

REALTOR® + MLS Dues for RENEWING REALTORS®

	Payments in FULL	November Monthly Payments
Initial Payment ⁽¹⁾	\$892	*\$368.50
Service/Late Fee	\$0	\$20.00
Due at Signing	\$892	\$388.50
Auto-Debit Available	MLS Dues ONLY	Yes ⁽²⁾
Additional Realtor® Dues Payments	0 payments	3 payments of \$174.50
Additional MLS Dues Payments	3 quarterly payments of \$145	3 quarterly payments of \$145
**\$49 REALTOR® Action Fund ⁽³⁾	included in initial payment	
TOTAL COST	\$1,327.00	\$1,347.00

⁽¹⁾ Renewing REALTORS® are NOT eligible for proration of local, state and national annual dues.

⁽²⁾ Payment Plan requires automatic debit of monthly payments to be processed on the 10th of the month.

⁽³⁾ REALTOR® Action Fund is a voluntary contribution

*The REALTOR® Action Assessment (\$168 of the \$342) will automatically be deposited into CREPAC, CREIEC, and/or IMPAC and used for other political purposes. Those wishing to have their assessment entirely applied for more general political purposes may specify in writing and it will be redirected into a different account instead of one of the dedicated California real estate PACs (CREPAC, CREIEC or IMPAC). Designated REALTORS® must pay the \$168 REALTOR® Action Assessment for each licensee of that DR (as shown in the nonmember count), and the payment will be treated in the same manner as the REALTOR® Action Assessment for members.

**Make a difference by helping promote REALTOR® interests through the political process and designate an additional \$49 or more to the REALTOR® Action Fund. \$49 is the suggested additional voluntary contribution but you may give more, or less, or nothing at all. For more information on PAC Structure and allocation click here <https://www.ivaor.com/wp-content/uploads/2025/10/2026-Legal-Verbiage.pdf>

☐ I WANT TO OPT-OUT OF RAF VOLUNTARY CONTRIBUTION (\$49 WILL BE DEDUCTED OFF MY INITIAL PAYMENT)

Terms of IVAR Payment Plan – REALTOR®/MLS Participation

AS a REALTOR® member of Inland Valleys Association of REALTORS® (IVAR), I acknowledge my obligation to pay my REALTOR® dues and MLS fees annually. As a service to its members, IVAR offers the flexibility of payments using the Automatic Monthly Payment option.

UNDER ALL FINANCING OPTIONS The member understands that there is an obligation to pay the membership and MLS obligation and that the REALTOR® dues (IVAR, C.A.R. and N.A.R.) are non-refundable. In the event of membership termination or non-payment, IVAR is authorized to collect all unpaid amounts in the form of a balloon payment reflecting the balance of unpaid REALTOR® dues.

In order to initiate the Automated Monthly payment plan, member shall submit the appropriate Initial Payment along with the completed and signed IVAR Enrollment form. Upon acceptance, member agrees to remit remaining Monthly Installments according to the monthly payment schedule. Member agrees that in consideration for the flexibility of Monthly payments to pay a service charge of \$20.00. Member agrees that if at any time there is a default on the part of the member that the entire obligation is due and payable and collectable by IVAR immediately.

Full Name (as it appears on your DRE license): _____ Email: _____

Credit/Debit Card #: _____ Expiration Date: _____ CVV/Security Code: _____

DRE license #: _____ Signature: _____

PLEASE REVIEW THE NEXT PAGE OF THIS FORM FOR THE TERMS AND CONDITIONS REGARDING YOUR OBLIGATION UNDER THIS PAYMENT PLAN.

GENERAL INFORMATION:

- **Any partial payments are not immediately applied to your balance owed, but instead are held in one or more separate suspense accounts. Once we receive funds equal to a full annual payment, we will apply those funds to your invoice.**
- **Notice of termination must be in writing** and received ten business days prior to the next billing. If your IVAR membership is terminated for any reason or we do not receive your payment, unpaid REALTOR® dues will be assessed in full and are due immediately.
- **Members shall be assessed a \$20 processing FEE** AND all services suspended for non-sufficient fund (NSF) payments. Following suspension of services, an additional \$30 MLS reconnection fee will be assessed.
- **In the event the member changes the automated Debit Service** credit/debit card account, it is the sole responsibility of the member to provide written notification to IVAR at least 10 banking days prior to the due date.
- **It is the sole responsibility of the member** to provide written notification to IVAR when changing the firm affiliation, business or residential mailing address.
- **Automated Debit Service transactions MAY TAKE** up to 4 (four) banking days after the due date to post to the bank account. Funds must be available in the Automated Debit Service account on the first day of each billing cycle.
- **For accounts 30 days or more past due**, the IVAR payment options will be terminated, and member shall be assessed the remaining balance of REALTOR® dues.

LEGAL NOTICES AND DISCLOSURES REGARDING DUES BILLING STATEMENT

REALTOR® ACTION ASSESSMENT & FUND: Explanation and Legal Notice

California Association of REALTORS® (C.A.R.) Political Action Committees: C.A.R. sponsors four Political Action Committees (PACs). CREPAC is used to support state and local candidates to further the goals of the real estate industry. CREIEC is an independent expenditure committee that independently advocates for or against candidates in accordance with the interests of the real estate industry. CREPAC/Federal supports candidates for the U.S. Senate and House of Representatives. IMPAC supports local and state ballot measures and other advocacy-oriented issues that impact real property in California. IMPAC is funded by your dues dollars.

C.A.R. also supports the Advocacy Local Fund (ALF), a non-PAC fund for expenditures on general advocacy activities.

REALTOR® Action Assessment (RAA): This mandatory \$168 state political assessment may be satisfied in one of two ways: either (1) a voluntary contribution to CREPAC, CREIEC, and/or IMPAC and/or other related political purposes or (2) a designation of the funds for political purposes in the C.A.R. general fund. You may include the entire amount on one check and if you do so, \$168 will go into CREPAC, CREIEC and/or IMPAC, or other related political purposes. If you have an assessment that would result in a contribution of over \$200 to CREPAC due to your DR and nonmember count, then any such amount that exceeds the \$200 CREPAC limit will go into CREIEC. If you choose not to contribute to a PAC, you must do so in writing and the entire assessment of \$168 will be placed in the C.A.R. general fund and used for other political purposes. PAC contributions from the REALTOR® Action Assessment will be allocated among CREPAC, CREIEC, IMPAC and possibly ALF. The allocation formula is subject to change. Payment of the assessment is a requirement of maintaining membership.

REALTOR® Action Fund (RAF): REALTORS®, and REALTOR-ASSOCIATES® may also participate in RAF by including an additional voluntary contribution on the same check as your dues and assessment payment. Forty-nine dollars (\$49) is the suggested additional voluntary contribution, but you may give more, or less, or nothing at all. No member will be favored or disfavored by reason of the amount of his/her contribution or his/her decision not to contribute. Contributions to the REALTOR® Action Fund will be allocated among C.A.R.'s political action committees (CREPAC, CREIEC, and CREPAC/Federal) according to a formula approved by C.A.R. depending on whether it is a personal or corporate contribution. The allocation formula is subject to change including re-designating a portion to IMPAC and ALF. Failure to contribute to RAF will not affect an individual's membership status in C.A.R.

CORPORATE CONTRIBUTIONS to C.A.R.'s PACs are permissible and may be used for contributions to state or local candidates or for independent expenditures to support or oppose federal, state, or local candidates. However, current C.A.R. practice is to deposit all corporate contributions into CREPAC, CREIEC, IMPAC and possibly ALF in an allocation to be determined by C.A.R. A corporate contribution includes any contribution drawn from a corporate account.

PERSONAL CONTRIBUTIONS to C.A.R.'s PACs may be used for both state and federal elections and therefore may be deposited into CREPAC/ Federal in addition to all other C.A.R. political action committees. Up to \$200 of a REALTOR® Action Fund contribution will be divided between CREPAC/Federal and CREPAC, CREIEC, IMPAC and possibly ALF in an allocation to be determined by C.A.R. Any amount above \$200, up to applicable legal limits, will be allocated to CREPAC/Federal.

If you are a California major donor and need specific information regarding your contributions, please contact the C.A.R. Controller's office at (213) 739-8252. Contributions in excess of the contribution limits will be reallocated to another PAC connected with C.A.R. Under the Federal Election Campaign Act, an individual may contribute up to \$5,000 in a calendar year to CREPAC/Federal.

Political contributions are not deductible as charitable contributions for federal and state income tax purposes. Federal and State law prohibit any individual from making political contributions (either RAA or RAF) in the name of or on behalf of any other person or entity.

NOTICE REGARDING DEDUCTIBILITY OF DUES, ASSESSMENTS AND CONTRIBUTIONS

2026 ESTIMATED PORTION OF YOUR DUES USED FOR LOBBYING THAT ARE NON-DEDUCTIBLE:

NAR 27.36% \$55.00	C.A.R. 52.89% \$180.89	Local 0.93% \$1.44	Total Non-Deductible (Lobbying) Dues Portion: \$ 237.33
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Dues payments and assessments for your local association, C.A.R. and NAR, and contributions to RAF are not tax deductible as charitable contributions. However, the dues portion of your bill, excluding the portion of dues used for lobbying activities, REALTOR® Action Assessment and REALTOR® Action Fund, may be deductible as ordinary and necessary business expenses. Contributions to C.A.R. Housing Affordability Fund are charitable and tax-deductible to the extent allowed under both federal and state law. Please consult your tax professional.

All dues, assessments, and fees are non-refundable.