



AI FOR REALTORS — VIRTUAL STAGING HANDOUTS

Compliance, Disclosure & Sources: Publishing Staged Photos the Right Way

Use these four references together whenever you're getting a staged photo ready to publish.

The Canopy MLS worked example and the sample disclosure treatment show what compliant staging looks like in practice. The source list backs up every rule referenced in this packet. The disclaimer spells out what you still need to confirm before anything goes live on a real listing.

Canopy MLS Worked Example

This section covers Canopy MLS specifically, not a national rule. If you're not on Canopy, use this as a model for the questions to ask your own MLS. The general framework (the four-check publishing document) applies regardless of which MLS you use. The specifics below do not.

Canopy MLS updated its guidance in February 2026 to directly address digital, virtually staged, and AI-enhanced images. Here's what that guidance says.

What Canopy Permits

Adding or replacing personal property, when both of these are true:

- No structural change is implied by the edit
- The image carries proper disclosure

In practice, this covers furniture, rugs, lamps, plants, wall art, and similar movable items added to a room that reads as vacant or under-furnished online.

What Canopy Prohibits

- Impossible additions, such as a pool, fireplace, deck, or an entire room that does not exist
- Impossible or invented views (a skyline, waterfront, or landscaping that isn't there)
- Changed room dimensions
- Concealed outside conditions
- Hidden defects

The Disclosure Requirement

For an altered image to run on Canopy:

- The disclosure must be clear and readily visible, placed directly on the image or within the virtual tour
- A caption or agent remarks alone do not meet the standard
- The original, unaltered photo must appear immediately before or after the altered image in the sequence, or be easily accessible alongside the virtual tour

The Practical Test

Ask yourself: would the buyer be surprised or feel misled walking into the property after seeing this photo? If yes, the edit likely falls outside what Canopy allows, disclosure or not.

If You're Not on Canopy

Use this example to know what to ask your own MLS:

- What counts as personal property versus a structural change, under their rules?
- What does their disclosure standard require, and where does it have to appear?
- Do they require the original photo to stay paired with the staged one?
- Is there a separate policy for virtual staging versus other AI-enhanced edits?

Confirm the answers with your MLS directly. Rules like this get updated, and the specifics above reflect Canopy's guidance as of this class.

Educational material, not legal advice. Confirm current requirements directly with Canopy MLS or your own MLS before publishing. See the accompanying disclaimer.

Sample Disclosure Treatment

This describes what a compliant disclosure looks like on a virtually staged photo. "Virtually Staged" is used here as sample language, not a universal phrase. Confirm the exact wording your MLS or brokerage requires before using it on a real listing.

What the Label Needs

- **Placement:** directly on the image itself, not only in a caption or the agent remarks
- **Wording:** clear and unambiguous, for example "Virtually Staged" or "Digitally Staged"
- **Visibility:** high contrast against the image behind it, positioned so it doesn't get cropped out by MLS thumbnail generation or mobile display
- **Size:** legible at phone size. If you can't read it comfortably on a phone screen at normal thumbnail size, it's too small

A reasonable default: a solid or semi-transparent bar across the bottom of the image with the label text in a clear, bold sans-serif font. Corner placement works too, as long as it isn't easy to miss or crop off.

Pairing the Original

The disclosure label solves half the problem. The other half is keeping the original photo connected to the staged one:

- The unaltered photo should appear immediately before or immediately after the staged photo in the listing's photo order, or
- Be easily accessible alongside the virtual tour if the platform supports that

A buyer should be able to find the real, unstaged room without having to ask for it.

How to Apply This to Your Own Photos

1. Generate and review your staged image using the anchor-point checklist first. Don't label an image you haven't checked.
2. Add the label directly to the image using your photo editor, your MLS's staging tools if it provides them, or a simple overlay tool.
3. Place the labeled image next to the original in your upload sequence.
4. Confirm placement and wording against your specific MLS and brokerage requirements before publishing.

Status Note for This Packet

The class demonstration described this treatment and showed it applied to the sample room on screen. A standalone labeled sample image for this handout is still being produced separately. This document covers the specification; the image asset is tracked as a follow-up deliverable.

Educational material, not legal advice. Confirm exact wording, placement, and format requirements with your brokerage and MLS. See the accompanying disclaimer.

Source Links and References

The tools and rules referenced in class, current as of this session. Check each source directly before relying on it for a real listing, since tool capabilities and MLS policies both change.

Tools

OpenAI, GPT Image 2

<https://developers.openai.com/api/docs/models/gpt-image-2>

The image-editing model used for the live ChatGPT demonstration.

Google, Gemini API Image Generation (Nano Banana 2)

<https://ai.google.dev/gemini-api/docs/image-generation>

The model used for the prepared Gemini comparison.

Professional and Compliance Guidance

National Association of REALTORS®, 2026 Code of Ethics and Standards of Practice

<https://www.nar.realtor/about-nar/governing-documents/code-of-ethics/2026-code-of-ethics-standards-of-practice>

Articles 2 and 12 cover misrepresentation and presenting a true picture in advertising, which is the standard behind everything else in this packet.

North Carolina Real Estate Commission, Responsible Use of Artificial Intelligence in Real Estate

<https://bulletins.ncrec.gov/artificial-intelligence/>

Confirms that brokers remain responsible for checking AI-assisted advertising for accuracy. Applies to NC-licensed agents; if you're outside NC, check for equivalent guidance from your own state commission.

Canopy MLS, Digital, Virtually Staged, and AI-Enhanced Images

<https://support.canopymls.com/kb/article/104-digital-virtually-staged-and-ai-enhanced-images-and-unauthorized-use-of-listing-content/>

The specific policy behind the Canopy MLS worked example in this packet. If you're on a different MLS, use this as a model, then check your own MLS's actual policy.

NC REALTORS®, Is Virtual Staging Legal in North Carolina?

<https://www.ncrealtors.org/question/is-virtual-staging-legal-in-north-carolina/>

Additional NC-specific context on virtual staging.

A Correction Worth Knowing About

An earlier planning draft for this class referenced NC Real Estate Commission Rule 58A .0115 as governing misleading virtual-staging images. That rule actually addresses disclosure of competing offer terms and does not apply here. This packet uses the NAR ethics language, the NCREC AI-responsibility guidance, and the Canopy MLS image rules listed above instead.

Links current as of class date. Confirm each source directly, since policies and tool capabilities change. See the accompanying disclaimer.

Educational Disclaimer

This material was prepared for the Applied Momentum class Virtual Staging for Listings. Please read this before applying anything in this packet to a real listing.

What This Is

Everything in this packet, including the prompts, the anchor-point checklist, the four-check publishing framework, the Canopy MLS worked example, and the sample disclosure treatment, is educational. It reflects a general professional framework and one specific MLS's guidance as of the class date.

What This Is Not

- This is not legal advice.
- This is not a ruling from your MLS, your brokerage, or your state real estate commission.
- This is not confirmation that any specific image, prompt, or workflow complies with the rules that apply to you.

What You Need to Do Before Using This on a Real Listing

- Confirm the applicable rules with your broker-in-charge and brokerage.
- Confirm the current disclosure, placement, and approval requirements with your own MLS. Canopy MLS's rules are used in this packet as a concrete worked example. They are not universal, and they do not apply outside Canopy.
- Confirm any requirements from your local REALTOR association.
- Confirm your state's real estate commission guidance on AI-assisted advertising, which varies by state.
- Get seller approval where required before publishing an altered image.

Rules and Tools Change

MLS policies, association guidance, state commission rules, and the AI tools themselves are all subject to change after this class was taught. Before relying on anything in this packet, check the current version of each source directly. The source list included in this packet has the direct links.

The Sample Photo and Images

The sample room photo and all staged results used in this class and this packet are AI-generated demonstration visuals. They are not client property photographs or MLS listing images, and they were not derived from any real listing.

Educational material, not legal advice. Your brokerage, MLS, association, and state requirements govern what you publish. Confirm your brokerage and MLS requirements before publishing any altered listing photo. See the accompanying disclaimer.