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has applied this mandate in analyzing aspects of the real estate transaction. For example, the FTC has commented on numerous occasions in support of allowing non-attorneys to compete with attorneys in the provision of certain real estate settlement tasks.[2] Further, in 2002, the

paperwork required to close the transaction. The marketplace is evolving in response to these consumers. Real estate professionals who are willing to provide only those services a home seller wants have emerged in Missouri and throughout the country. These "fee-for-service" or "menu-driven" business models are currently legal under Missouri law and typically enable

and durability—and not just the immediate-cost, are favorably affected by the

[redacted]

Although the minimum service requirements in House Bill 174 are triggered only when

[redacted]

demand for the fee-for-service business model among Missouri consumers. For consumers who

live in an area in which the local MLS requires an exclusive brokerage agreement, the proposed

Endnotes

[1] Federal Trade Commission Act, 15 U.S.C. § 45.

[2] Letter from FTC and the Justice Department to Massachusetts State Representative Paul Kujawski (Oct. 6, 2004);

Letter from FTC and the Justice Department to Standing Committee on the Unlicensed Practice of Law, State Bar of Georgia (Mar. 20, 2003); Letters from the FTC and the Justice Department to Speaker of the Rhode Island House of Representatives and to the President of the Rhode Island Senate, *et al.* (June 30, 2003 and Mar. 28, 2003); Letter from the FTC and the Justice Department to President of the North Carolina State Bar (July 11, 2002); Letter from the FTC and the Justice Department to Speaker of the Rhode Island House of Representatives, *et al.* (Mar. 29, 2002); Letter from the FTC and the Justice Department to the Ethics Committee of the North Carolina State Bar (Dec. 14

[13] For example, in the analogous case of real estate settlement services, both the New Jersey and the Kentucky