it advertise a property, and is it my own unlisted property? (12-4, 12-6)

For each test answer PASS, FAIL or CANNOT TELL, and quote the exact words from my ad that cause a FAIL or that you cannot judge. If a fact is not in the text I pasted or in the facts line below, answer CANNOT TELL. Never guess. Never rewrite my facts. Never say the ad is compliant. At the end, list the questions I should ask my broker.

FACTS I KNOW (not in the ad): my firm's licensed name is [FIRM]; I am [the listing agent / the buyer's agent / the owner] on this property; my pay for this service comes from [WHO].

THE AD: [PASTE THE EXACT WORDS, INCLUDING THE CAPTION AND ANY TEXT ON THE IMAGE OR VIDEO]

HOW TO USE IT

- Paste the ad exactly as it will be posted: caption, text on the image or video, and the words of any link.
- Fill in the facts line honestly. Claude cannot know who pays you, who the listing broker is, or whether you own the property.
- Read the exact words Claude quotes, then check each one against the Code's own page (link on page 4). Do not rely on Claude's summary of a rule.
- Ask one follow-up: "What did you answer CANNOT TELL, and what would you need to know?"
- Show the result to your broker before you post. The broker decides what your firm allows.

WHAT THE PROMPT CANNOT DO

- It reads only the words you give it. It cannot see your facts, your listing agreement, your MLS rules or your state's license law.
- A PASS means "nothing in the words I pasted tripped this test." It never means the ad is compliant.
- It does not check anything outside these five tests (for example photos, fair housing wording, or platform ad policies). Ask your broker about those.

A FIVE-LINE REVIEW LOG (FILL IN)

Date	Ad (first words)	Tests that FAILED or CANNOT TELL	Broker said

THREE EXAMPLE ADS (ALL INVENTED: NAMES, ADDRESSES, PHONE NUMBERS)

These are made-up ads to show how the five tests read. They are not real listings, not approved wording, and not legal advice. Your broker decides what your firm allows.

EXAMPLE 1: “free” and no firm name

BEFORE (invented):

“FREE home valuation AND free buyer representation! Call Alex today: 555-0100.”

TESTS TO RUN:

Test 2 (12-1: “free” only if you receive no financial compensation from any source) and Test 3 (no firm name in the ad).

ONE POSSIBLE EDIT (invented, not an approval):

“Curious what your home could sell for? Ask Alex Sample, Sample Realty Group, for a market analysis: 555-0100.”

EXAMPLE 2: “sold” without taking part

BEFORE (invented):

“SOLD! 123 Example St. I sold this one in three days.” (invented: the poster took no part in the sale)

TESTS TO RUN:

Test 4 (12-7: only the listing or cooperating broker who took part may claim to have “sold”) and Test 1 (a true picture?).

ONE POSSIBLE EDIT (invented, not an approval):

“New owners at 123 Example St. Congratulations! Listed by Example Homes.”

EXAMPLE 3: your own unlisted property

BEFORE (invented):

“FOR SALE: 456 Sample Ave. 3 bed, 2 bath, great price! Call me: 555-0100.” (invented: the poster owns it; it is not listed)

TESTS TO RUN:

Test 5 (12-6: status as both owner and licensee). Then ask your broker whether your firm's name is also required: 12-5 speaks to “real estate services or listed property.”

ONE POSSIBLE EDIT (invented, not an approval):

“For sale by owner, who is also a licensed agent with Sample Realty Group: 456 Sample Ave. 555-0100.”

ASK YOUR BROKER (BRING THIS LIST)

- What must appear in every ad at our firm: the firm's licensed name, a license number, a team name, a logo? Where on the ad, and on a video or a story?
- What does my state's license law require in advertising? Which rule number is it, and where do I read the current text?
- What does our MLS require for photos, descriptions and the word “sold”? Is there a rule on how soon or how I may post it?
- Is a link in the caption or bio an acceptable place for the firm's disclosures, and what must the linked page show?
- Do you review posts before they go live, and how do I submit one? Who keeps a copy?
- Is the word “free” ever allowed in our ads (for example for a market analysis), and who approves the wording?
- How do I advertise a property I own, or that a relative owns? Fair housing advertising is a separate topic this kit does not cover: ask about it too.

THE CODE IS NOT THE ONLY RULE: A STATE EXAMPLE

The Code's own page: where the Code and the law conflict, the law takes precedence

"While the Code of Ethics establishes obligations that may be higher than those mandated by law, in any instance where the Code of Ethics and the law conflict, the obligations of the law must take precedence."

Example only: Florida Administrative Code rule 61J2-10.025 (Advertising)

"All real estate advertisements must include the licensed name of the brokerage firm. No real estate advertisement placed or caused to be placed by a licensee shall be fraudulent, false, deceptive or misleading." Florida's rule, from the Cornell Legal Information Institute copy (captured October 10, 2026). The state's rules site lists it, last amended 2-5-07. Your state may differ: look up your own license law.

RELATED READING: THE FTC'S GUIDE ON "FREE" (NOT PART OF THE CODE)

16 CFR 251.1(a)(2), Guide Concerning Use of the Word "Free" and Similar Representations: "Free" offers

"Because the purchasing public continually searches for the best buy, and regards the offer of "Free" merchandise or service to be a special bargain, all such offers must be made with extreme care so as to avoid any possibility that consumers will be misled or deceived." A federal guide about "Free" offers in general: one more reason to ask your broker before you use the word.

WHERE THIS COMES FROM (THE PAGES I CHECKED, OCTOBER 10, 2026)

- NAR: 2026 Code of Ethics & Standards of Practice (Article 12; Standards of Practice 12-1, 12-4, 12-5, 12-6, 12-7)
<https://www.nar.realtor/about-nar/governing-documents/code-of-ethics/2026-code-of-ethics-standards-of-practice>
- Florida rule 61J2-10.025 Advertising: text from Cornell LII, listing on Florida's rules site
Text: <https://www.law.cornell.edu/regulations/florida/Fla-Admin-Code-Ann-R-61J2-10-025>
Listing: <https://www.flrules.org/gateway/ruleNo.asp?id=61J2-10.025>
- 16 CFR 251.1, Guide Concerning Use of the Word "Free" and Similar Representations (Cornell LII)
<https://www.law.cornell.edu/cfr/text/16/251.1>

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Need more leads for your listings?

- I sell ready-made lead lists. Message me LIST and I'll send pricing.
- Free community, more plays like this: skool.com/unlimitedleads
- Email your first prospects: EmailClik.com finds + verifies addresses (free version)