



The Council of the City of New York

**Hon. Christine C. Quinn**  
**Speaker**

**Brokered Deception:  
The Hidden Perils of Online  
Real Estate Ads**

**A Staff Report To:**

**The Committee on Oversight And Investigations**

**Hon. Eric Gioia**

Chair

**The Committee on Consumer Affairs**

**Hon. Leroy G. Comrie, Jr.**

Chair

**The Committee on Housing and Buildings**

**Hon. Erik Martin Dilan**

Chair

**The Committee on Technology in Government**

**Hon. Gale A. Brewer**

Chair

**October 2006**

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THE CITY OF NEW YORK**

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# Introduction

*Along with death and taxes, there are three certainties we New Yorkers must face: the waft of stench that accompanies warm weather, the inevitable traffic pileup thwarting our weekend escapes, and the pain and suffering associated with moving into a new apartment.*

*-Time Out NY's 2003 Annual Apartment Issue<sup>1</sup>*

Manhattan has had the highest real estate prices in the country since the 17<sup>th</sup> century.<sup>2</sup> New York City's occupancy rate for apartment rentals was 97% at the end of last year.<sup>3</sup> As a result of such a fiercely competitive market, the real estate industry has become something of a "blood sport," as Craig Newmark, founder and Customer Service Representative of craigslist.org has described it.<sup>4</sup>

After being provided with reports of deceptive advertisements by real estate agents, the New York City Council Policy and Investigations Division conducted an investigation aimed at identifying fraudulent behavior among real estate agents advertising "no-fee" rentals on the online listing services [www.craigslist.org](http://www.craigslist.org) and [www.backpage.com](http://www backpage.com). Online advertising, in particular online real estate advertising, has had a significant impact on the classified advertising market – costing newspapers a substantial amount in revenue.<sup>5</sup> Craigslist.org, solely a listing service, is currently ranked the seventh most popular website in the United States.<sup>6</sup>

Results of an investigation of 223 New York City real estate agents conducted by the City Council in September 2006 show the majority of agents surveyed (64%) honestly represented apartments they advertised online as "no fee." Nearly one in three (31%), however, said they would charge a broker fee for apartments they advertised as "no broker fee." As a result of these findings, the City Council is recommending that the New York City Department of Consumer Affairs (DCA) take immediate action to monitor the online advertising practices of New York City real estate agents.

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<sup>1</sup> Time Out New York, "Your New Apartment" <http://66.111.110.102/newyork/DetailsAr.do?file=features/395/395.apartments.html> (last accessed September 21, 2006).

<sup>2</sup> GothamGazette.com, "Issue of the week: Brokers Rising" <http://www.gothamgazette.com/iotw/brokers/> (last accessed September 21, 2006).

<sup>3</sup> United States Census Bureau, "New York City Housing and Vacancy Survey," <http://www.census.gov/hhes/www/housing/nyc/2005/userinfo.html>, (last accessed October 10, 2006).

<sup>4</sup> Penelope Green, "The Housing Virgins of Manhattan," *The New York Times*, August 24, 2006.

<sup>5</sup> Philip Weiss, "A Guy Named Craig," *New York Magazine*, January 16, 2006.

<sup>6</sup> Alexa, "Top Sites United States" [http://www.alexa.com/site/ds/top\\_sites?cc=US&ts\\_mode=country&lang=none](http://www.alexa.com/site/ds/top_sites?cc=US&ts_mode=country&lang=none), (last accessed October 13, 2006).

# **Background**

## *Real Estate Market*

With a reported average occupancy rate of 97%,<sup>7</sup> the extremely competitive real estate rental market in New York City has led to some of the most expensive rents in the country. Studies show that more than a quarter of all rental households in New York spend more than 50% of their household income in gross rent.<sup>8</sup>

These conditions have fostered a thriving industry for real estate agents. While agents have traditionally advertised their services through the newspapers, they are increasingly using the Internet, which can disseminate information nearly instantaneously at little cost, as a means of communicating information about the availability of the apartments whose rentals they promise to broker.

## *Online Real Estate Advertising*

Online real estate ads have had a significant impact on the classified advertising market – with one business study speculating that craigslist.org alone is costing the San Francisco Bay area’s local newspaper industry \$50 million in ad revenue per year.<sup>9</sup>

Begun in 1995 as an email list, craigslist.org is arguably the country’s most popular online advertising listing site. The site boasts more than five billion page views per month, with ten million classified ads posted every month.<sup>10</sup> It is the seventh most popular site on the Internet in the United States – trailing companies such as Yahoo, Google and e-Bay.<sup>11</sup> Craigslist.org lists advertisements for all 50 states, Washington, DC and Puerto Rico.

Two and a half years ago, the free advertising site backpage.com was launched, and just six months ago, it linked with the *Village Voice* to create a New York City-specific site. The site is second to craigslist.org in usage, and New York City is one of the top three geographic sites out of the roughly 60 sites that the company runs.<sup>12</sup> In fact, out of a staff of only ten, two people are completely dedicated to New York. The real estate listings draw in well over half of the traffic to the site in New York City.

Posting an online real estate advertisement on craigslist.org and backpage.com is a fairly simple process. Both sites require basic information such as disclosure of fee or no fee, and an email address for the poster. Other information, including rent, number of

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<sup>7</sup> United States Census Bureau, “New York City Housing and Vacancy Survey” (see n.2).

<sup>8</sup> New York City Rent Guidelines Board, “2005 Income and Affordability Study,” [http://housingnyc.com/downloads/research/pdf\\_reports/ia05.pdf](http://housingnyc.com/downloads/research/pdf_reports/ia05.pdf) (last accessed September 21, 2006).

<sup>9</sup> Philip Weiss, “A Guy Named Craig,” *New York Magazine*, January 16, 2006.

<sup>10</sup> Craig Newmark (founder of craigslist.org), email conversation, October 25, 2006.

<sup>11</sup> Alexa, “Top Sites United States” (see n.6).

<sup>12</sup> Carl Ferrer (creator of backpage.com), telephone conversation, October 20, 2006.

bedrooms and detailed location information, is optional. Craigslist.org charges a fee of \$10 per real estate ad in New York City, whereas posting on backpage.com is free.

## *History of Fraud*

Online listing services have been vulnerable to illegal behavior and scams for years. Illegal activity has included using listing sites for everything from selling drugs to fencing stolen merchandise.<sup>13</sup> Some scammers have tried to deceive craigslist.org users with payment of counterfeit cashier's checks, or by requiring buyers to pay up front for products that never arrive.<sup>14</sup> In the New York real estate market, some of the worst alleged perpetrators have included a pair of fake rental agents who showed consumers six apartments they advertised on craigslist.org which they were not authorized to rent. These two agents allegedly collected thousands of dollars in deposits and application fees for these apartments. Both agents were later arrested with offenses ranging from scheming to defraud to grand larceny in the fourth degree.<sup>15</sup>

Craig Newmark has spent extensive time handling problems related to real estate agents – working with consumers on thousands of cases over the last few years.<sup>16</sup> He has identified the sheer volume of real estate ads, including many repeat listings and scams, as the chief cause of fraudulent behavior.<sup>17</sup> In an effort to solve this problem, Newmark and craigslist.org CEO Jim Buckmaster changed their posting policy to charge real estate agents \$10 per ad on the broker-fee and no-broker-fee sections of the website. After instituting the \$10 fee, New York City broker ads on craigslist.org declined by 90%, according to Buckmaster.<sup>18</sup> Some agents saw the new fee as a business move by craigslist.org to capitalize on agents' high level of activity on the site.<sup>19</sup> Other agents saw the fee as a positive move, hoping that the charges would make their fellow agents more responsible.<sup>20</sup>

## *Regulation of Real Estate Agents*

The New York State Department of State is the government body charged with both the licensing and monitoring of real estate agents.<sup>21</sup> In 1995, Governor Pataki signed a law establishing the New York State Real Estate Board within the Department of State.<sup>22</sup> The Board consists of fifteen members, including the Secretary of State, the Executive

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<sup>13</sup> Verne Kopytoff, "Craigslist users hit by robbers," *San Francisco Chronicle*, July 21, 2006.

<sup>14</sup> craigslist.org, "Scams and Frauds" <http://www.craigslist.org/about/scams.html> (last accessed September 22, 2006).

<sup>15</sup> Geoffrey Gray, "Police Say Bogus Rental Agents Left Trail of Fraud," *The New York Sun*, September 27, 2004.

<sup>16</sup> Craig Newmark (founder of craigslist.org), email conversation, October 25, 2006.

<sup>17</sup> Philip Weiss, "A Guy Named Craig," *New York Magazine*, January 16, 2006.

<sup>18</sup> Jonathan Scheff, "Broker reaction to Craigslist rental fee mixed," *The Real Deal*, Volume 4 Issue 7, July 2006.

<sup>19</sup> Ibid.

<sup>20</sup> Ibid.

<sup>21</sup> New York State Department of State, "Division of Licensing Services" <http://www.dos.state.ny.us/lcns/Onappschedhome.htm> (last accessed September 21, 2006).

<sup>22</sup> New York State Department of State, "NYS Real Estate Board" <http://www.dos.state.ny.us/lcns/bore.htm> (last accessed September 21, 2006).

Director of the Consumer Protection Board, and thirteen members appointed by the Governor, the Senate Majority Leader, the Speaker of the Assembly and the Minority Leaders of the Senate and Assembly. The thirteen appointed members are comprised of real estate agents and public members (at least five of the members of the Board must be currently licensed real estate agents in New York State with ten years of experience).<sup>23</sup> Board members have general authority to promulgate rules and regulations affecting real estate brokers and salespersons in accordance with the State's laws about the licensing of real estate brokers and real estate salespersons.<sup>24</sup> The New York State Real Estate Board developed a guide to professional conduct which is posted on the Department of State website.<sup>25</sup>

The Department of State investigates complaints against licensed and unlicensed practitioners, and may revoke a license after a hearing or by consent, or may refer complaints to the Attorney General for civil or criminal prosecution.<sup>26</sup> The Department's Division of Licensing Services provides a complaint form on its website that can be printed out and submitted by mail.<sup>27</sup> Any complaint form filed with the Department of State is subject to disclosure under the Freedom of Information Law and any person or firm against whom a complaint has been filed will receive a copy of it.<sup>28</sup>

## *New York City's Deceptive Trade Practices Laws*

New York City Administrative Code §20-700 prohibits unfair trade practices, defined as "any deceptive or unconscionable trade practice in the sale, lease, rental or loan or in the offering for sale, lease, rental, or loan of any consumer goods or services, or in the collection of consumer debts."<sup>29</sup> Although the New York City Department of Consumer Affairs (DCA) enforces this provision generally, the agency has not interpreted this language as a means to combat deceptive advertising by real estate agents. DCA currently neither regulates nor mediates any consumer issues with real estate agents.<sup>30</sup>

## **Methodology**

The New York City Council Policy and Investigations Division conducted a survey of apartment listings in the "no broker fee" section of the New York City listing boards of both craigslist.org and backpage.com.

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<sup>23</sup> Ibid.

<sup>24</sup> Ibid.

<sup>25</sup> New York State Department of State, "A guide to professional conduct from the New York State Real Estate Board," <http://www.dos.state.ny.us/lcns/pdfs/profcondct.pdf> (last accessed September 21, 2006).

<sup>26</sup> New York State Department of State, "The Department of State Licensing Complaint Resolution Process," <http://www.dos.state.ny.us/cnsl/complain.html> (last accessed September 21, 2006).

<sup>27</sup> Ibid.

<sup>28</sup> Ibid.

<sup>29</sup> New York City Administrative Code. §20-700.

<sup>30</sup> New York City Department of Consumer Affairs, "Consumer Resources: Mediation," <http://www.nyc.gov/html/dca/html/resources/mediation.shtml> (last accessed September 21, 2006).

Investigators selected “no broker fee” ads posted on craigslist.org and backpage.com between Monday, September 4 and Tuesday, September 5, 2006, and again between Tuesday, September 12 and Wednesday, September 13, 2006. In the event that one agent listed multiple apartments, investigators used that agent’s first listing. This search, which generated a list of 282 unique ad listings, included an agent from almost every broker firm that posted an advertisement on craigslist.org and backpage.com on the days and times searched.<sup>31</sup> In cases where brokerage firms had many different agents who listed apartments, a random selection of agents were contacted.

On September 6, 2006, and again on September 14, 2006, investigators contacted the agents whose “no fee” advertisements had been selected, and identified themselves as someone interested in the listed apartment. Agents were asked what the broker fee for the apartment was, and if there was one, how much. This contact was largely conducted by phone. In those cases where only an email address was provided, agents were emailed. Results were documented on a survey form.<sup>32</sup>

## **Findings**

Of the 282 agents called or emailed on September 6, 2006 and September 14, 2006, 223 (79%) responded within a few days.

Of the 223 agents who responded to investigators’ calls or emails<sup>33</sup>:

- Seventy agents (**31%**) stated that the apartments investigators were calling about did have a broker’s fee.<sup>34</sup>
- Nine agents (**4%**) that posted apartment listings in the “no broker fee” section both stated that the apartment investigators called about did have a broker’s fee, and listed in very small print on the actual ad that there would be some sort of broker fee.<sup>35</sup>
- One hundred and forty-two agents (**64%**) stated that the apartment investigators called about did not have a broker’s fee.
- Two agents (**0.9%**) stated that the apartment investigators called about had some sort of up-front fee. However, it was unclear whether or not this fee went to the agent, or was part of a deposit that would go to the landlord or back to the consumer.

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<sup>31</sup> There were 136 unique ad listings from the September 4-5 search, and 146 unique ad listings from the September 12-13 search.

<sup>32</sup> For script and survey form, see Appendix A.

<sup>33</sup> For complete findings, see Appendix B.

<sup>34</sup> Of the September 6<sup>th</sup> calls, 36 agents (34%) said they would charge a broker’s fee. Of the September 14<sup>th</sup> calls, 34 agents (29%) charged a broker’s fee.

<sup>35</sup> Six of these listings were discovered during the September 6<sup>th</sup> calls; three were found during the September 14<sup>th</sup> calls.



Of the 79 agents who charged fees, 69 (**87%**) asked for one month's rent, or between 10% and 15% of the annual rent.

In a few instances, agents attempted to camouflage the fees they charged. For example, one three-bedroom apartment in Manhattan about which investigators inquired was listed at \$4,900 per month with no broker fee. When asked, however, the agent stated that the rent was really only \$4,400 a month, but that the additional \$500 per month – multiplied by 12 for the number of months in a year, the term of many leases – would be the broker's fee, the entire amount to be paid up front. As a result, an apartment hunter expecting not to pay any up-front fees would have to pay \$6,000.

Many agents tended to post on both craigslist.org and backpage.com, sometimes with the same listings. Given the selection methodology, the significant duplication of listings on both sites makes comparisons of their relative truthfulness or accuracy difficult to discern and potentially insignificant in this study.

## Conclusion

These findings suggest a significant number of agents' listings on the no-broker-fee section of craigslist.org and backpage.com are deceptive.<sup>36</sup>

Internet posting sites such as craigslist.org have tried to curtail abuse of their services by introducing deterrents such as small advertising fees. Additionally, both craigslist.org and backpage.com offer users the opportunity to report advertising to the site that they deem inappropriate, miscategorized, or prohibited. However, this report finds that neither existing government regulatory practices nor the policies of these Internet listing services serve to curtail the stream of fraudulent, misleading advertisements by real estate agents. Internet sites can only do so much to monitor themselves, but with their limited legal authority, it is up to the governing bodies of New York City and State to increase oversight and enforcement, and issue stiffer penalties for fraudulent behavior.

An anonymous posting on craigslist.org makes clear the frustration of many New Yorkers who have encountered some real estate agents' dishonest business practices. The poster writes, "How hard is it to understand that the more you obfuscate, mislead, prevaricate, [and] evade...the less likely you are to get anything from us!"<sup>37</sup> The real estate industry in New York City is unlike any other place in the country, and the fierce competition in the rental market requires apartment hunters to make big decisions quickly. Deceptive practices by New York City agents only serve to frustrate New Yorkers who are trying to navigate a sometimes complex process.

The New York City Council concludes that the unique nature of the New York City real estate market requires specific attention by a New York City agency. These findings

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<sup>36</sup> New York City Administrative Code. §20-700

<sup>37</sup> craigslist.org, "Posting a rental? Be courteous and rational!" <http://newyork.craigslist.org/mnh/abo/209630737.html> (last accessed September 20, 2006).

show that reliance upon the New York State Department of State has not been a solution, and it is imperative that DCA begin enforcing truth in advertising by real estate agents.

## **Recommendations**

- **The New York City Department of Consumer Affairs must begin monitoring the advertising of New York City’s real estate agents.**

New York City Administrative Code §20-700, which defines unfair trade practices in New York City, grants DCA the authority to regulate the advertising terms of all businesses promoting themselves to City residents. Despite the broad nature of the law, DCA does not currently monitor any advertising by real estate agents. The unique nature of the residential rental market in New York City calls for an agency within the City to be a part of the monitoring process. The Council is calling upon DCA to train employees to actively monitor web advertising of real estate agents and to take and act upon complaints regarding real estate advertising from consumers.

- **Fines for unfair trade practices should be increased.**

The current penalty for a violation of the unfair trade practices statute may be as low as \$50, and only a \$500 penalty is required for an intentional violation. It is time to increase the penalties so that the statute can serve as an appropriate deterrent to fraudulent behavior. Further, although the statute provides for the payment of restitution by repeat offenders, it does not require that repeat offenders pay increased penalties. The statute should be amended to require increased penalties for repeat offenders.

- **DCA should work with craigslist.org and backpage.com to educate consumers about deceptive advertising practices.**

Websites such as craigslist.org and backpage.com have the unique ability to reach consumers quickly and directly. DCA should work with these sites and encourage them to inform consumers about and help prevent deceptive advertising practices.

- **DCA should share information on brokers who engage in fraudulent advertising with the New York State Department of State.**

The New York State Department of State is the licensing body for real estate agents. As a result, the Department of State is responsible for monitoring the behavior of real estate agents, and has the power to revoke a license for illegal or fraudulent behavior. While DCA may be empowered to monitor advertising, it is limited in its power to enforce other laws or standards relative to the real estate industry. The Council is calling on DCA to work closely with the New York State Department of State and to report agents that it finds engaging in fraudulent behavior. Based on DCA’s monitoring, the Department of State will be able to develop more expansive investigations into the worst offenders.

- **DCA should create “tips for consumers” about the potential for fraud in online real estate advertising.**

DCA should create a “tips for the consumer” pamphlet about the online real estate market and what to be wary of. This pamphlet should be available online, and if resources exist, it should also be distributed to real estate offices throughout the City.

- **Real estate agents’ associations should self-police.**  
Deceptive practices among some real estate agents give all real estate agents a bad name. The Council is calling on the real estate industry to police itself by identifying and reporting fraudulent behavior to the New York State Department of State.
- **The New York State Board of Real Estate should include consumer advocates among its appointed public members.**  
The New York State Board of Real Estate consists of 15 members who have general authority to promulgate rules and regulations affecting real estate brokers and salespersons. The board consists of the New York State Secretary of State, the Executive Director of the Consumer Protection Board, and thirteen appointed members made up of real estate agents and public members (five of whom must be real estate agents). The public members of the board cannot be real estate agents, but do not have to be void of any connection to the industry. The Board should be required to include consumer rights advocates among the appointed public members that can work on behalf of the consumer.

## **APPENDIX A**

### Survey Form

Tracking #

\_\_\_\_\_

**Real Estate Ad Investigation – No Broker Fee Listings – Phone Script**

Investigator: \_\_\_\_\_ Date: \_\_\_\_\_ Time: \_\_\_\_\_

Online Service: \_\_\_\_\_ Listing #: \_\_\_\_\_

Broker Name: \_\_\_\_\_

Broker Company: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Email: \_\_\_\_\_

Borough in which apartment is located: \_\_\_\_\_

**Script**

Hi, My name is \_\_\_\_\_ and I saw your ad on (Craigslist/the Village Voice) for the \_\_\_\_\_ bedroom apartment in \_\_\_\_\_ and I wanted to hear a little more about it. First off, can you tell me what the broker fee is for the apartment?

Is there a fee: (circle one)      **YES**    **NO**

If there is a fee, how much?    \$

**If we don't know the name of the company they may work for, ask -**  
Do you work with a company or just by yourself?

Please put name of company above where it asks for broker company above

## **APPENDIX B**

### Findings

List Service	Agent Name	Company	Borough	# Bedrooms	Rent	Fee Disclosure	Broker Fee	How Much
6-Sep-06								
cl	Motty	Caliber	Manhattan	2	\$ 2,925		N	
cl	Gabriel	Next Stop NY	Manhattan	studio	\$ 1,800		N	
cl	Judy	Broadway Realty	Brooklyn	2	\$ 1,400		N	
cl	Michael	Mmfine	Manhattan	2	\$ 2,790		N	
cl	Jeff	Tungsten Properties	Manhattan	1	\$ 3,895		N	
cl	RJ	Siso Manhattan Broker	Manhattan	2	\$ 3,025		N	
cl	Mitch	Gold And Appel	Manhattan	2	\$ 3,500		N	
cl	Frime	K&K Management	Brooklyn	2	\$ 1,750		N	
cl	Yuri	Apts And Lofts	Brooklyn	2	\$ 2,000		N	
cl	Mary	Mq Realty	Queens	2	\$ 3,255		N	
cl	Annie	Select Real Estate	Brooklyn	3	\$ 1,500		N	
cl	Mike	City Wide Apts	Manhattan	1	\$ 2,495		N	
cl	Sam	Lang Realty	Brooklyn	1	\$ 1,150		N	
cl	Matt	Metro Realty Group	Queens	2	\$ 2,495		N	
cl	Unkown	The Presidential Apts	Bronx	studio	\$ 875		N	
cl	Gitty	C Management	Brooklyn	1	\$ 1,800		N	
cl	Nicholas	N/A	Manhattan	1	\$ 1,855		N	
cl	Lionel	Location 3	Manhattan	2	\$ 3,495		N	
cl	Melissa	New York City Apts	Manhattan	studio	\$ 2,200		N	
cl	Dan	A Fine Co.	Manhattan	2	\$ 5,075		N	
cl	Martin	King David Intl.	Brooklyn	2	\$ 1,400		N	
cl	Barak	Manhattan Connection	Manhattan	3	\$ 3,695		Y	10%
cl	Joseph	New York Living Solutions	Queens	3	\$ 3,050		N	
cl	Eli	Homestead	Manhattan	2	\$ 2,800		N	
cl	Joel	Starnest	Queens	3	\$ 3,200		N	
cl	Masha	Unknown	Brooklyn	2	\$ 1,850		N	
cl	Frank	Broad Realty	Manhattan	4	\$ 5,999		N	

cl	Glori	Maran	Manhattan		2 \$ 2,000		N	
cl	Marvin	Contemporary Harlem	Manhattan		1 \$ 1,393		N	
cl	Peter	Cooper And Cooper	Queens		2 \$ 3,175		N	
cl	Joel	J&R Managemet	Brooklyn		5 \$ 3,300		N	
cl	Suzanne	Ardor NY	Queens		2 \$ 2,195		N	
cl	Paul	King David Intl.	Brooklyn	studio	\$ 1,200		N	
cl	Jason	Village Dwellings	Manhattan	studio	\$ 2,100		N	
cl	David	Mehadir Realty	Brooklyn		1 \$ 950		N	
cl	Aviv	N/A	Manhattan		1 \$ 2,695		N	
cl	Phil	Abart Estate LLC	Manhattan		3 \$ 5,180		N	
cl	Tar	Manhattan Park Leasing Office	Manhattan		2 \$ 3,495		N	
cl	Robert	Unknown	Manhattan		3 \$ 2,150		N	
cl	Hasan	Pari Passu	Manhattan		1 \$ 2,275		N	
cl	David	F And W Management	Brooklyn		1 \$ 1,150		N	
cl	Andre	Charie Properties	Manhattan		2 \$ 1,700		N	
cl	Todd	Glenwood Management	Manhattan		1 \$ 3,295		N	
cl	Mary	Misrahi Realty	Manhattan		2 \$ 1,595		N	
cl	Enis	Pari Passu	Manhattan		1 \$ 2,905		N	
cl	Adam	Besen	Manhattan		1 \$ 1,550	on ad	Y	\$250 and up if people fight for apt.
cl	John	Path Real Estate	Manhattan		3 \$ 3,295		Y	12%
cl	Phillip	Platinum Props	Manhattan		2 \$ 2,500	on ad	Y	15%
cl	Avi	American Real Estate	Manhattan		3 \$ 4,900		Y	Rent was advertised as \$4,900 a month. Broker said that rent would really be \$4,400 a month and the renter would take that \$500 and multiply it by 12 for all the months in a year. That would end up being a \$6,000 up- front broker fee
cl	Troy	A.C. Lawrence & Co	Manhattan		2 \$ 3,114		Y	15%



cl	Carol	Match	Manhattan	studio	\$ 1,595		Y	little more than month's rent
cl	Ron	Metropolitan Property Group	Manhattan		3 \$ 4,000		Y	13%
cl	Zaharon	Urban Sanctuary	Manhattan		1 \$ 2,250		Y	15%
cl	Elizabeth	Metropolitan Property Group	Manhattan		2 \$ 2,700		Y	negotiable - "my boss will take care of you"
cl	Andrei	Anchor Associates	Manhattan	studio	\$ 2,100		Y	\$1,100
cl	Bianca	Kurland	Manhattan		3 \$ 4,480		Y	12%, prorated into rent
cl	Howard	Obst And Associates	Manhattan		2 \$ 2,594		Y	11.50%
cl	Joseph	Libra	Manhattan		2 \$ 4,295		Y	15% or one month's rent
cl	D. Schutt	Pari Passu	Manhattan		2 \$ 2,195		Y	\$2,195
cl	James	The Greatest Choice	Manhattan		3 \$ 4,650	on ad	Y	\$4,650
cl	Terri Hunter	Paulete R. Woodside Realty	Queens		2 \$ 1,550		Y	\$1,550
cl	Sergio	Manhattan Connection	Manhattan		4 \$ 5,500		Y	negotiable
cl	Adrian	High Tech Apartments	Queens		1 \$ 1,395	on ad	Y	If credit is bad
cl	Seth	Sunrise	Brooklyn		9 \$ 4,500		Y	\$4,500
cl	Babette	Unknown	Manhattan	studio	\$ 1,900		Y	\$1,200
cl	Alek	V Group	Manhattan		2 \$ 2,600		Y	\$2,600
cl	Irena	Hecht Group	Manhattan	studio	\$ 2,200		Y	15% w/discounts
cl	Yuen	City Dreams	Manhattan	studio	\$ 2,250		Y	\$2,250
cl	Victor	Victor's Real Estate	Staten Island		1 \$ 650	on ad	Y	\$325 - listed
cl	Sebastian	Today's Int'l Real Estate	Brooklyn		2 \$ 1,300	on ad	Y	\$1,300 - listed
bp	Patti	Unknown	Manhattan		1 \$ 1,550		Y	12-15%
bp	Sara	Manhattan Apts	Manhattan		2 \$ 1,500		Y	\$1,500
bp	Donald	Magnum Real Estate	Manhattan		1 \$ 1,850		Y	15%
bp	Ilene	Real Renters	Brooklyn		2 \$ 2,000		Y	\$2,000
bp	Sibl	K&O Realty	Manhattan		1 \$ 1,900		Y	15%
bp	Janice	Tiger Realty	Manhattan		1 \$ 1,400		Y	15%
bp	Ralph	Ready Group	Manhattan	studio	\$ 1,995		Y	one month
bp	Heather	MCR Realty	Brooklyn		1 \$ 2,900		Y	\$2,900
bp	Tracy	Realty Consultants	Manhattan		2 \$ 1,500		Y	15%
bp	Edmund	Elite Plus Realty	Manhattan		2 \$ 3,895		Y	15%

bp	Richard	New York City Apts	Manhattan		2	\$ 2,795		Y	10-15%
bp	Eugene	Citi-Spaces	Manhattan		5	\$10,500		Y	10-12%
bp	Denisse	Unknown	Manhattan	studio		\$ 3,995		Y	15%
bp	Elizabeth	New Millennium	Brooklyn		2	\$ 2,300		Y	12%
bp	Richard	Charie	Manhattan		1	\$ 4,095		Y	15%
bp	Don	Maciver Manhattan	Manhattan		3	\$ 8,800		Y	one month
bp	Jess	General Real Estate	Queens		3	\$ 5,300		N	
bp	Blazej	Abart Estate NY	Manhattan		3	\$ 5,125		N	
bp	Mamta	Croman Real Estate	Manhattan		2	\$ 4,795		N	
bp	Phillip	Maximus	Brooklyn		1	\$ 1,500		N	
bp	Robert	Haven	Brooklyn		3	\$ 3,500		N	
bp	Van	Pari Passu	Manhattan		4	\$ 6,200		N	
bp	Luis	Bedford Realtor	Brooklyn		1	\$ 1,800		N	
bp	Tim	Misrahi	Manhattan		2	\$ 1,595		N	
bp	Dan	A. Fine Company	Manhattan		3	\$ 5,895		N	
bp	Andrew	Citi-Spaces	Manhattan		2	\$ 2,595		N	
bp	Michael	Hecht Group	Manhattan		1	\$ 1,995		N	
bp	Matt	City Habitat	Queens		2	\$ 2,495		N	
bp	Marzena	Apts And Lofts	Brooklyn		2	\$ 2,000		N	
bp	Beverly	Croman Real Estate	Manhattan		1	\$ 2,495		N	
bp	Dh	Dreamspace Realty	Brooklyn		1	\$ 2,500		N	
bp	Tracey	Pari Passu	Manhattan		3	\$ 5,895		N	
bp	Rosie	North Brooklyn Realty	Brooklyn		2	\$ 1,650		N	
bp	Elizabeth	Skyline	Manhattan		1	\$ 2,900		N	
bp	Larry	Homestead	Queens	studio		\$ 1,750		N	
<b>14-Sep-06</b>									
bp	Gordon		Manhattan		2	\$ 2,800		Y	13% - 15%
cl	Andre	Charie Props	Manhattan		1	\$ 1,450		Y	one month
cl	Jeanette	Metropolitan Property Group	Manhattan		1	\$ 2,595		Y	15% but negotiable
cl	Eden Or Evan	Cooper & Cooper	Manhattan		2	\$ 5,000		Y	8.3%, one month

								One month rent - they usually charge 11%, but say their asst. accidentally put this apartment in the "no broker fee" section and thus they are only charging one month for the fee.
cl	Jessica	Obst And Associates	Manhattan	studio	\$ 2,000		Y	
cl	Shirley	Metropolitan Property Group	Manhattan	studio	\$ 1,825		Y	12%
cl	Alek	N/A	Manhattan	studio	\$ 1,750		Y	one month
cl	Anthony	Beekman St. Realty	Bronx		3 \$ 1,450		Y	one month
cl	Mollie	Two City Realty	Manhattan		1 \$ 2,650	on ad	Y	12% - she wrote "low charge" on ad
cl	Noa	Anchor NYC	Manhattan		1 \$ 1,600		Y	15%
cl	Yariv	Ben And Co.	Manhattan		1 \$ 2,350		Y	15% - but negotiable
cl	David	NC Pepe Corp.	Brooklyn		3 \$ 3,900		Y	12%
cl	Frank	Broad Realty	Manhattan		2 \$ 6,200		Y	one month to 10%
cl	Amy	Metropolitan Property Group	Manhattan		2 \$ 4,199		Y	13.5% - but always negotiable
cl	Dimo	Caliber NYC	Manhattan		1 \$ 3,000		Y	10%
cl	Tamir	Soldan Realty	Manhattan		2 \$ 5,500		Y	10%
cl	Sergio	Manhattan Connection	Manhattan		2 \$ 2,500		Y	12%
cl	Ben	The Rent Doctor	Manhattan		2 \$ 1,550	on ad	Y	one month
cl	Jon	Siso Manhattan	Manhattan		2 \$ 2,895		Y	one month - but highest is 10%
cl	Michelle	New York City Apartments	Manhattan	studio	\$ 2,295		Y	10-15%
bp	Andy	Rockin Ronit	Manhattan	studio	\$ 1,700		Y	15%
bp	Sebastian	Today International	Brooklyn		4 \$ 1,850	on ad	Y	\$1,800 - says low low fee on actual ad
cl	Barak	Manhattan Connection	Manhattan		1 \$ 2,650		Y	10-12%

								Agent said there was an upfront fee, but it was unclear whether or not this fee went to the broker or was some sort of deposit that would go back to the consumer.
bp	Gillian	Structura Inc.	Brooklyn		2 \$ 1,500		Unclear	
bp	Jake	Coldwell Banker	Brooklyn		3 \$ 3,000		Y	12% annual
bp	Mac	Vertex Realty	Manhattan		1 \$ 3,350		Y	15%
bp	Oyuna	Citi Habitats	Manhattan	studio	\$ 1,400		Y	15%
bp	Garcia	E And G Realty	Manhattan		1 \$ 2,800		Y	no more than one month - 15%
bp		Ny Madison Realty	Queens		1 \$ 1,000		Y	one month
bp	Gl Koren	Citi Habitats	Manhattan		3 \$ 4,995		Y	12-15%
bp	J.T.	Manhattan Apartments	Manhattan		2 \$ 1,695		Y	15%
bp	Larry	Homestead	Manhattan		1 \$ 2,950		Y	15%
bp	Norman	Warburg Realty	Manhattan		1 \$ 1,500		Y	15%
bp	Samuel	Renata Realty	Queens		1 \$ 990		Y	\$800
bp	Scott	Aventana	Manhattan		3 \$ 4,195		Y	one month
bp	David	Ardor	Brooklyn		3 \$ 1,900		Y	one month
bp	Steven	Match Realty	Manhattan	studio	\$ 1,895		Y	one month
bp	Loren	Broad Realty	Manhattan	studio	\$ 2,700		Y	15%
								Agent said there was an upfront fee, but it was unclear whether or not this fee went to the broker or was some sort of deposit that would go back to the consumer.
bp	Tanya	Structura Realty	Brooklyn		1 \$ 1,780		Unclear	
bp	Melis	Croman	Manhattan		2 \$ 3,795		N	
bp	Monique	Unknown	Brooklyn		1 \$ 1,350		N	
cl	Yoely	Lofts For U	Brooklyn		1 \$ 1,700		N	
cl	Petra	NY Apartments	Brooklyn		1 \$ 1,050		N	

cl	Max	Apuzzi Realty	Manhattan		2	\$ 3,595		N	
cl	John	Metropolitan Property Group	Manhattan		1	\$ 2,580		N	
cl	Michael	Hecht Group	Manhattan		1	\$ 1,550		N	
cl	Victoria	Octagon	Manhattan		1	\$ 2,340		N	
cl	Chaim	Empire One Realty	Brooklyn		2	\$ 2,400		N	
cl	Seth	Sunrise Realty	Brooklyn		4	\$ 1,850		N	
cl	Micky	Location 3 NY	Manhattan		2	\$ 3,500		N	
cl	Peter	Carollo Real Estate	Queens		1	\$ 1,650		N	
cl	Alex	Empire Associates	Manhattan	studio		\$ 1,875		N	
cl	Glory	Marany	Manhattan		2	\$ 2,000		N	
cl	Jeff	Tungsten	Manhattan		2	\$ 4,295		N	
cl	Will	New York City Brokerage	Manhattan		2	\$ 1,375		N	
cl	Ray	Souvenir	Manhattan		1	\$ 1,990		N	
cl	Dj	Triumph Realty	Manhattan		3	\$ 2,900		N	
cl	Gabriel	Next Stop NY	Manhattan	studio		\$ 1,800		N	
cl	Super Of Bldg.	N/A	Queens	studio		\$ 900		N	
cl	Alissa	Besen	Brooklyn	studio		\$ 1,800		N	
cl	Jonathan	Starnest	Queens		3	\$ 3,285		N	
cl	Laverne	New York Living Solutions	Queens		2	\$ 2,450		N	
cl	Jesse	Presidential Apts	Bronx		1	\$ 925		N	
cl	Karin	Urban Sanctuary	Queens		2	\$ 2,425		N	
cl	Martin	King David Intl Realty	Brooklyn		1	\$ 1,850		N	
cl	Douglas	City Connections	Manhattan		2	\$ 2,993		N	
cl	Ari	Kurland Realty	Queens		3	\$ 2,995		N	
cl	Paul	King David Intl Realty	Brooklyn		1	\$ 1,800		N	
cl	Elizabeth	Metropolitan Property Group	Manhattan	studio		\$ 1,900		N	
cl	Rona	Caliber NYC	Manhattan		3	\$ 3,800		N	
cl	Alberto	Mirch And Dani	Manhattan		1	\$ 1,600		N	
cl	Max	Unknown	Manhattan	studio		\$ 2,200		N	
cl	Asaf	Hecht Group	Manhattan		1	\$ 1,950		N	
cl	Sam	Citi Spaces	Manhattan		1	\$ 2,200		N	

cl	David	F + W Mang.	Brooklyn	1	\$ 1,650		N	
cl	Yuri	Apts And Lofts	Queens	2	\$ 3,200		N	
cl	Joseph	NY Living Solutions	Queens	3	\$ 3,250		N	
cl	David	David Carillo Real Estate	Manhattan	1	\$ 2,195		N	
cl	Joel	J And R Management	Brooklyn	1	\$ 1,950		N	
cl	Deborah	Pari Passu	Manhattan	1	\$ 2,195		N	
cl	Naim	City Connections	Manhattan	1	\$ 2,195		N	
cl	Michael	Siso Manhattan	Manhattan	2	\$ 2,895		N	
cl	Al	K & O Realty	Manhattan	1	\$ 2,400		N	
cl	Alex	Manhattan Flats	Manhattan	1	\$ 2,100		N	
cl	Jason	Luxx Realty	Manhattan	1	\$ 2,050		N	
cl	Oleg	Citi Habitats	Manhattan	2	\$ 1,667		N	
cl	Joshua	Citi Habitats	Manhattan	1	\$ 1,400		N	
cl	Judy	Broadway Realty	Brooklyn	2	\$ 1,400		N	
cl	Salko	Atlantic Mgmt.	Queens	1	\$ 1,200		N	
cl	Chaim	KDR Realty	Brooklyn	1	\$ 995		N	
cl	Abe	Living Space 1	Brooklyn	1	\$ 1,100		N	
cl	Mitch	Gold And Appel	Manhattan	1	\$ 1,550		N	
cl	Lori	Urban Realtors	Manhattan	1	\$ 2,850		N	
cl	Unkown	DSA Management	Manhattan	2	\$ 1,695		N	
cl	Joe	Unknown	Manhattan	1	\$ 2,500		N	
cl	Eyal	Anchor NYC	Manhattan	2	\$ 4,395		N	
cl	Glenda	Urban Address Realty	Manhattan	2	\$ 3,895		N	
cl	Unkown	Kraham Sales And Leasing	Queens	1	\$ 1,379		N	
cl	Mike	Apts By Owner	Manhattan	1	\$ 2,328		N	
cl	Andrew	A Fine Company	Manhattan	2	\$ 5,079		N	
cl	Martin	Unknown	Queens	1	\$ 850		N	
cl	Dixie	Unknown	Brooklyn	1	\$ 1,800		N	
bp	Edmund	Unknown	Queens	3	\$ 2,095		N	
bp	Fuat	Capri Jet Realty	Queens	1	\$ 2,795		N	
bp	Peter	Cooper & Cooper	Queens	3	\$ 3,200		N	

bp	Ed	N/A	Brooklyn	3	\$ 3,000		N	
bp	Melissa	Unknown	Manhattan	2	\$ 2,950		N	
cl	Uriel	Apts And Lofts	Brooklyn	1	\$ 1,700		N	
bp	Brian	Best Apts.	Manhattan	2	\$ 2,595		N	
bp	Julio	Rapid Realty	Brooklyn	3	\$ 2,900		N	
bp	R. Sanford	Skyline	Manhattan	3	\$ 7,295		N	
bp	Helen	Unknown	Manhattan	2	\$ 3,295		N	
bp	Shiri	Homestead	Manhattan	2	\$ 2,800		N	
bp	George	Unknown	Manhattan	1	\$ 1,392		N	
bp	Carol	Urban Sanctuary	Manhattan	1	\$ 3,200		N	
bp	Nigel	Dreamspace	Brooklyn	1	\$ 1,800		N	
bp	Beverly	Chroman	Manhattan	2	\$ 4,250		N	
cl	John	KRC Realty Mgt	Brooklyn	3	\$ 1,699		N	