



MULTIPLE LISTING SERVICE RULES AND REGULATIONS

Version 2.03 (Revised May 2025)



Note: clicking on a section in the Table of Contents will bring you to that section.

Table of Contents

Table of Contents.....	1
Listing Procedures.....	6
Section 1 Listing Procedures.....	6
Section 1.01 Clear Cooperation	7
Section 1.1 Types of Properties	7
Section 1.1.1 Listings Subject to Rules and Regulations of the Service	8
Section 1.2 Detail on Listings Filed with the Service.....	8
Section 1.2.0 Accuracy of Listing Data	9
Section 1.2.1 Misuse of Fields.....	9
Section 1.3 Exempt Listings	9
Section 1.4 Change of Status of Listing.....	9
Section 1.5 Withdrawal of Listing Prior to Expiration.....	10
Section 1.6 Contingencies Applicable to Listings.....	10
Section 1.7 Listing Price Specified.....	10
Section 1.8 Listing Multiple Unit Properties	10
Section 1.9 No Control of Commission Rates or Fees Charged by Participants	10
Section 1.10 Expiration of Listings	10
Section 1.11 Termination Date on Listings	11
Section 1.12 Service Area	11
Section 1.13 Listings of Suspended Participants.....	11
Section 1.14 Listings of Expelled Participants.....	11
Section 1.15 Listings of Resigned Participants.....	12
Section 1.16 Property Addresses	12
Section 1.16.1 Owner Name	12
Section 1.17 Photos on Listings.....	12
Section 1.17.1 Virtual Staged and Enhanced Photos	13
Section 1.17.2 Videos and Virtual Tours	14
Selling Procedures.....	14
Section 2 Showings and Negotiations.....	14
Section 2.1 Presentation of Offers.....	14
Section 2.2 Submission of Written Offers and Counter-offers	14
Section 2.3 Right of Cooperating Broker in Presentation of Offer	15

Section 2.4	Right of Listing Broker in Presentation of Counter-offer	15
Section 2.5	Reporting Sales to the Service	15
Section 2.6	Reporting Resolutions of Contingencies	16
Section 2.7	Advertising of Listings Filed with the Service.....	16
Section 2.8	Reporting Cancellation of Pending Sale	16
Section 2.10	Availability of Listed Property	16
Section 2.11	Use of Keys and Lockboxes	17
Refusal to Sell.....		17
Section 3	Refusal to Sell.....	17
Prohibitions.....		17
Section 4	Information for Participants Only	17
Section 4.1	For Sale Signs	17
Section 4.2	Sold Signs	17
Section 4.3	Solicitation of Listing Filed with the Service	18
Section 4.5	Services Advertised as “Free”	18
Section 4.6	No Filtering of Listings.....	18
No Compensation Offers in the MLS		18
Section 5	No Compensation Specified on MLS Listings	18
Section 5.0.0	Required Consumer Disclosure	19
Section 5.0.1	Disclosing Potential Short Sales	20
Section 5.0.2	Written Buyer Agreement.....	20
Section 5.1	Participant as Principal.....	20
Section 5.2	Participant as Purchaser	20
Service Charges		21
Section 6	Service Fees and Charges.....	21
Compliance with Rules.....		21
Section 7	Compliance with Rules—Authority to Impose Discipline	21
Section 7.1	Compliance with Rules.....	22
Section 7.2	Applicability of Rules to Users and/or Subscribers	23
Meetings		23
Section 8	Meetings	23
Enforcement of Rules or Disputes		23
Section 9	Consideration of Alleged Violations.....	23
Section 9.1	Violations of Rules and Regulations.....	23
Section 9.2	Complaints of Unethical Conduct	24

Section 9.3	Complaints of Unauthorized Use of Listing Content.....	24
Section 9.4	MLS Rules Violations	24
Confidentiality of MLS Information		24
Section 10	Confidentiality of MLS Information.....	24
Section 10.1	MLS Not Responsible for Accuracy of Information	25
Section 10.2	Access to Comparable and Statistical Information	25
Ownership of MLS Compilation* and Copyright.....		25
Section 11.....		25
Section 11.1.....		25
Section 11.2	Display	25
Use of Copyrighted MLS Compilation		26
Section 12	Distribution	26
Section 12.1	Display	26
Section 12.2	Reproduction.....	26
Use of MLS Information		27
Section 13	Limitations on Use of MLS Information	27
Changes in Rules and Regulations		28
Section 14	Changes in Rules and Regulations.....	28
Not Applicable to NKMLS.....		28
Section 15	Not Applicable to NKMLS.....	28
Not Applicable to NKMLS.....		28
Section 16	Not Applicable to NKMLS.....	28
Orientation.....		28
Section 17	Orientation.....	28
Internet Data Exchange (IDX).....		29
Section 18	IDX Defined	29
Section 18.1	Authorization	29
Section 18.2	Participation	29
Section 18.2.1		29
Section 18.2.2		29
Section 18.2.3		29
Section 18.2.4		30
Section 18.2.5		30
Section 18.2.6		30
Section 18.2.7		30

Section 18.2.8	30
Section 18.2.9	30
Section 18.2.10	31
Section 18.2.11	31
Section 18.2.12	31
Section 18.3 Display	31
Section 18.3.1	31
Section 18.3.1.1	31
Section 18.3.5	31
Section 18.3.7	31
Section 18.3.10	32
Section 18.3.12	32
Section 18.3.13	32
Section 18.3.16	32
Virtual Office Websites (VOWs)	32
Section 19.1 VOW Defined	32
Section 19.2.....	33
Section 19.3.....	33
Section 19.4.....	34
Section 19.5.....	34
Section 19.6.....	35
Section 19.7.....	35
Section 19.8.....	36
Section 19.9.....	36
Section 19.10.....	36
Section 19.11.....	36
Section 19.12.....	36
Section 19.13.....	36
Section 19.14.....	36
Section 19.15.....	36
Section 19.16.....	37
Section 19.17.....	37
Section 19.18.....	37
Section 19.19.....	37
Section 19.20.....	37

Section 19.21.....	38
Section 19.22.....	38
Section 19.23.....	38
Section 19.24.....	38
Section 19.25.....	38
Appendix A: Fineable Violations	39
FINE LEVEL A.....	39
FINE LEVEL B.....	39
FINE LEVEL C.....	39
FINE LEVEL D	39
Password Privacy (4.x)	39
FINE LEVEL E.....	39
Unauthorized Use of Lockboxes (2.1)	39
Appendix B: Definition of Statuses	40
Appendix C: Supra Key Rules and Regulations.....	41
Appendix D: Revision History	42

Listing Procedures

Section 1 Listing Procedures

Listings of real or personal property of the following types, which are listed subject to a real estate broker's license, and are located within the service area of the multiple listing service, and are taken by participants on exclusive right to sell, exclusive agency agreements, or exclusive right to lease agreements shall be delivered to the multiple listing service within three (3) business days after all necessary signatures of seller(s) have been obtained: *(Amended 11/17)*

- a. single family homes for sale, exchange, or lease
- b. vacant lots and acreage for sale, exchange, or lease
- c. two-family, three-family, and four-family residential buildings for sale, exchange, or lease

Note 1: The multiple listing service shall not require a participant to submit listings on a form other than the form the participant individually chooses to utilize provided the listing is of a type accepted by the service, although a property data form is required as approved by the multiple listing service. However, the multiple listing service, through its legal counsel:

- may reserve the right to refuse to accept a listing form which fails to adequately protect the interests of the public and the participants
- assure that no listing form filed with the multiple listing service establishes, directly or indirectly, any contractual relationship between the multiple listing service and the client *(buyer or seller)*

The multiple listing service shall accept exclusive right-to-sell listing contracts and exclusive agency listing contracts, exclusive right to lease contracts, and may accept other forms of agreement which make it possible for the listing broker to cooperate with other participants of the multiple listing service acting as subagents, buyer agents, or both. *(Amended)*

The listing agreement must include the seller's written authorization to submit the agreement to the multiple listing service. *(Amended 11/96)*

The different types of listing agreements include:

- exclusive right-to-sell
- exclusive agency
- exclusive right to lease

The service may not accept net listings because they are deemed unethical and illegal. Open listings are not accepted except where required by law because the inherent nature of an open listing. Cooperation is the obligation to share information on listed property and to make property available to other brokers for showing to prospective purchasers and tenants when it is in the best interests of the clients.

The exclusive right-to-sell listing is the form of listing where the seller authorizes exclusive authorization to the listing broker to cooperate with other brokers in the sale of the property. *(Amended 4/92)*

The exclusive agency listing also authorizes the listing broker, as exclusive agent, to cooperate with other brokers in the sale of the property, but also reserves to the seller the general right to sell the property on an unlimited or restrictive basis.

Exclusive agency listings and exclusive right-to-sell listings with named prospects exempt should be clearly distinguished by a simple designation such as a code or symbol from exclusive right-to-sell listings with no named prospects exempt, since they can present special risks of procuring cause controversies and administrative problems not posed by exclusive right-to-sell listings with no named prospects exempt. Care should be exercised to ensure that different codes or symbols are used to denote exclusive agency and exclusive right-to-sell listings with prospect reservations. *(Amended 4/92)*

Note 2: A multiple listing service does not regulate the type of listings its members may take. This does not mean that a multiple listing service must accept every type of listing. The multiple listing service shall decline to accept open listings and net listings, and it may limit its service to listings of certain kinds of property. But, if it chooses to limit the kind of listings it will accept, it shall leave its members free to accept such listings to be handled outside the multiple listing service.

Note 3: A multiple listing service may, as a matter of local option, accept exclusively listed property that is subject to auction. If such listings do not show a listed price, they may be included in a separate section of the MLS compilation of current listings.

Section 1.01 Clear Cooperation

Within one (1) business day of marketing a property to the public, the listing broker must submit the listing to the MLS for cooperation with other MLS participants. Public marketing includes, but is not limited to, flyers displayed in windows, yard signs, digital marketing on public facing websites, brokerage website displays (including IDX and VOW), digital communications marketing (email blasts), multi-brokerage listing sharing networks, and applications available to the general public. *(Adopted 11/19)*

Note: Exclusive listing information for required property types must be filed and distributed to other MLS Participants for cooperation under the Clear Cooperation Policy. This applies to listings filed under Section 1 and listings exempt from distribution under Section 1.3 of the NAR model MLS rules, and any other situation where the listing broker is publicly marketing an exclusive listing that is required to be filed with the service and is not currently available to other MLS Participants.

For violation of this section, see Appendix A, Fineable Violations, [1.01 Clear Cooperation \(Fine Level B\)](#)

Section 1.1 Types of Properties

Following are some of the types of properties that may be published through the service, including types described in the preceding paragraph that are required to be filed with the service and other types that may be filed with the service at the participant's option provided, however, that any listing submitted is entered into within the scope of the participant's licensure as a real estate broker: *(Amended 11/91)*

- 1) Residential
- 2) Residential income (includes all multi-unit)
- 3) Subdivided vacant lot
- 4) Land and Farms

[Return to Table of Contents](#)

- 5) Business
- 6) Motel – Hotel
- 7) Mobile homes (must be attached to real estate and sold as a package. Participants must comply with State regulations and certifications)
- 8) Mobile home parks
- 9) Commercial income
- 10) Industrial
- 11) Lease properties
- 12) Auction properties (properties must be listed)

Submission of duplicate listings is prohibited except in the following situations:

- i. As residential with two listings each having a different acreage amount included,
- ii. As a residential and a multi-family,
- iii. As vacant land with two listings each having a different acreage amount included,
- iv. As a residential and residential lease,
- v. If zoning permits, two different property types

In the case that a listing submitted in multiple property types sells, one listing must be updated to 'Sold' and the other must be changed to 'Cancelled'.

For violation(s) of this section, see Appendix A, Fineable Violations, [1.1a Submission of Duplicate Listings by the Same Participant within the Same Property Class \(Fine Level B\)](#) / [1.1b Failure to Properly Close and Cancel Duplicate Listings \(Fine Level B\)](#)

Section 1.1.1 Listings Subject to Rules and Regulations of the Service

Any listing taken on a contract to be filed with the multiple listing service is subject to the rules and regulations of the service upon signature of the seller(s).

Section 1.2 Detail on Listings Filed with the Service

A signed copy of the MLS Listing Validation Form that contains the specified information from the fully executed Listing Agreement shall be uploaded to the Multiple Listing Service prior to the listing being activated on the MLS. DO NOT UPLOAD THE LISTING AGREEMENT INTO THE MLS. If there is a question regarding the listing, a copy of the Listing Agreement may be requested for verification. Required property disclosures must be submitted along with the signed MLS Listing Validation Form

All listings within the service area of the Association of REALTORS shall be submitted to the Northern Kentucky Multiple Listing Service and placed in active status prior to submission in another MLS.

All listings filed with the MLS must contain a Primary Contact that is a Kentucky Licensed Real Estate Agent.

For violation(s) of this section, see Appendix A, Fineable Violations, [1.2a Failure to Upload MLS Listing Validation Form \(Fine Level A\)](#) / [1.2b Failure to Upload Required Documents \(Fine Level B\)](#) / [1.2c Any listing that has an unlicensed person listed as the Primary Contact \(Fine Level A\)](#) / [5a. Offers of Compensation in the MLS \(uploading Listing Agreement in the MLS\) \(Fine Level E\)](#)

Section 1.2.0 Accuracy of Listing Data

Participants and subscribers are required to submit accurate listing data and required to correct any known errors.

For violation of this section, see Appendix A, Fineable Violations, [1.2.0 Failure to Enter Accurate Information \(Fine Level A\)](#)

Section 1.2.1 Misuse of Fields

No free form field that is viewable to the public shall contain personal information (branding) including but not limited to: names, phone numbers, websites, email addresses or links to other websites. Furthermore, no free form field that is viewable to the public shall contain information that is inappropriate for that field (photo descriptions, tax rate, directions, etc.)

MLS Note: With regards to builders' names, the MLS will allow these types of adjectives to describe the style of the house (e.g. Schmidt-built 2 story or built by Schmidt.)

For violation(s) of this section, see Appendix A, Fineable Violations, [1.2.1a Misuse of Marketing Remarks \(Fine Level B\)](#) / [1.2.1b Misuse of Free Form Fields \(Fine Level B\)](#)

Section 1.3 Exempt Listings

If the seller refuses to permit the listing to be disseminated by the service, the participant may then take the listing (office exclusive) and such listing shall be filed with the service but not disseminated to the participants. Filing of the listing should be accompanied by certification signed by the seller that the seller does not desire the listing to be disseminated by the service.

Note 1: MLS Participants must distribute exempt listings within (1) one business day once the listing is publicly marketed. See Section 1.01, Clear Cooperation

MLS Note 1: No public advertising is permitted for exempt listings.

MLS Note 2: A signed listing agreement and Exempt Listing Addendum must be turned into the NKMLS 3 business days from the listing date.

Section 1.4 Change of Status of Listing

Any change in listed price or other change in the original listing agreement shall be made only when authorized in writing by the seller and shall be filed with the service within twenty-four (24) hours (excepting weekends, holidays, and postal holidays) after the authorized change is received by the listing broker.

MLS Note 1: All fully executed (Pending) Offers to Purchase must be reported to the MLS within 1 business day of the action or contract signing, not including weekends or holidays. Contingencies are not acceptable exclusions with proper reporting. Without Notice contingencies are not required to be reported as pending in the MLS system.

MLS Note 2: Once a property is marked pending in the MLS, the price cannot change while in pending status.

For violation of this section, see Appendix A, Fineable Violations, [1.4 Failure to Update the Price or Status of a Listing \(Fine Level A\)](#)

Section 1.5 Withdrawal of Listing Prior to Expiration

Listings of property may be withdrawn from the multiple listing service by the listing broker before the expiration date of the listing agreement, provided notice is filed with the service, including a copy of the agreement between the seller and the listing broker which authorizes the withdrawal.

Sellers do not have the unilateral right to require an MLS to withdraw a listing without the listing broker's concurrence. However, when a seller(s) can document that the seller's exclusive relationship with the listing broker has been terminated, the multiple listing service may remove the listing at the request of the seller. *(Adopted 11/96)*

MLS Note 1: For the purposes of the Multiple Listing Service, *WITHDRAWN* shall mean that the property is no longer available for showing and remains listed with the listing broker until expiration of the listing (conditional release). A listing shall be deemed to be *CANCELLED* when the listing broker authorizes an unconditional release of the listing agreement.

MLS Note 2: Listings that have been withdrawn or cancelled from the MLS and subsequently resubmitted to the service within 30 days of the withdrawal will reflect the prior listings' days on market under cumulative days on market.

MLS Note 3: If you cancel and relist a property prior to the expiration date, a new listing agreement is required; amending the previous listing agreement is not acceptable.

Section 1.6 Contingencies Applicable to Listings

Any contingency or conditions of any term in a listing shall be specified and noticed to the participants.

Section 1.7 Listing Price Specified

The full gross listing price stated in the listing contract will be included in the information published in the MLS compilation of current listings, unless the property is subject to auction. *(Amended 11/92)*

Section 1.8 Listing Multiple Unit Properties

All properties which are to be sold or which may be sold separately must be indicated individually in the listing and on the property data form. When part of a listed property has been sold, proper notification should be given to the multiple listing service.

Section 1.9 No Control of Commission Rates or Fees Charged by Participants

The multiple listing service shall not fix, control, recommend, suggest, or maintain commission rates or fees for services to be rendered by participants. Further, the multiple listing service shall not fix, control, recommend, suggest, or maintain the division of commissions or fees between cooperating participants or between participants and nonparticipants.

Section 1.10 Expiration of Listings

Listings filed with the multiple listing service will automatically be removed from the compilation of current listings on the expiration date specified in the agreement, unless prior to that date the MLS receives notice that the listing has been extended or renewed. *(Amended 11/01)*

If notice of renewal or extension is received after the listing has been removed from the compilation of current listings, the extension or renewal will be published in the same manner as a new listing. Extensions and renewals of listings must be signed by the seller(s) and filed with the service. *(Amended 11/01)*

Section 1.11 Termination Date on Listings

Listings filed with the service shall bear a definite and final termination date, as negotiated between the listing broker and the seller.

Section 1.12 Service Area

Only listings of the designated types of property located within the Service Area of the Northern Kentucky Multiple Listing Service are required to be submitted to the service. Listings of property located outside the MLS's Service Area will be accepted if submitted voluntarily by a participant, but cannot be required by the service. *(Amended 11/17)*

Note: Associations must choose whether the service will accept listings from beyond its service area into the MLS compilation. *(Amended 11/17)*

Section 1.13 Listings of Suspended Participants

When a participant of the service is suspended from the MLS for failing to abide by a membership duty (i.e., violation of the Code of Ethics, association bylaws, MLS bylaws, MLS rules and regulations, or other membership obligation except failure to pay appropriate dues, fees, or charges), all listings currently filed with the MLS by the suspended participant shall, at the participant's option, be retained in the service until sold, withdrawn or expired, and shall not be renewed or extended by the MLS beyond the termination date of the listing agreement in effect when the suspension became effective. If a participant has been suspended from the association (except where MLS participation without association membership is permitted by law) or MLS (or both) for failure to pay appropriate dues, fees, or charges, an association MLS is not obligated to provide MLS services, including continued inclusion of the suspended participant's listings in the MLS compilation of current listing information. Prior to any removal of a suspended participant's listings from the MLS, the suspended participant should be advised, in writing, of the intended removal so that the suspended participant may advise the suspended participant's clients.

Section 1.14 Listings of Expelled Participants

When a participant of the service is expelled from the MLS for failing to abide by a membership duty (i.e., violation of the Code of Ethics, association bylaws, MLS bylaws, MLS rules and regulations, or other membership obligations except failure to pay appropriate dues, fees, or charges), all listings currently filed with the MLS by the expelled participant shall, at the participant's option, be retained in the service until sold, withdrawn, or expired, and shall not be renewed or extended by the MLS beyond the termination date of the listing agreement in effect when the expulsion became effective. If a participant has been expelled from the association (except where MLS participation without association membership is permitted by law) or MLS (or both) for failure to pay appropriate dues, fees, or charges, an association MLS is not obligated to provide MLS services, including continued inclusion of the expelled participant's listings in the MLS compilation of current listing information. Prior to any removal of an expelled participant's listings from the MLS, the expelled participant should be advised, in writing, of the intended removal so that the expelled participant may advise the expelled participant's clients.

Section 1.15 Listings of Resigned Participants

When a participant resigns from the MLS, the MLS is not obligated to provide services, including continued inclusion of the resigned participant's listings in the MLS compilation of current listing information. Prior to any removal of a resigned participant's listings from the MLS, the resigned participant should be advised, in writing, of the intended removal so that the resigned participant may advise the resigned participant's clients.

Section 1.16 Property Addresses

At the time of filing a listing, participants and subscribers must include a property address available to other participants and subscribers, and if an address doesn't exist a parcel identification number can be used. Where an address or parcel identification number are unavailable, the information filed with the MLS must include a legal description of the property sufficient to describe its location.

MLS Note: Listings in counties serviced by Realist must contain the property PIDN number to be entered upon listing entry. The PIDN number is required for Residential, Multi-family, and Commercial listings. New construction and Land listings are exempt from this requirement.

For violation of this section, see Appendix A, Fineable Violations, [1.16 PIDN Required \(Fine Level A\)](#)

Section 1.16.1 Owner Name

The property owner of record/executor/financial institution's last name (i.e. actual owner), for identification purposes, is required to appear on every listing in the appropriate field.

For violation of this section, see Appendix A, Fineable Violations, [1.16.1 Owner Name Required \(Fine Level A\)](#)

Section 1.17 Photos on Listings

A Participant or subscriber must submit a picture, plat or digital image of the property when the listing is entered. Agents may upload photos (up to 50 per listing). MLS Participants shall not label or modify photos or any other materials published for the general use of the MLS Participants or Northern Kentucky Association members in such a manner as to imply any type of personal, company or other promotion that may be deemed advertising. Multiple Listing Services may, as a matter of local discretion, require submission of a reasonable number of photographs or other graphic representations that accurately depict listed property except where sellers expressly direct that photographs of their property not appear in MLS compilations.

The following photo guidelines have been adopted by the Board of Directors of Northern Kentucky MLS.

1. All photos must be submitted with the intent to market the property and uphold and promote the professionalism of our industry.
2. Photos must be free of any company/agent branding.

3. Photos should not imply that the buyer will be purchasing anything other than the property for sale. Note: In cases where the home is “under construction” or “to be built”, the MLS will not permit images of model homes even if it is identical to the proposed. Because the buyer gets to choose many interior finishes, it is misleading to consumers and other agents to display similar floor plans, cabinetry, or flooring of a different property.

4. No photos of people or household pets should appear in photos.

5. No cartoons.

6. Photos may contain images of neighborhood amenities.

7. No company signs in photos, images, colors, etc., that resemble your company’s and/or agent’s identity.

8. No photos may be copied from another broker’s listing.

9. Agents shall not use copyrighted photos without written permission from the owner.

10. Text banners cannot be added to photos to highlight open houses, features of the property, etc.

For violation(s) of this section, see Appendix A, Fineable Violations, [1.17a Primary Photo Required \(Fine Level A\)](#) / [1.17b Exterior Front Photo Required \(Fine Level A\)](#)

Section 1.17.1 Virtual Staged and Enhanced Photos

Photos may be modified using software to create a rendering of what the property could look like if certain items or elements were added or enhanced, so long as the images portray an accurate representation of the property and are not deceptive to potential buyers. Disclosure of virtually staged photo(s) is required by using the watermark functionality in the Multiple Listing Service by adding the words “Not Actual Photo” to the altered photo. Both the original photo and modified photo must be uploaded to the Multiple Listing Service in subsequent order. Additionally, the first words of the Marketing Remarks must read “One or more photo(s) was virtually staged.” Photos must always present a true and accurate picture of the property and surroundings.

Permitted Uses of Virtual Staging in the Multiple Listing Service:

A) Virtually Staged Images, such as images of furniture in an empty room or removal of non-fixed home elements or furnishings from a photo and replacing them with digital images of furnishings, mirrors, artwork, plants, flooring, wall/wallpaper colors, etc.

Prohibited Uses of Virtual Staging in the Multiple Listing Service:

A) No permanent fixtures of the interior or exterior of the property shall be attached, removed, altered or added to photos.

B) Modifying photo(s)/rendering(s) to include visual elements not within a property owner’s control is strictly prohibited. (Example: lighting and/or popular landmarks that are not physically possible from the specified location in the real world.)

C) Modifying photo(s)/rendering(s) to exclude negative visual is strictly prohibited. (example: holes in the wall, exposed wiring, damaged flooring, etc.)

The MLS may remove photographs that do not adhere to these Rules and Regulations.

Section 1.17.2 Videos and Virtual Tours

Virtual tours posted on MLS listings must be unbranded meaning no personal branding or promotion, no company branding or promotion, and may not contain phone numbers, email addresses, website addresses or links to other websites. If using YouTube, the video may not contain any personal or company branding or promotion.

For violation of this section, see Appendix A, Fineable Violations, [1.17.2 Improper Use of Videos and Virtual Tours \(Fine Level B\)](#)

Selling Procedures

Section 2 Showings and Negotiations

Appointments for showings and negotiations with the seller for the purchase of listed property filed with the multiple listing service shall be conducted through the listing broker, except under the following circumstances:

- a. the listing broker gives the cooperating broker specific authority to show and/or negotiate directly, or
- b. after reasonable effort, the cooperating broker cannot contact the listing broker or the listing broker's representative; however, the listing broker, at the listing broker's option, may preclude such direct negotiations by cooperating brokers. *(Amended 4/92)*

Section 2.1 Presentation of Offers

The listing broker must make arrangements to present the offer as soon as possible, or give the cooperating broker a satisfactory reason for not doing so. *(Amended 4/92)*

Section 2.2 Submission of Written Offers and Counter-offers

The listing broker shall submit to the seller all written offers until closing unless precluded by law, government rule, regulation, or agreed otherwise in writing between the seller and the listing broker. Unless the subsequent offer is contingent upon the termination of an existing contract, the listing broker shall recommend that the seller obtain the advice of legal counsel prior to acceptance of the subsequent offer.

Participants representing buyers or tenants shall submit to the buyer or tenant all offers and counter-offers until acceptance, and shall recommend that buyers and tenants obtain legal advice where there is a question about whether a pre-existing contract has been terminated. *(Amended 11/05)*

MLS Note: If such an agreement exists and the selling broker does not wish to deal directly with the seller, then it shall be the obligation of the listing broker to carry on such negotiations.

Section 2.3 Right of Cooperating Broker in Presentation of Offer

The cooperating broker (subagent or buyer agent) or the cooperating broker's representative has the right to participate in the presentation to the seller or lessor of any offer the cooperating broker secures to purchase or lease. The cooperating broker does not have the right to be present at any discussion or evaluation of that offer by the seller or lessor and the listing broker. However, if the seller or lessor gives written instructions to the listing broker that the cooperating broker not be present when an offer the cooperating broker secured is presented, the cooperating broker has the right to a copy of the seller's or lessor's written instructions. None of the foregoing diminishes the listing broker's right to control the establishment of appointments for such presentations. *(Amended 4/92)*

Where the cooperating broker is not present during the presentation of the offer, the cooperating broker can request in writing, and the listing broker must provide, as soon as practical, written affirmation stating that the offer has been submitted to the seller, or written notification that the seller has waived the obligation to have the offer presented. *(Adopted 11/19)*

Section 2.4 Right of Listing Broker in Presentation of Counter-offer

The listing broker or the listing broker's representative has the right to participate in the presentation of any counter-offer made by the seller or lessor. The listing broker does not have the right to be present at any discussion or evaluation of a counter-offer by the purchaser or lessee (except when the cooperating broker is a subagent). However, if the purchaser or lessee gives written instructions to the cooperating broker that the listing broker not be present when a counter-offer is presented, the listing broker has the right to a copy of the purchaser's or lessee's written instructions. *(Adopted 11/93)*

Section 2.5 Reporting Sales to the Service

Status changes, including final closing of sales and sales prices, shall be reported to the multiple listing service by the listing broker within twenty-four (24) hours after they have occurred. If negotiations were carried on under Section 2 a. or b. hereof, the cooperating broker shall report accepted offers and prices to the listing broker within twenty-four (24) hours after occurrence and the listing broker shall report them to the MLS within twenty-four (24) hours after receiving notice from the cooperating broker. *(Amended 11/11)*

Note 1: The listing agreement of a property filed with the MLS by the listing broker should include a provision expressly granting the listing broker authority to advertise; to file the listing with the MLS; to provide timely notice of status changes of the listing to the MLS; and to provide sales information including selling price to the MLS upon sale of the property. If deemed desirable by the MLS to publish sales information prior to final closing (settlement) of a sales transaction, the listing agreement should also include a provision expressly granting the listing broker the right to authorize dissemination of this information by the MLS to its participants. *(Amended 11/01)*

Note 2: In disclosure states, if the sale price of a listed property is recorded, the reporting of the sale price may be required by the MLS.

In states where the actual sale prices of completed transactions are not publicly accessible, failure to report sale prices can result in disciplinary action only if the MLS:

1. categorizes sale price information as confidential and
2. limits use of sale price information to participants and subscribers in providing real estate services, including appraisals and other valuations, to customers and clients; and to governmental bodies and third-party entities only as provided below.

[Return to Table of Contents](#)

The MLS may provide sale price information to governmental bodies only to be used for statistical purposes (including use of aggregated data for purposes of valuing property) and to confirm the accuracy of information submitted by property owners or their representatives in connection with property valuation challenges; and to third-party entities only to be used for academic research, statistical analysis, or for providing services to participants and subscribers. In any instance where a governmental body or third-party entity makes sale price information provided by the MLS available other than as provided for in this provision, a listing participant may request the sale price information for a specific property be withheld from dissemination for these purposes with written authorization from the seller, and withholding of sale price information from those entities shall not be construed as a violation of the requirement to report sale prices. *(Adopted 11/11)*

Note 3: As established in the Virtual Office Website (“VOW”) policy, sale prices can only be categorized as confidential in states where the actual sale prices of completed transactions are not accessible from public records. *(Adopted 11/11)*

MLS Note 1: Final sold price shall be the price as recorded on the deed.

MLS Note 2: It is a violation for a listing agent to enter themselves as both the listing and selling agent when they have cooperated with another brokerage on the sale transaction.

For violation(s) of this section, see Appendix A, Fineable Violations, [2.5a Failure to Update the Status of a Listing to Sold \(Fine Level A\)](#) / [2.5b Inaccurate Reporting of Sold Listings \(Fine Level C\)](#)

Section 2.6 Reporting Resolutions of Contingencies

The listing broker shall report to the multiple listing service within twenty-four (24) hours that a contingency on file with the multiple listing service has been fulfilled or renewed, or the agreement cancelled.

Section 2.7 Advertising of Listings Filed with the Service

A listing shall not be advertised by any participant other than the listing broker without the prior consent of the listing broker.

Section 2.8 Reporting Cancellation of Pending Sale

The listing broker shall report immediately to the multiple listing service the cancellation of any pending sale, and the listing shall be reinstated immediately.

Section 2.10 Availability of Listed Property

Listing brokers shall not misrepresent the availability of access to show or inspect listed property. *(Adopted 11/05)*

MLS Note 1: If no showings are permitted for more than twenty-four (24) hours, the status must be changed to withdrawn, with the exception of Auctions, Foreclosed, Tenant Occupied and unsafe properties.

MLS Note 2: A property is either available or not available – if your seller is accepting any showings, they should accept all showings.

For violation of this section, see Appendix A, Citable Infractions, [2.10 Failure to Allow Showings \(Fine Level B\)](#)

Section 2.11 Use of Keys and Lockboxes

MLS participants or subscribers may not provide a key or keybox code to a consumer or unauthorized person or persons to enter a listed property. NKMLS highly recommends that members use the Service's Electronic Keybox System. If the member chooses to use a combination keybox on MLS listings, please be advised that an appointment is still required and unauthorized use of the keybox is prohibited. Complaints of unauthorized use of all types of lockboxes will be handled in the same manner as written in the NKMLS Electronic Key and Keybox Rules and Regulations, Appendix C.

For violation of this section, see Appendix A, Citable Infractions, [2.11 Unauthorized Use of Lockboxes \(Fine Level E\)](#)

Refusal to Sell

Section 3 Refusal to Sell

If the seller of any listed property filed with the multiple listing service refuses to accept a written offer satisfying the terms and conditions stated in the listing, such fact shall be transmitted immediately to the service and to all participants.

Prohibitions

Section 4 Information for Participants Only

Any listing filed with the service shall not be made available to any broker or firm not a member of the MLS without the prior consent of the listing broker.

MLS Note: The sharing or disclosure of MLS passwords or access to the MLS shall be strictly prohibited.

For violation of this section, see Appendix A, Fineable Violations, [4.x Password Privacy \(Fine Level D\)](#)

Section 4.1 For Sale Signs

Only the for sale sign of the listing broker may be placed on a property. *(Amended 11/89)*

MLS Note: Only the "For Sale" sign of the listing broker may be placed on the property. A property cannot have a FSBO sign in the yard if it is in the MLS.

Section 4.2 Sold Signs

Prior to closing, only the sold sign of the listing broker may be placed on a property, unless the listing broker authorizes the cooperating (selling) broker to post such a sign. *(Amended 4/96)*

[Return to Table of Contents](#)

Section 4.3 Solicitation of Listing Filed with the Service

Participants shall not solicit a listing on property filed with the service unless such solicitation is consistent with Article 16 of the REALTORS® Code of Ethics, its Standards of Practice, and its Case Interpretations.

Note: This section is to be construed in a manner consistent with Article 16 of the Code of Ethics and particularly Standard of Practice 16-4. This section is intended to encourage sellers to permit their properties to be filed with the service by protecting them from being solicited, prior to expiration of the listing, by brokers and salespersons seeking the listing upon its expiration.

Without such protection, a seller could receive hundreds of calls, communications, and visits from brokers and salespersons who have been made aware through MLS filing of the date the listing will expire and desire to substitute themselves for the present broker.

This section is also intended to encourage brokers to participate in the service by assuring them that other participants will not attempt to persuade the seller to breach the listing agreement or to interfere with their attempts to market the property. Absent the protection afforded by this section, listing brokers would be most reluctant to generally disclose the identity of the seller or the availability of the property to other brokers.

This section does not preclude solicitation of listings under the circumstances otherwise recognized by the Standards of Practice related to Article 16 of the Code of Ethics.

Section 4.5 Services Advertised as “Free”

MLS participants and subscribers must not represent that their brokerage services to a client or customer are free or available at no cost to their clients, unless the participant or subscriber will receive no financial compensation from any source for those services. *(Amended 11/21)*

Section 4.6 No Filtering of Listings

Participants and Subscribers must not filter out or restrict MLS listings that are communicated to customers or clients based on the existence or level of compensation offered to the cooperating broker or the name of a brokerage or agent.

No Compensation Offers in the MLS

Section 5 No Compensation Specified on MLS Listings

Participants, Subscribers, or their sellers may not make offers of compensation to buyer brokers and other buyer representatives in the MLS.

Use of MLS data or data feeds to directly or indirectly establish or maintain a platform to make offers of compensation from multiple brokers to buyer brokers or other buyer representatives is prohibited and must result in the MLS terminating that Participant’s access to any MLS data and data feeds.

Note 1: The multiple listing service must not have a rule requiring the listing broker to disclose the amount of total negotiated commission in the listing broker's listing contract, and the multiple listing service shall not publish the total negotiated commission on a listing which has been submitted to the MLS by a participant. The multiple listing service must prohibit disclosing in any way the total commission negotiated between the seller and the listing broker, or total broker compensation (i.e. combined compensation to both listing brokers and buyer brokers).

Note 2: The multiple listing service shall make no rule on the division of commissions between participants and nonparticipants. This should remain solely the responsibility of the listing broker.

Note 3: Multiple listing services must give Participants the ability to disclose to other Participants any potential for a short sale. As used in these rules, short sales are defined as a transaction where title transfers, where the sale price is insufficient to pay the total of all liens and costs of sale and where the seller does not bring sufficient liquid assets to the closing to cure all deficiencies. Multiple listing services may, as a matter of local discretion, require participants to disclose potential short sales when participants know a transaction is a potential short sale.

MLS Note: The misuse of MLS Data, direct or indirect, either by Data Feed or manual compilation, to create a platform to distribute compensation information will result in \$1000 fine to the agent, with the Broker also being notified, to be paid within 30 days and the platform must be removed immediately. MLS and Data feed access will be terminated for 30 days upon notice of violation. Repeat offenses will escalate according to Fine Level E and termination time will increase (double or triple) along with the fine increase. If the fine has not been paid within 30 days the Broker will be notified and have 5 business days to return the agent's license to KREC or assume full responsibility for the fine. If the Broker releases the agent, the fine stays with the agent and must be fulfilled before access to the MLS is reinstated OR the new Brokerage may satisfy the fine on the agent's behalf.

For violation of this section, see Appendix A, Fineable Violations, [5a Offers of Compensation in the MLS \(Fine Level E\)](#) / [5b MLS Data Used to Establish Commission Platform \(Fine Level E\)](#)

Section 5.0.0 Required Consumer Disclosure

Disclosures of Compensation: MLS Participants and Subscribers must:

1. Disclose to prospective sellers and buyers that broker compensation is not set by law and is fully negotiable. This must be included in conspicuous language as part of any listing agreement, buyer written agreement, and pre-closing disclosure documents (if any).
2. Conspicuously disclose in writing to sellers, and obtain the seller's authority, for any payments or offer of payment that the listing Participant or seller will make to another broker, agent, or other representative (e.g. real estate attorney) acting for buyers. This disclosure must include the amount or rate of any such payment and be made in writing in advance of any payment or agreement to pay.

[Return to Table of Contents](#)

Section 5.0.1 Disclosing Potential Short Sales

Participants may, but are not required to, disclose potential short sales (defined as a transaction where title transfers, where the sale price is insufficient to pay the total of all liens and costs of sale and where the seller does not bring sufficient liquid assets to the closing to cure all deficiencies) to other participants and subscribers. *(Amended 5/09)*

MLS Note: MLS status of short sales, until the expiration of all contingencies of an executed Purchase Contract, the seller will NOT continue to market the property as “Active” and the property will be marked “Pending” in the Northern Kentucky Multiple Listing Service. Backup offers may still be accepted during this period.

Section 5.0.2 Written Buyer Agreement

Unless inconsistent with state or federal law or regulation, all MLS Participants working with a buyer must enter into a written agreement with the buyer prior to touring a home. The written agreement must include:

- a. a specific and conspicuous disclosure of the amount or rate of compensation the Participant will receive or how this amount will be determined, to the extent that the Participant will receive compensation from any source;
- b. the amount of compensation in a manner that is objectively ascertainable and not open-ended.
- c. a term that prohibits the Participant from receiving compensation for brokerage services from any source that exceeds the amount or rate agreed to in the agreement with the buyer; and
- d. a conspicuous statement that broker fees and commissions are not set by law and are fully negotiable.

MLS Note: The failure to produce a buyer representation agreement will result in \$1000 fine to the agent to be paid within 30 days. After 30 days, the Broker will be notified and will have 5 business days to return the agent’s license to KREC or assume full responsibility for the fine. If the Broker releases the agent, the fine stays with the agent and must be fulfilled before access to the MLS is reinstated OR the new Brokerage may satisfy the fine on the agent’s behalf.

For violation of this section, see Appendix A, Fineable Violations, [5.0.2 Missing Buyer Representation Agreement \(Fine Level E\)](#)

Section 5.1 Participant as Principal

If a participant or any licensee (or licensed or certified appraiser) affiliated with a participant has any ownership interest in a property, the listing of which is to be disseminated through the multiple listing service, that person shall disclose that interest when the listing is filed with the multiple listing service and such information shall be disseminated to all multiple listing service participants.

MLS Note: If you have an ownership interest in a property either as an individual, part of an LLC, or a Trust, you must disclose it by selecting Agent/Owner under the Property Ownership field.

Section 5.2 Participant as Purchaser

If a participant or any licensee (including licensed and certified appraisers) affiliated with a participant wishes to acquire an interest in property listed with another participant, such contemplated interest shall be disclosed, in writing, to the listing broker not later than the time an offer to purchase is submitted to the listing broker. *(Adopted 2/92)*

[Return to Table of Contents](#)

Service Charges

Section 6 Service Fees and Charges

The following service charges for operation of the multiple listing service are in effect to defray the costs of the service and are subject to change from time to time in the manner prescribed:

Initial Participation Fee: An applicant for participation in the service shall pay an application fee of \$500 with such fee to accompany the application.

Note: The initial participation fee shall approximate the cost of bringing the service to the participant.

Recurring Participation Fee: The annual participation fee of each participant shall be an amount equal to \$100 times each salesperson and licensed or certified appraiser who has access to and use of the service, whether licensed as a broker, sales licensee, or licensed or certified appraiser who is employed by or affiliated as an independent contractor with such participant. Payment of such fees shall be made on or before the first day of the fiscal year of the multiple listing service. Fees shall be prorated on a monthly basis.

However, MLSs must provide participants the option of a no-cost waiver of MLS fees, dues, and charges for any licensee or licensed or certified appraiser who can demonstrate subscription to a different MLS or CIE where the principal broker participates. MLSs may, at their discretion, require that broker participants sign a certification for nonuse of its MLS services by their licensees, which can include penalties and termination of the waiver if violated.* *(Amended 5/18 and 8/18)*

Note: Multiple listing services that choose to include affiliated unlicensed administrative and clerical staff, personal assistants, and/or individuals seeking licensure or certification as real estate appraisers among those eligible for access to and use of MLS information as subscribers may, at their discretion, charge recurring fees. *(Amended 11/17)*

Compliance with Rules

Section 7 Compliance with Rules—Authority to Impose Discipline

By becoming and remaining a participant or subscriber in this MLS, each participant and subscriber agrees to be subject to the rules and regulations and any other MLS governance provision. The MLS may, through the administrative and hearing procedures established in these rules, impose discipline for violations of the rules and other MLS governance provisions. Discipline that may be imposed may only consist of one or more of the following:

- a. letter of warning
- b. letter of reprimand
- c. attendance at MLS orientation or other appropriate courses or seminars which the participant or subscriber can reasonably attend taking into consideration cost, location, and duration
- d. appropriate, reasonable fine not to exceed \$15,000

- e. suspension of MLS rights, privileges and services for not less than thirty (30) days nor more than one (1) year
- f. termination of MLS rights, privileges, and services with no right to reapply for a specified period not to exceed three (3) years. *(Revised 11/14)*

Note 1: A participant (or user/subscriber, where appropriate) can be placed on probation. Probation is not a form of discipline. When a participant (or user/subscriber, where appropriate) is placed on probation the discipline is held in abeyance for a stipulated period of time not longer than one (1) year. Any subsequent finding of a violation of the MLS rules during the probationary period may, at the discretion of the Board of Directors, result in the imposition of the suspended discipline. Absent any subsequent findings of a violation during the probationary period, both the probationary status and the suspended discipline are considered fulfilled, and the individual's record will reflect the fulfillment. The fact that one or more forms of discipline are held in abeyance during the probationary period does not bar imposition of other forms of discipline which will not be held in abeyance. *(Revised 05/14)*

Note 2: MLS participants and subscribers can receive no more than three (3) administrative sanctions in a calendar year before they are required to attend a hearing for their actions and potential violations of MLS rules, except that the MLS may allow more administrative sanctions for violations of listing information provided by participants and subscribers before requiring a hearing. The MLS must send a copy of all administrative sanctions against a subscriber to the subscriber's participant and the participant is required to attend the hearing of a subscriber who has received more than three (3) administrative sanctions within a calendar year. *(Adopted 11/20)*

Section 7.1 Compliance with Rules

The following action may be taken for noncompliance with the rules:

- a. for failure to pay any service charge or fee within one (1) month of the date due, and provided that at least ten (10) days' notice has been given, the service shall be suspended until service charges or fees are paid in full
- b. for failure to comply with any other rule, the provisions of Sections 9 and 9.1 shall apply

Note: Generally, warning, censure, and the imposition of a moderate fine are sufficient to constitute a deterrent to violation of the rules and regulations of the multiple listing service. Suspension or termination is an extreme sanction to be used in cases of extreme or repeated violation of the rules and regulations of the service. If the MLS desires to establish a series of moderate fines, they should be clearly specified in the rules and regulations. *(Amended 11/88)*

Section 7.2 Applicability of Rules to Users and/or Subscribers

Non-principal brokers, sales licensees, appraisers, and others authorized to have access to information published by the MLS are subject to these rules and regulations and may be disciplined for violations thereof provided that the user or subscriber has signed an agreement acknowledging that access to and use of MLS information is contingent on compliance with the rules and regulations. Further, failure of any user or subscriber to abide by the rules and/or any sanction imposed for violations thereof can subject the participant to the same or other discipline. This provision does not eliminate the participant's ultimate responsibility and accountability for all users or subscribers affiliated with the participant. *(Adopted 4/92)*

Meetings

Section 8 Meetings

The meetings of the participants in the Service or the Board of Directors of the Multiple Listing Service for the transaction of business of the service shall be held in accordance with the provisions of Article 6, Bylaws of the Service.

Enforcement of Rules or Disputes

Section 9 Consideration of Alleged Violations

The Board of Directors shall give consideration to all written complaints having to do with violations of the rules and regulations. By becoming and remaining a participant, each participant agrees to be subject to these rules and regulations, the enforcement of which are at the sole discretion of the Board of Directors.

When requested by a complainant, the MLS will process a complaint without revealing the complainant's identity. If a complaint is subsequently forwarded to a hearing, and the original complainant does not consent to participating in the process, the MLS will appoint a representative to serve as the complainant. *(Amended 11/20)*

Section 9.1 Violations of Rules and Regulations

If the alleged offense is a violation of the rules and regulations of the service and does not involve a charge of alleged unethical conduct or request for arbitration, it may be administratively considered and determined by the Board of Directors of the service, and if a violation is determined, the Board of Directors may direct the imposition of sanction, provided the recipient of such sanction may request a hearing before the professional standards committee of the association in accordance with the bylaws and rules and regulations of the association of REALTORS® within twenty (20) days following receipt of the directors' decision. *(Amended 11/96)*

If, rather than conducting an administrative review, the MLS has a procedure established to conduct hearings, any appeal of the decision of the hearing tribunal may be appealed to the Board of Directors of the MLS within twenty (20) days of the tribunal's decision. Alleged violations involving unethical conduct shall be referred to the professional standards committee of the association of REALTORS® for processing in accordance with the professional standards procedures of the association. If the charge alleges a refusal to arbitrate, such charge shall be referred directly to the Board of Directors of the association of REALTORS®. *(Amended 2/98)*

Section 9.2 Complaints of Unethical Conduct

All other complaints of unethical conduct shall be referred by the Board of Directors of the service to the association of REALTORS® for appropriate action in accordance with the professional standards procedures established in the association's bylaws. *(Amended 11/88)*

Section 9.3 Complaints of Unauthorized Use of Listing Content

Any participant who believes another participant has engaged in the unauthorized use or display of listing content, including photographs, images, audio or video recordings, and virtual tours, shall send notice of such alleged unauthorized use to the MLS. Such notice shall be in writing, specifically identify the allegedly unauthorized content, and be delivered to the MLS not more than sixty (60) days after the alleged misuse was first identified. No participant may pursue action over the alleged unauthorized use and display of listing content in a court of law without first completing the notice and response procedures outlined in this Section 9.3 of the MLS rules.

Upon receiving a notice, the Board of Directors will send the notice to the participant who is accused of unauthorized use. Within ten (10) days from receipt, the participant must either: 1) remove the allegedly unauthorized content, or 2) provide proof to the Board of Directors that the use is authorized. Any proof submitted will be considered by the Board of Directors, and a decision of whether it establishes authority to use the listing content will be made within thirty (30) days.

If the Board of Directors determines that the use of the content was unauthorized, the Board of Directors may issue a sanction pursuant to Section 7 of the MLS rules, including a request to remove and/or stop the use of the unauthorized content within ten (10) days after transmittal of the decision. If the unauthorized use stems from a violation of the MLS rules, that too will be considered at the time of establishing an appropriate sanction.

If after ten (10) days following transmittal of the Board of Director's determination the alleged violation remains uncured (i.e. the content is not removed or the rules violation remains uncured), then the complaining party may seek action through a court of law. *(Adopted 5/18)*

Section 9.4 MLS Rules Violations

MLS participants may not take legal action against another participant for alleged rules violation(s) unless the complaining participant has first exhausted the remedies provided in these rules. *(Adopted 5/18)*

Confidentiality of MLS Information

Section 10 Confidentiality of MLS Information

Any information provided by the multiple listing service to the participants shall be considered official information of the service. Such information shall be considered confidential and exclusively for the use of participants and real estate licensees affiliated with such participants and those participants who are licensed or certified by an appropriate state regulatory agency to engage in the appraisal of real property and licensed or certified appraisers affiliated with such participants. *(Amended 4/92)*

Section 10.1 MLS Not Responsible for Accuracy of Information

The information published and disseminated by the service is communicated verbatim, without change by the service, as filed with the service by the participant. The service does not verify such information provided and disclaims any responsibility for its accuracy. Each participant agrees to hold the service harmless against any liability arising from any inaccuracy or inadequacy of the information such participant provides.

Section 10.2 Access to Comparable and Statistical Information

Association members who are actively engaged in real estate brokerage, management, appraising, land development, or building, but who do not participate in the MLS, are nonetheless entitled to receive by purchase or lease all information other than the current listing information that is generated wholly or in part by the MLS, including “comparable” information, “sold” information, and statistical reports. This information is provided for the exclusive use of Association members and individuals affiliated with Association members who are also engaged in the real estate business and may not be transmitted, retransmitted, or provided in any manner to any unauthorized individual, office, or firm, except as otherwise provided in these rules and regulations.

Ownership of MLS Compilation* and Copyright

Section 11

By the act of submitting any property listing content to the MLS, the participant represents and warrants that he or she is fully authorized to license the property listing content as contemplated by and in compliance with this section and these rules and regulations, and also thereby does grant to the MLS license to include the property listing content in its copyrighted MLS compilation and also in any statistical report on comparables. Listing content includes, but is not limited to, photographs, images, graphics, audio and video recordings, virtual tours, drawings, descriptions, remarks, narratives, pricing information, and other details or information related to the listed property. *(Amended 5/18)*

Each participant who submits listing content to the MLS agrees to defend and hold the MLS and every other participant harmless from and against any liability or claim arising from any inaccuracy of the submitted listing content or any inadequacy of ownership, license, or title to the submitted listing content. *(Adopted 5/18)*

- * The term MLS compilation, as used in Sections 11 and 12 herein, shall be construed to include any format in which property listing data is collected and disseminated to the participants, including but not limited to bound book, loose-leaf binder, computer database, card file, or any other format whatsoever.

Section 11.1

All right, title, and interest in each copy of every multiple listing compilation created and copyrighted by the Northern Kentucky Association of REALTORS® and in the copyrights therein, shall at all times remain vested in the Northern Kentucky Association of REALTORS®.

Section 11.2 Display

Each participant shall be entitled to lease from the Northern Kentucky Association of REALTORS® a number of copies of each MLS compilation sufficient to provide the participant and each person affiliated as a licensee (including licensed or certified appraisers) with such participant with one copy of such compilation. The participant shall pay for each such copy the rental fee set by the association.*

[Return to Table of Contents](#)

Participants shall acquire by such lease only the right to use the MLS compilation in accordance with these rules.

- * This section should not be construed to require the participant to lease a copy of the MLS compilation for any licensee (or licensed or certified appraiser) affiliated with the participant who is engaged exclusively in a specialty of the real estate business other than listing, selling, or appraising the types of properties which are required to be filed with the MLS and who does not, at any time, have access to or use of the MLS information or MLS facility of the association.

Use of Copyrighted MLS Compilation

Section 12 Distribution

Participants shall, at all times, maintain control over and responsibility for each copy of any MLS compilation leased to them by the association of REALTORS®, and shall not distribute any such copies to persons other than subscribers who are affiliated with such participant as licensees, those individuals who are licensed or certified by an appropriate state regulatory agency to engage in the appraisal of real property, and any other subscribers as authorized pursuant to the governing documents of the MLS. Use of information developed by or published by an association multiple listing service is strictly limited to the activities authorized under a participant's licensure(s) or certification, and unauthorized uses are prohibited. Further, none of the foregoing is intended to convey participation or membership or any right of access to information developed or published by an association multiple listing service where access to such information is prohibited by law. *(Amended 4/92)*

Section 12.1 Display

Participants and those persons affiliated as licensees with such participants shall be permitted to display the MLS compilation to prospective purchasers only in conjunction with their ordinary business activities of attempting to locate ready, willing, and able buyers for the properties described in said MLS compilation.

Section 12.2 Reproduction

Participants or their affiliated licensees shall not reproduce any MLS compilation or any portion thereof, except in the following limited circumstances:

Participants or their affiliated licensees may reproduce from the MLS compilation and distribute to prospective purchasers a reasonable* number of single copies of property listing data contained in the MLS compilation which relate to any properties in which the prospective purchasers are or may, in the judgment of the participant or their affiliated licensees, be interested.

Reproductions made in accordance with this rule shall be prepared in such a fashion that the property listing data of properties other than that in which the prospective purchaser has expressed interest, or in which the participant or the affiliated licensees are seeking to promote interest, does not appear on such reproduction.

Nothing contained herein shall be construed to preclude any participant from utilizing, displaying, distributing, or reproducing property listing sheets or other compilations of data pertaining exclusively to properties currently listed for sale with the participant.

Any MLS information, whether provided in written or printed form, provided electronically, or provided in any other form or format, is provided for the exclusive use of the participant and those licensees affiliated with the participant who are authorized to have access to such information. Such information may not be transmitted, retransmitted, or provided in any manner to any unauthorized individual, office, or firm.

None of the foregoing shall be construed to prevent any individual legitimately in possession of current listing information, sold information, comparables, or statistical information from utilizing such information to support valuations on particular properties for clients and customers. Any MLS content in data feeds available to participants for real estate brokerage purposes must also be available to participants for valuation purposes, including automated valuations. MLSs must either permit use of existing data feeds, or create a separate data feed, to satisfy this requirement. MLSs may require execution of a third-party license agreement where deemed appropriate by the MLS. MLSs may require participants who will use such data feeds to pay the reasonably estimated costs incurred by the MLS in adding or enhancing its downloading capacity for this purpose. Information deemed confidential may not be used as supporting documentation. Any other use of such information is unauthorized and prohibited by these rules and regulations. *(Amended 05/14)*

- * It is intended that the participant be permitted to provide prospective purchasers with listing data relating to properties which the prospective purchaser has a bona fide interest in purchasing or in which the participant is seeking to promote interest. The term reasonable, as used herein, should therefore be construed to permit only limited reproduction of property listing data intended to facilitate the prospective purchaser's decision-making process in the consideration of a purchase. Factors which shall be considered in deciding whether the reproductions made are consistent with this intent and thus reasonable in number, shall include, but are not limited to, the total number of listings in the MLS compilation, how closely the types of properties contained in such listings accord with the prospective purchaser's expressed desires and ability to purchase, whether the reproductions were made on a selective basis, and whether the type of properties contained in the property listing data is consistent with a normal itinerary of properties which would be shown to the prospective purchaser.

Use of MLS Information

Section 13 Limitations on Use of MLS Information

Information from MLS compilations of current listing information, from statistical reports, and from any sold or comparable report of the association or MLS may be used by MLS participants as the basis for aggregated demonstrations of market share or comparisons of firms in public mass-media advertising or in other public representations. This authority does not convey the right to include in any such advertising or representation information about specific properties which are listed with other participants, or which were sold by other participants (as either listing or cooperating broker).

However, any print or non-print forms of advertising or other forms of public representations based in whole or in part on information supplied by the association or its MLS must clearly demonstrate the period of time over which such claims are based and must include the following, or substantially similar, notice:

Based on information from the Northern Kentucky Multiple Listing Service, Inc. for the period (date) through (date). *(Amended 11/97)*

Changes in Rules and Regulations

Section 14 Changes in Rules and Regulations

Amendments to the rules and regulations of the service shall be by consideration and approval of the Board of Directors of the multiple listing service, subject to final approval by the Board of Directors of the Northern Kentucky Association of REALTORS® (shareholder).

Note: Some associations may prefer to change the rules and regulations by a vote of the participants of the service, subject to approval of the Board of Directors of the service, with final approval by the Board of Directors of the association of REALTORS® which is the sole and exclusive shareholder of the stock of the service corporation.

Not Applicable to NKMLS

Section 15 Not Applicable to NKMLS

This section is currently not in use but is being held as a placeholder.

Not Applicable to NKMLS

Section 16 Not Applicable to NKMLS

This section is currently not in use but is being held as a placeholder.

Orientation

Section 17 Orientation

Any applicant for MLS participation and any licensee (including licensed or certified appraisers) affiliated with an MLS participant who has access to and use of MLS-generated information shall complete an orientation program of no more than eight (8) classroom hours devoted to the MLS rules and regulations and computer training related to MLS information entry and retrieval and the operation of the MLS within thirty (30) days after access has been provided. *(Amended 11/04)*

Participants and subscribers may be required, at the discretion of the MLS, to complete additional training of not more than four (4) classroom hours in any twelve (12) month period when deemed necessary by the MLS to familiarize participants and subscribers with system changes or enhancements and/or changes to MLS rules or policies. Participants and subscribers must be given the opportunity to complete any mandated additional training remotely. *(Amended 11/17)*

Internet Data Exchange (IDX)

Section 18 IDX Defined

IDX affords MLS participants the ability to authorize limited electronic display and delivery of their listings by other participants via the following authorized mediums under the participant's control: websites, mobile apps, and audio devices. As used throughout these rules, "display" includes "delivery" of such listing. *(Amended 5/17)*

Section 18.1 Authorization

Participants' consent for display of their listings by other participants pursuant to these rules and regulations must be established in writing. If a participant withholds consent on a blanket basis to permit the display of that participant's listings, that participant may not download, frame or display the aggregated MLS data of other participants.*

- * Even where participants have given blanket authority for other participants to display their listings through IDX, such consent may be withdrawn on a listing-by-listing basis where the seller has prohibited all Internet display or other electronic forms of display or distribution. *(Amended 05/17)*

Section 18.2 Participation

Participation in IDX is available to all MLS participants engaged in real estate brokerage who consent to display of their listings by other participants. *(Amended 11/09)*

MLS Note: This requirement can be met by maintaining an office or Internet presence from which participants are available to represent real estate sellers or buyers (or both).

Section 18.2.1

Participants must notify the MLS of their intention to display IDX information and must give the MLS direct access for purposes of monitoring/ensuring compliance with applicable rules and policies. *(Amended 05/12)*

Section 18.2.2

MLS participants may not use IDX-provided listings for any purpose other than display as provided for in these rules. This does not require participants to prevent indexing of IDX listings by recognized search engines. *(Amended 05/12)*

Section 18.2.3

Listings, including property addresses, can be included in IDX displays except where a seller has directed their listing broker to withhold their listing or the listing's property address from all display on the Internet (including, but not limited to, publicly-accessible websites or VOWs) or other electronic forms of display or distribution. *(Amended 05/17)*

Section 18.2.4

Participants may select the listings they choose to display through IDX based only on objective criteria including, but not limited to, factors such as geography or location (“uptown,” “downtown,” etc.), list price, type of property (e.g., condominiums, cooperatives, single-family detached, multi-family), or type of listing (e.g., exclusive right-to-sell or exclusive agency). Selection of listings displayed through IDX must be independently made by each participant. *(Amended 11/21)*

Section 18.2.5

Participants must refresh all MLS downloads and IDX displays automatically fed by those downloads at least once every twelve (12) hours. *(Amended 11/14)*

Section 18.2.6

Except as provided in the IDX policy and these rules, an IDX site or a participant or user operating an IDX site or displaying IDX information as otherwise permitted may not distribute, provide, or make any portion of the MLS database available to any person or entity. *(Amended 05/12)*

Section 18.2.7

Any IDX display controlled by a participant must clearly identify the name of the brokerage firm under which they operate in a readily visible color and typeface. For purposes of the IDX policy and these rules, “control” means the ability to add, delete, modify and update information as required by the IDX policy and MLS rules. *(Amended 05/12)*

Section 18.2.8

Any IDX display controlled by a participant or subscriber that

- a. allows third-parties to write comments or reviews about particular listings or displays a hyperlink to such comments or reviews in immediate conjunction with particular listings, or
- b. displays an automated estimate of the market value of the listing (or hyperlink to such estimate) in immediate conjunction with the listing,

either or both of those features shall be disabled or discontinued for the seller’s listings at the request of the seller. The listing broker or agent shall communicate to the MLS that the seller has elected to have one or both of these features disabled or discontinued on all displays controlled by participants. Except for the foregoing and subject to Section 18.2.9, a participant’s IDX display may communicate the participant’s professional judgment concerning any listing. Nothing shall prevent an IDX display from notifying its customers that a particular feature has been disabled at the request of the seller. *(Adopted 05/12)*

Section 18.2.9

Participants shall maintain a means (e.g., e-mail address, telephone number) to receive comments about the accuracy of any data or information that is added by or on behalf of the participant beyond that supplied by the MLS and that relates to a specific property. Participants shall correct or remove any false data or information relating to a specific property upon receipt of a communication from the listing broker or listing agent for the property explaining why the data or information is false. However, participants shall not be obligated to remove or correct any data or information that simply reflects good faith opinion, advice, or professional judgment. *(Amended 05/12)*

Section 18.2.10

An MLS participant (or where permitted locally, an MLS subscriber) may co-mingle the listings of other brokers received in an IDX feed with listings available from other MLS IDX feeds, provided all such displays are consistent with the IDX rules, and the MLS participant (or MLS subscriber) holds participatory rights in those MLSs. As used in this policy, “co-mingling” means that consumers are able to execute a single property search of multiple IDX data feeds resulting in the display of IDX information from each of the MLSs on a single search results page; and that participants may display listings from each IDX feed on a single webpage or display. *(Adopted 11/14)*

Section 18.2.11

Participants shall not modify or manipulate information relating to other participants’ listings. MLS participants may augment their IDX display of MLS data with applicable property information from other sources to appear on the same webpage or display, clearly separated by the data supplied by the MLS. The source(s) of the information must be clearly identified in the immediate proximity to such data. This requirement does not restrict the format of MLS data display or display of fewer than all of the available listings or fewer authorized fields. *(Adopted 05/15)*

Section 18.2.12

All listings displayed pursuant to IDX shall identify the listing firm, and the email or phone number provided by the listing participant in a reasonably prominent location and in a readily visible color and typeface not smaller than the median used in the display of listing data.* *(Amended 11/21)*

- * Displays of minimal information (e.g., “thumbnails”, text messages, “tweets”, etc., of two hundred [200] characters or less) are exempt from this requirement but only when linked directly to a display that includes all required disclosures. For audio delivery of listing content, all required disclosures must be subsequently delivered electronically to the registered consumer performing the property search or linked to through the device’s application. *(Amended 5/17)*

Section 18.3 Display

Display of listing information pursuant to IDX is subject to the following rules:

Section 18.3.1

Listings displayed pursuant to IDX shall contain only those fields of data designated by the MLS. Display of all other fields (as determined by the MLS) is prohibited. Confidential fields intended only for other MLS participants and users (e.g., showing instructions, and property security information) may not be displayed. *(Amended 11/21)*

Section 18.3.1.1

The type of listing agreement (e.g., exclusive right to sell, exclusive agency, etc.) may not be displayed. *(Amended 05/12)*

Section 18.3.5

Non-principal brokers and sales licensees affiliated with IDX participants may display information available through IDX on their own websites subject to their participant’s consent and control and the requirements of state law and/or regulation.

Section 18.3.7

All listings displayed pursuant to IDX shall show the MLS as the source of the information.* *(Amended 05/17)*

- * Displays of minimal information (e.g., “thumbnails”, text messages, “tweets”, etc., of two hundred [200] characters or less) are exempt from this requirement but only when linked directly to a display that includes all required disclosures. For audio delivery of listing content, all required disclosures must be subsequently delivered electronically to the registered consumer performing the property search or linked to through the device’s application. *(Amended 5/17)*

Section 18.3.10

The right to display other participants’ listings pursuant to IDX shall be limited to a participant’s office(s) holding participatory rights in this MLS.

Section 18.3.12

Display of expired and withdrawn listings is prohibited. *(Amended 5/21)*

Section 18.3.13

Display of seller’s(s’) and/or occupant’s(s’) name(s), phone number(s), and e-mail address(es) is prohibited.

Section 18.3.16

Deceptive or misleading advertising (including co-branding) on pages displaying IDX-provided listings is prohibited. For purposes of these rules, co-branding will be presumed not to be deceptive or misleading if the participant’s logo and contact information is larger than that of any third party. *(Adopted 11/09)*

Virtual Office Websites (VOWs)

Section 19.1 VOW Defined

- a. A “Virtual Office Website” (VOW) is a participant’s Internet website, or a feature of a participant’s website, through which the participant is capable of providing real estate brokerage services to consumers with whom the participant has first established a broker-consumer relationship (as defined by state law) where the consumer has the opportunity to search MLS listing information, subject to the participant’s oversight, supervision, and accountability. A non-principal broker or sales licensee affiliated with a participant may, with his or her participant’s consent, operate a VOW. Any VOW of a non-principal broker or sales licensee is subject to the participant’s oversight, supervision, and accountability.
- b. As used in Section 19 of these rules, the term “participant” includes a participant’s affiliated non-principal brokers and sales licensees—except when the term is used in the phrases “participant’s consent” and “participant’s oversight, supervision, and accountability”. References to “VOW” and “VOWs” include all Virtual Office Websites, whether operated by a participant, by a non-principal broker or sales licensee, or by an “Affiliated VOW Partner” (AVP) on behalf of a participant.
- c. “Affiliated VOW Partner” (AVP) refers to an entity or person designated by a participant to operate a VOW on behalf of the participant, subject to the participant’s supervision, accountability, and compliance with the VOW policy. No AVP has independent participation rights in the MLS by virtue of its right to receive information on behalf of a participant. No AVP has the right to use MLS listing information, except in connection with operation of a VOW on behalf of one or more participants. Access by an AVP to MLS listing information is derivative of the rights of the participant on whose behalf the AVP operates a VOW.

- d. As used in Section 19 of these rules, the term “MLS listing information” refers to active listing information and sold data provided by participants to the MLS and aggregated and distributed by the MLS to participants.

Section 19.2

- a. The right of a participant’s VOW to display MLS listing information is limited to that supplied by the MLS(s) in which the participant has participatory rights. However, a participant with offices participating in different MLSs may operate a master website with links to the VOWs of the other offices.
- b. Subject to the provisions of the VOW policy and these rules, a participant’s VOW, including any VOW operated on behalf of a participant by an AVP, may provide other features, information, or functions, e.g., “Internet Data Exchange” (IDX).
- c. Except as otherwise provided in the VOW policy or in these rules, a participant need not obtain separate permission from other MLS participants whose listings will be displayed on the participant’s VOW.

Section 19.3

- a. Before permitting any consumer to search for or retrieve any MLS listing information on his or her VOW, the participant must take each of the following steps.
 - i. The participant must first establish with that consumer a lawful broker-consumer relationship (as defined by state law), including completion of all actions required by state law in connection with providing real estate brokerage services to clients and customers (hereinafter, “Registrants”). Such actions shall include, but are not limited to, satisfying all applicable agency, non-agency, and other disclosure obligations, and execution of any required agreements.
 - ii. The participant must obtain the name of and a valid e-mail address for each Registrant. The participant must send an e-mail to the address provided by the Registrant confirming that the Registrant has agreed to the terms of use (described in Subsection d., below). The participant must verify that the e-mail address provided by the Registrant is valid and that the Registrant has agreed to the terms of use.
 - iii. The participant must require each Registrant to have a user name and a password, the combination of which is different from those of all other Registrants on the VOW. The participant may, at his or her option, supply the user name and password or may allow the Registrant to establish its user name and password. The participant must also assure that any e-mail address is associated with only one user name and password.
- b. The participant must assure that each Registrant’s password expires on a date certain, but may provide for renewal of the password. The participant must at all times maintain a record of the name, e-mail address, user name, and current password of each Registrant. The participant must keep such records for not less than one hundred eighty (180) days after the expiration of the validity of the Registrant’s password.
- c. If the MLS has reason to believe that a participant’s VOW has caused or permitted a breach in the security of MLS listing information or a violation of MLS rules, the participant shall, upon request of the MLS, provide the name, e-mail address, user name, and current password, of any Registrant suspected of involvement in the breach or violation. The participant shall also, if requested by the MLS, provide an audit trail of activity by any such Registrant.

- d. The participant shall require each Registrant to review and affirmatively to express agreement (by mouse click or otherwise) to a terms of use provision that provides at least the following:
 - i. that the Registrant acknowledges entering into a lawful consumer-broker relationship with the participant
 - ii. that all information obtained by the Registrant from the VOW is intended only for the Registrant's personal, non-commercial use
 - iii. that the Registrant has a bona fide interest in the purchase, sale, or lease of real estate of the type being offered through the VOW
 - iv. that the Registrant will not copy, redistribute, or retransmit any of the information provided, except in connection with the Registrant's consideration of the purchase or sale of an individual property
 - v. that the Registrant acknowledges the MLS' ownership of and the validity of the MLS' copyright in the MLS database.
- e. The terms of use agreement may not impose a financial obligation on the Registrant or create any representation agreement between the Registrant and the participant. Any agreement entered into at any time between the participant and Registrant imposing a financial obligation on the Registrant or creating representation of the Registrant by the participant must be established separately from the terms of use, must be prominently labeled as such, and may not be accepted solely by mouse click.
- f. The terms of use agreement shall also expressly authorize the MLS and other MLS participants or their duly authorized representatives to access the VOW for the purposes of verifying compliance with MLS rules and monitoring display of participants' listings by the VOW. The agreement may also include such other provisions as may be agreed to between the participant and the Registrant.

Section 19.4

A participant's VOW must prominently display an e-mail address, telephone number, or specific identification of another mode of communication (e.g., live chat) by which a consumer can contact the participant to ask questions or get more information about any property displayed on the VOW. The participant or a non-principal broker or sales licensee licensed with the participant must be willing and able to respond knowledgeably to inquiries from Registrants about properties within the market area served by that participant and displayed on the VOW.

Section 19.5

A participant's VOW must employ reasonable efforts to monitor for and prevent misappropriation, scraping, and other unauthorized uses of MLS listing information. A participant's VOW shall utilize appropriate security protection such as firewalls as long as this requirement does not impose security obligations greater than those employed concurrently by the MLS.

Note: MLSs may adopt rules requiring Participants to employ specific security measures, provided that any security measure required does not impose obligations greater than those employed by the MLS.

Section 19.6

- a. A participant's VOW shall not display the listings or property addresses of any seller who has affirmatively directed the listing broker to withhold the seller's listing or property address from display on the Internet. The listing broker shall communicate to the MLS that the seller has elected not to permit display of the listing or property address on the Internet. Notwithstanding the foregoing, a participant who operates a VOW may provide to consumers via other delivery mechanisms, such as e-mail, fax, or otherwise, the listings of sellers who have determined not to have the listing for their property displayed on the Internet.
- b. A participant who lists a property for a seller who has elected not to have the property listing or the property address displayed on the Internet shall cause the seller to execute a document that includes the following (or a substantially similar) provision.

Seller Opt-out Form

- 1. Check one.
 - a. ☐ I have advised my broker or sales agent that I do not want the listed property to be displayed on the Internet.
 - b. ☐ I have advised my broker or sales agent that I do not want the address of the listed property to be displayed on the Internet.
- 2. I understand and acknowledge that if I have selected Option a., consumers who conduct searches for listings on the Internet will not see information about the listed property in response to their searches.

 Initials of Seller

- c. The participant shall retain such forms for at least one (1) year from the date they are signed or one (1) year from the date the listing goes off the market, whichever is greater.

Section 19.7

- a. Subject to Subsection b., below, a participant's VOW may allow third-parties:
 - i. to write comments or reviews about particular listings or display a hyperlink to such comments or reviews in immediate conjunction with particular listings, or
 - ii. to display an automated estimate of the market value of the listing (or hyperlink to such estimate) in immediate conjunction with the listing.
- b. Notwithstanding the foregoing, at the request of a seller, the participant shall disable or discontinue either or both of those features described in Subsection a. as to any listing of the seller. The listing broker or agent shall communicate to the MLS that the seller has elected to have one or both of these features disabled or discontinued on all participants' websites. Subject to the foregoing and to Section 19.8, a participant's VOW may communicate the participant's professional judgment concerning any listing. A participant's VOW may notify its customers that a particular feature has been disabled at the request of the seller.

[Return to Table of Contents](#)

Section 19.8

A participant's VOW shall maintain a means (e.g., e-mail address, telephone number) to receive comments from the listing broker about the accuracy of any information that is added by or on behalf of the participant beyond that supplied by the MLS and that relates to a specific property displayed on the VOW. The participant shall correct or remove any false information relating to a specific property within forty-eight (48) hours following receipt of a communication from the listing broker explaining why the data or information is false. The participant shall not, however, be obligated to correct or remove any data or information that simply reflects good faith opinion, advice, or professional judgment.

Section 19.9

A participant shall cause the MLS listing information available on its VOW to be refreshed at least once every three (3) days.

Section 19.10

Except as provided in these rules, in the NATIONAL ASSOCIATION OF REALTORS®' VOW policy, or in any other applicable MLS rules or policies, no participant shall distribute, provide, or make accessible any portion of the MLS listing information to any person or entity.

Section 19.11

A participant's VOW must display the participant's privacy policy informing Registrants of all of the ways in which information that they provide may be used.

Section 19.12

A participant's VOW may exclude listings from display based only on objective criteria, including, but not limited to, factors such as geography, list price, type of property. *(Amended 11/21)*

Section 19.13

A participant who intends to operate a VOW to display MLS listing information must notify the MLS of its intention to establish a VOW and must make the VOW readily accessible to the MLS and to all MLS participants for purposes of verifying compliance with these rules, the VOW policy, and any other applicable MLS rules or policies.

Section 19.14

A participant may operate more than one VOW himself or herself or through an AVP. A participant who operates his or her own VOW may contract with an AVP to have the AVP operate other VOWs on his or her behalf. However, any VOW operated on behalf of a participant by an AVP is subject to the supervision and accountability of the participant.

Section 19.15

A participant's VOW may not make available for search by or display to Registrants any of the following information:

- a. expired and withdrawn listings

Note: Due to the 2015 changes in IDX policy and the requirement that participants be permitted to make MLS listing information available to Registrants of VOW sites where such information may be made available via other delivery mechanisms, MLSs can no longer prohibit the display of pending ("under contract") listings on VOW sites.

- b. the type of listing agreement, i.e., exclusive right-to-sell or exclusive agency

- c. the seller's and occupant's name(s), phone number(s), or e-mail address(es)
- d. instructions or remarks intended for cooperating brokers only, such as those regarding showings or security of listed property

Section 19.16

A participant shall not change the content of any MLS listing information that is displayed on a VOW from the content as it is provided in the MLS. The participant may, however, augment MLS listing information with additional information not otherwise prohibited by these rules or by other applicable MLS rules or policies, as long as the source of such other information is clearly identified. This rule does not restrict the format of display of MLS listing information on VOWs or the display on VOWs of fewer than all of the listings or fewer than all of the authorized information fields.

Section 19.17

A participant shall cause to be placed on his or her VOW a notice indicating that the MLS listing information displayed on the VOW is deemed reliable, but is not guaranteed accurate by the MLS. A participant's VOW may include other appropriate disclaimers necessary to protect the participant and/or the MLS from liability.

Section 19.18

A participant shall cause any listing that is displayed on his or her VOW to identify the name of the listing firm, the listing broker or agent, and the email or phone number provided by the listing participant in a readily visible color, in a reasonably prominent location, and in typeface not smaller than the median typeface used in the display of listing data. *(Amended 11/21)*

Section 19.19

A participant shall limit the number of listings that a Registrant may view, retrieve, or download to not more than 500 current listings and not more than 500 sold listings in response to any inquiry.

Note: The number of listings that may be viewed, retrieved, or downloaded should be specified by the MLS in the context of this rule, but may not be fewer than five hundred (500) listings or fifty percent (50%) of the listings in the MLS, whichever is less. *(Amended 11/17)*

Note: Adoption of Section 19.20 through 19.25 is at the discretion of the MLS. It is not required that equivalent requirements be established related to other delivery mechanisms.

Section 19.20

A participant shall require that Registrants' passwords be reconfirmed or changed every 90 days.

Note: The number of days passwords remain valid before being changed or reconfirmed must be specified by the MLS in the context of this rule and cannot be shorter than ninety (90) days. Participants may, at their option, require Registrants to reconfirm or change passwords more frequently.

Section 19.21

A participant may display advertising and the identification of other entities (“co-branding”) on any VOW the participant operates or that is operated on his or her behalf. However, a participant may not display on any such VOW deceptive or misleading advertising or co-branding. For purposes of this section, co-branding will be presumed not to be deceptive or misleading if the participant’s logo and contact information (or that of at least one participant, in the case of a VOW established and operated on behalf of more than one participant) is displayed in immediate conjunction with that of every other party, and the logo and contact information of all participants displayed on the VOW is as large as the logo of the AVP and larger than that of any third party.

Section 19.22

A participant shall cause any listing displayed on his or her VOW obtained from other sources, including from another MLS or from a broker not participating in the MLS, to identify the source of the listing.

Section 19.23

A participant shall cause any listing displayed on his or her VOW obtained from other sources, including from another MLS or from a broker not participating in the MLS, to be searched separately from listings in the MLS.

Section 19.24

Participants and the AVPs operating VOWs on their behalf must execute the license agreement required by the MLS.

Section 19.25

Where a seller affirmatively directs his or her listing broker to withhold either the seller’s listing or the address of the seller’s listing from display on the Internet, a copy of the seller’s affirmative direction shall be provided to the MLS within forty-eight (48) hours.

Appendix A: Fineable Violations

<p>FINE LEVEL A</p> <p>Failure to Upload MLS Listing Validation Form (1.2a) Failure to Upload Required Documents (1.2b) Any listing that has an unlicensed person listed as the Primary Contact (1.2c) Failure to Enter Accurate Information (1.2.0) Failure to Update the Price or Status of a Listing (1.4) PIDN Required (1.16) Owner Name Required (1.16.1) Primary Photo Required (1.17a) Exterior Front Photo Required (1.17b) Failure to Update the Status of a Listing to Sold (2.5a)</p>	<p>Level A violations are not subject to an automatic fine; however, failure to correct a Level A violation within three (3) business days will result in the Participant being fined a base fine of \$50. If the violation is not corrected within two (2) business calendar days, a \$100 correction fee will be assessed, and the violation will be corrected by the MLS. After ten (10) Level A violations, the Participant or Subscriber must attend a meeting with the Director of MLS and the Broker/DR.</p>
<p>FINE LEVEL B</p> <p>Clear Cooperation (1.01) Failure to Properly Close and Cancel Duplicate Listings (1.1b) Improper Use of Videos and Virtual Tours (1.17.2) Misuse of Marketing Remarks (1.21a) Misuse of Free Form Fields (1.21b) Failure to Allow Showings (2.10)</p>	<p>\$100</p> <p>Repeat offenses of same violation: Second Offense - Two Times Fee per Fine Schedule and Participant or Subscriber must attend a meeting with the Director of MLS and the Broker/DR. Third Offense and Additional Offenses – Three Times Fee per Fine Schedule and attend a hearing of the MLS Board of Directors</p>
<p>FINE LEVEL C</p> <p>Failure to Enter Listing into NKMLS Service Area (1.2c) Inaccurate Reporting of Sold Listings (2.5b)</p>	<p>\$250</p> <p>Repeat offenses of same violation: Second Offense - Two Times Fee per Fine Schedule and Participant or Subscriber must attend a meeting with the Director of MLS and the Broker/DR. Third Offense and Additional Offenses – Three Times Fee per Fine Schedule and attend a hearing of the MLS Board of Directors</p>
<p>FINE LEVEL D</p> <p>Password Privacy (4.x)</p>	<p>\$500</p> <p>Repeat offenses of same violation: Second Offense - Two Times Fee per Fine Schedule and Participant or Subscriber must attend a meeting with the Director of MLS and the Broker/DR. Third Offense and Additional Offenses – Three Times Fee per Fine Schedule and attend a hearing of the MLS Board of Directors</p>
<p>FINE LEVEL E</p> <p>Unauthorized Use of Lockboxes (2.11) Offers of Compensation in the MLS (5a) MLS Data used to Establish Commission Platform (5b) Missing Buyer Representation Agreement (5.0.2)</p>	<p>\$1,000</p> <p>Repeat offenses of same violation: Second Offense - Two Times Fee per Fine Schedule and Participant or Subscriber must attend a meeting with the Director of MLS and the Broker/DR. Third Offense and Additional Offenses – Three Times Fee per Fine Schedule and attend a hearing of the MLS Board of Directors</p>

All fines reset after a three year period.

[Return to Table of Contents](#)

Appendix B: Definition of Statuses

On-Market Statuses

- A) **ACTIVE**
A valid listing contract exists and no offer (with or without contingencies) has been accepted.
This is an On-Market status.

Off-Market Statuses

- A) **PENDING**
The seller has accepted an offer. This is an Off-Market status.
- B) **WITHDRAWN**
A valid listing contract is in effect; however, the seller has requested that temporarily there will be no showings. This is an Off-Market Status.
- C) **CANCELLED**
The listing agreement has been cancelled in writing. This is an Off-Market status.
- D) **EXPIRED**
The listing agreement has expired. The time frame of the existing listing contract has run out.
This is an Off-Market status.
- E) **SOLD**
The transaction has closed. This is an Off-Market status.

Appendix C: Supra Key Rules and Regulations

[Update In Progress]

Appendix D: Revision History

v2.0	1/2/2024	Initial overhaul and release of Rules and Regulations with new formatting
v2.01	6/10/2024	Language changes due to NAR settlement
v2.02	7/30/2024	Further updates and fines added
v.2.03	5/01/2025	Primary Contact Rule and Fine added