

Florida real estate brokerage relationships matrix

A one-grid duty comparison for the three Florida brokerage relationship choices, built for fast recognition before practice questions.

DEFAULT	FIDUCIARY	DAD ONLY
<p>1</p> <p>Default</p> <p>Transaction broker is Florida's default unless another relationship is established in writing or no brokerage relationship applies.</p>	<p>2</p> <p>Fiduciary</p> <p>Single agent is the fiduciary relationship. Loyalty, obedience, confidentiality, and full disclosure are the clues.</p>	<p>3</p> <p>DAD only</p> <p>No brokerage relationship is no representation, but DAD duties remain: deal honestly, account for funds, disclose known material facts.</p>

Duties matrix

DUTY	TRANSACTION BROKER	SINGLE AGENT	NO BROKERAGE
Deal honestly and fairly	Yes	Yes	Yes
Account for all funds	Yes	Yes	Yes
Disclose known material residential facts	Yes	Yes	Yes
Skill, care, and diligence	Yes	Yes	No
Present all offers and counteroffers timely	Yes	Yes	No
Limited confidentiality	Yes	No	No
Additional agreed duties	Yes	No	No
Confidentiality	Limited only	Yes	No
Obedience	No	Yes	No
Loyalty	No	Yes	No
Full disclosure	No	Yes	No

Worked examples

STEM CLUE	RELATIONSHIP SETUP	EXAM-SAFE ANSWER
No written single-agent agreement and no no-brokerage disclosure	Default	Transaction broker
Loyalty, obedience, full disclosure	Fiduciary clue	Single agent
Customer receives DAD duties only	No representation	No brokerage relationship
Same agent for both sides as fiduciary	Florida prohibition	Dual agency is not allowed

QUICK SELF-TEST

Can you choose the relationship cold?

Cover the answer key first. If you miss two or more, do not reread the whole sheet. Drill the family that caused the miss.

MORE PRACTICE: [PASSFLORIDAREALESTATE.COM/TRY-A-QUESTION](https://passfloridarealestate.com/try-a-question)

- 1 WARM-UP**
What is Florida's default brokerage relationship unless changed in writing?
- 2 FIDUCIARY CLUE**
A stem emphasizes loyalty, obedience, and full disclosure. Which relationship fits?
- 3 DAD ONLY**
Deal honestly, account for funds, disclose known material residential facts. Which relationship can be remembered with DAD?
- 4 DUAL AGENCY**
A licensee wants to represent both parties as a fiduciary with disclosure. Is that allowed in Florida?
- 5 PAYCHECK TRAP**
The seller pays the commission. Does that alone decide the buyer's brokerage relationship?

ANSWER KEY: RELATIONSHIP AND TRAP

- 1 Answer: Transaction broker**
Transaction broker is the default Florida relationship pattern.
- 2 Answer: Single agent**
Those are fiduciary-style duties.
Trap watch: do not give transaction broker full fiduciary duties.
- 3 Answer: No brokerage relationship**
No brokerage relationship still has limited statutory duties.
- 4 Answer: No**
Florida does not allow dual agency.
National prep often treats disclosed dual agency as allowed.
- 5 Answer: No**
Compensation path does not determine relationship duties.

Wrong-answer traps

TRAP	WRONG MOVE	REPAIR
Transaction broker as dual agency	Calls limited representation dual agency	Florida transaction broker is not dual agency
Commission decides relationship	Uses who pays commission to choose duties	Use relationship status and disclosure facts
No brokerage means no duties	Deletes all duties	DAD duties remain
Fiduciary overreach	Gives transaction broker loyalty and obedience	Fiduciary duties belong to single agent
Missing transition	Moves single agent to transaction broker without consent facts	Look for transition disclosure and consent

Sources: DBPR Real Estate Sales Associate Candidate Information Booklet, Florida Administrative Code Rule 61J2-2.029, Florida Statutes Chapters 475 and 760 where applicable, HUD fair housing guidance where applicable, and Pearson VUE Florida Real Estate testing page. For exam prep only, not legal, licensing, brokerage, lending, tax, appraisal, or professional advice.