What does it actually cost?

eXp Realty, in plain numbers - the split, the cap, and the fees, on one page.

Put together by **Jeff Morazzini, eXp Realty** - 35+ years in real estate, West Sacramento.

80 / 20
Example commission split used for the math below

$16,000
Annual cap. After that, you keep 100% for the rest of your anniversary year

$85/mo
Monthly fee. No desk, franchise, royalty or admin fees

The split is negotiable — 80/20 below is just the example we use for the math.

Side by side

	eXp Realty	Typical traditional brokerage*
Commission split	**80/20**	Often 70/30 or lower to start
Annual cap	**$16,000, then 100%**	Many have no cap - the split never ends
Monthly fee	**$85**	Varies; desk and tech fees are common
Desk, franchise and royalty fees	**None**	Common at many franchise brands
Admin fee	**None**	Most big brokerages take 6% off the agent's share
Ownership / extra income	**Stock awards and revenue share (below)**	Usually none

The math on $100,000 of gross commission income

Example: $100,000 GCI at an 80/20 split (your actual split is negotiable, so your numbers will vary).

At eXp: 20% until the cap = $16,000, plus $85 x 12 = $1,020. **Total to the brokerage: $17,020** - and after you cap, every commission dollar is yours apart from small per-transaction fees.

On a 70/30 split with no cap: 30% of $100,000 = $30,000, plus a 6% admin fee on your $70,000 share = $4,200. **Total to the brokerage: $34,200**, before any desk or franchise fees.

Same production, roughly $17,180 more kept at eXp in this example.

Yes, there are offices - and we are everywhere

Not many of them, but they draw agents in just walking through the door: state-of-the-art and beautiful, with printers, a kitchen, snacks, coffee, and tons of support on hand. And eXp is not just in the States - we are everywhere.

Beyond the split

- **Stock awards** as you hit production milestones.
- **ICON Agent award:** top producers can earn their full $16,000 cap back in stock.
- **Revenue share** across up to 7 tiers, paid by eXp out of its own share - never out of the sponsored agent's pocket.

The honest part

- Revenue share is long-term upside, not a paycheck - eXp's own disclosure puts the typical agent's at $0.
- The split and cap are the real story; stock and revenue share are a bonus if they come, not the reason to move.

*The traditional column describes common industry arrangements for illustration, not any one brokerage - check your own agreement for your exact split and fees. eXp also charges a one-time $149 startup fee and small per-transaction broker review and risk management fees. Figures are current published figures as of October 2026; confirm current terms with eXp Realty before deciding. Nothing here is a promise or guarantee of income.

Want to run your own numbers?
Happy to do it over coffee - no pitch.

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