

# DECENTRE PX

## UNDERSTANDING THE BUYER PREMIUM

### WHAT IT IS

The Buyer Premium is the fee added to the contract sales price at the end of a successful auction, paid to Decentre PX at the time of closing. The DPX Buyer Premium covers the compensation for agents on both sides of the transaction, as well as the platform fee. There are no additional commissions paid to real estate agents or brokers on DPX.

### SHIFTING THE FEE

In a traditional listing, the seller pays the commission from the net proceeds of the sale - compensating agents on both sides of the transaction. **Traditional commission is baked into the sale price of the home, meaning the buyer is actually paying it as they are the only people bringing money to the closing.**

### No More Cash to Close

Buyers are able to finance the buyer premium through the mortgage - no additional out-of-pocket costs or surprises at closing.

Both Fannie and Freddie allow buyer premiums to be financed. Ask your lender for more details.

### The DPX Difference

Other real estate auction platforms require paying the Buyer Premium on top of agent commissions - essentially charging the buyer twice.