COMPREHENSIVE MENU OF SERVICES

A complete Guide to Our Company’s Policies and Procedures

OCTOBER 9, 2015

[COMPANY NAME]
[Company address]
Your tag line

Comprehensive Menu of Services

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Welcome

Congratulations on joining Our Office, This Area's Premier Real Estate Sales and Training Organization. Welcome aboard! Our Staff has an average of 10 years of Real Estate Administration experience, which enables them to assist you in a professional and dependable manner. We offers our Associates a wide variety of training, coaching, mentoring and other services you will be reading about in this booklet. Before you get started, we want you to be informed of what you will need, to be a part of this fast growing team of professionals. Upon signing up with a member of our personnel, you are required to complete, sign and return all paperwork in your "New Associate Folder" as directed by your orientator. You must know that we grant new Associates with a 30 day grace period for joining the Board of Realtors. If you need an extension, please see your Office Manager to request a 15 day extension. Dues are $295, however, are pro-rated based on the day you sign up. For your convenience, you may pay by personal check or credit card the day you sign up. You are also required to pay a nominal once a year fee for E&0 insurance.

Due to the rapid growth and high volume of associates, the staff has 3 primary ways of keeping you updated on policies, procedures, events and office news. That is through voicemail, email and text messages. We strongly encourage that you keep up on accessing these systems to stay informed on what is going on in your office.

Again, welcome to This Area's Premier Real Estate Sales and Training Organization. We look forward to a long and prosperous relationship.

Teaching

Basic Training: 2 day curriculum is offered once per month to all associates producing less than 8 transactions annually.

Sales Contracts: FAR/BAR and Board Contracts are taught regularly and are available on our website.

Addendums and Special Clauses: Special clauses glossary is updated regularly and copies are available in the sales training drawer and on www.Weteamrealty.com. Classes are presented regularly.

Listing Contracts: FAR/BAR and Board of Realtors Listing contracts are taught regularly and are available on our website.

Listing Contracts Special Clauses: Unique Selling Propositions and special clauses are in the glossary located in the sales training drawer and are available on our website. Classes are presented regularly.

Disclosures: All of the required disclosures are available on our website and taught in our basic 2 day curriculum.

MLS Systems: Passport and Mlxchange are taught regularly in the office and at the Board of Realtors.

County Tax Role Public Records: All aspects of the Tax Role system are taught regularly here and at the board of Realtors.

Litigation, Mediation and Arbitration: Our in House attorney holds classes regularly and is available for legal assistance to our Realtor Associates. Representation is available for all of your client's upon request, legal fees may be incurred.

Our attorney frequently provides legal memorandums to our associates regarding changing laws and precedents.

Contract Eventualities: Our in house attorney holds classes regularly and is available for assistance.

Legal Ramifications: Our in house attorney holds classes regularly.

Real Estate Financing: Our in house lender holds classes regularly.

FHA, VA and Community Home Buyers Mortgage Options: Special programs are illustrated on our website and in classes held by our in house mortgage company on a regular basis.

100% financing, 104% financing, Low Money down, No Money Down Borrowing: In house mortgage holds classes regularly and special programs are promoted on our web site.

Mortgage Good Faith Estimates: Classes are held regularly on this vital part of your buyer's decision making.

Subdivision Shopper: This valuable classroom setting is to educate our associates about the most popular subdivisions in each price range and surrounding municipalities.

Training

Personal Marketing Training: All aspects of personal promotion and Realtor Associate sales and marketing are covered in great detail at classes held throughout every week.

Advertisement Training: Classes are held on the most effective ads to attract buyers and sellers.

Direct Mail, Postcard and Door hanger Training: All of the necessary steps to produce highly effective prospecting materials is shared with associates ONdemand and in written format and in classroom settings on a consistent basis.

Absentee Owners: Hands on workshops provide the skills necessary to list properties from this profitable source of business. If you miss the class you may view ONdemand at www.aniemacworx.com at no cost to you.

Lis Pendens (foreclosure marketing): Classes are held regularly and the materials are available in the sales training drawer. Trainings are available at www.anniemacworx.com ONdemand free of charge.

Cold Call Club: 3 hours every week are devoted to perfecting your cold call skills. Associates come together and share ideas on telemarketing to FSBOs, Just Listed, Just Sold, Absentee Owners, Garage Sales, Expireds and Lis Pendens.

Vice President of Sales assists in training and support while calls are made by the committed professionals who attend. Prospecting samples are available for you to view here or ONdemand. Telemarketing scripts are available in the sales training drawer.

Unique Selling Propositions: We conduct specific impactful classes on how to differentiate yourself from the competition in our market place with valuable proposals that interest your client. All brokerage U.S.P.'s are outlined in the special clauses glossary located in the sales training drawer and can be reviewed online at www.anniemacworx.com ONdemand.

Just Listed/Just Sold Marketing: Classes are held regularly on how to ride the momentum of our enormous transaction volume whether you are a seasoned veteran or a rookie with drive.

Open Houses: Classes are held regularly on how to hold a productive first class open house event.

Servicing Your Listings: Experienced listing agents share trade secrets on how to keep your valuable listings satisfied while on the market. Pricing, Accessibility and Marketing are taught religiously.

Buyer Lead Conversion: The best in the business share ideas on how to select, qualify and close your home buyer prospects. Combined with in house mortgage and contract classes you should be closing one deal per month from brokerage provided floor leads.

Showing Property: Classes are held regularly on proper procedure and salesmanship techniques while showing properties to ready, willing and able buyers.

Continual Training

Competitive Market Analysis: We conduct classes on a regular basis to develop your skills in the valuation of residential real estate. Classes and materials can be reviewed anytime in the sales training drawer online at www.anniemacworx.com ONdemand.

Seller's Estimated Net Proceeds: The basic math necessary for conducting business on the listing side of a transaction is taught regularly and is available for review on Video. Materials are in the sales training drawer.

Buyer Side Expense Estimates: In house vendors provide written estimates of buyer side closing costs upon request, Classes are held regularly on the good faith estimate for all types of loan programs.

Qualifying Your Buyers: Buyer side conversion is about qualifying and our in house vendors will save you hours of wasted time. They also hold classes regularly for mortgage pre-qualification. We provides additional direction in analyzing your buyer's motivation, intent and level of commitment. Qualifying loyalty and motivation is as important as mortgage concerns. Classes may be reviewed online at www.anniemacworx.com ONdemand.

Listing Presentation: The most valuable tool in your residential real estate arsenal. We conduct classes frequently. We provide prepared DVD of materials for you to personalize your powerful listing presentation. We demo the listing presentation in classes on video and on DVD. We rehearse the listing presentation agenda and materials repeatedly throughout our training curriculum. Committed professionals who attend classes and have a business plan are granted special privilege in the listing presentation training. Your broker and or a top listing agent will go on a couple of listing appointments with you to mentor you in this vital process.

Multimedia Listing Presentations: We provide personalized multimedia listing presentations. This invaluable prospecting tool can elevate your credibility prior to your prepared listing presentation. You may fill out the necessary multimedia request form in the sales training drawer. Your multimedia master copy will be prepared personalized and delivered to you in 4-6 weeks.

IPIX Virtual Tours: Every listing in our inventory may be filmed and promoted on the World Wide Web in a 360 virtual tour. This marketing tool can be used at the associate's sole discretion in e-open house events and e-home tour events. You may order directly through IPIX virtual tours web site and information is readily available in our company's sales training drawer.

Internet Marketing: Every listing entered into our companies inventory is immediately loaded to several nationally recognized industry specific websites. Training is provided regularly. A list of the sites we contract with is available in the listing presentation materials in every computer in our office.
We train consistently and suggest qualified vendors list in the sales training drawer to build your own web based marketing presence.

Niche' Professional Marketing: We provide ongoing training and personalized marketing materials for you to participate in programs like Law Enforcement, Teacher and Firefighter Appreciation programs. Information is available in every computer in our office, the sales training drawer, the classes can be reviewed online at www.anniemacworx.com ONdemand.

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Continual Training

Niche' Demographic Marketing: We conduct continual training on how to expand your sphere of influence through networking and farming specific cultural, religious or socioeconomic demographics. Classes are held and may be reviewed online at www.anniemacworx.com ONdemand.

Recruiting and Sponsorship Training: This extraordinary income stream is trained over and over again in our training classes. You may review the materials online at www.anniemacworx.com ONdemand.

F.A.R. Legal Hotline: 1-407-438-3559 is available to Board Member's free of charge to address legal concerns.

In House Attorney Legal Assistance: In addition to ongoing curriculum of classroom sessions our in house attorney provides support in matters of consequence.

Tax Preparation Assistance: The brokerage in house CPA, Tax attorney is a resource for our associates in classroom sessions and in related inquiries to associate level tax strategy and preparation.

Ongoing Real Estate Finance Expertise: Our in house mortgage company provides continual support in your development. Questions and concerns are addressed by residential lending experts.

Library of Training Materials: You may always check out materials from dozens of industry specific trainers. In house training curriculum materials are available online at www.anniemacworx.com ONdemand. Hundreds of books, tapes, videos and training materials have been accumulated for your professional development.

Procedure for signing out Training materials & Library materials is as follows: There is a blue form both in the Sales Training Drawer and in the slot by the mail center for your written request. Please fill out form with the items you wish to request, be sure to include your name and date of request, please note that there is a maximum of four items that can be checked out at any one time. Please turn in the completed form to your Office Manager (in person or in mailbox) so that your request can be filled. Items will be placed in your mailbox at the end of the business day (6:00 pm Mon-Fri). Should you require items on weekends, please submit request to the Receptionist.

Coaching

Associate Level Business Planning: Sessions are held every week to develop associate level business plans. Individual appointments with your broker are encouraged. ONdemand sessions are available at www.anniemacworx.com. Business planning and coaching materials are available in the sales training drawer.

52 Week Coaching and Accountability: Once a week voluntary sessions are available (every week)

12 Month Coaching and Accountability: Once per month voluntary sessions are held (every month)

Quarterly Coaching and Accountability: Once per Quarter voluntary sessions are held (every quarter)

Continual Coaching

Predetermined Accomplishments: An efficiency “to do list” is provided for every associate in their new hire package. An additional copy is available in the sales training drawer full explanation is available online at www.anniemacworx.com ONdemand. in the library.

Rookie Cards: Weekly scheduling and accountability issues are addressed with assignment cards. Upon request of the associate. Copies are available in the sales training drawer. ONdemand review is available on www.anniemacworx.com ONdemand.

60,000 G.C.I. Cards: $2,000,000 production scheduling and accountability issues are addressed with these specific assignments on a weekly basis at your request. Available same as above.

150,000 G.C.I. Cards: $5,000,000 production assignments, scheduling and accountability issues are addressed with these specific weekly monitoring devices. Available same as above.

Annual Awards Banquet: At the end of every year top producers and committed professionals are recognized at the annual holiday banquet. Awards include #1 individual, #1 team, 2 rookie of the year awards, 2 Team Captain Awards, The MVP award. Other special recognition will be made for hustle and commitment at the broker’s sole discretion.

Annual Cruise & Learn Event: Once per year associates are invited to join us on a 5 day 4 night cruise through the Caribbean to network & train with the best in the business of real estate and recruiting. Materials are available in the sales training drawer.

Personal Effectiveness Coaching: Every month we provide a full day event devoted to personal development, communication skills and relationship skills. We build monthly predetermined accomplishments lists and share techniques on efficiency and effectiveness. See the monthly calendar to attend the next event.

Accountability Partnerships: Upon your request, we will assign a coaching participant to 2x per week accountability contacts. Your partner will work with you to develop your career in harmony with your business plan.

Mentoring: A mentor will be assigned to new associates who have not closed 2 deals. These valuable professionals are compensated 50% of the gross commission for listing side transactions prior to associate split. Those associates who have not closed 2 deals and are working a buyer’s side transaction will be on a 50% mentoring split with sales management for the first 2 deals. This mentoring relationship is MANDATORY for all new associates who do not meet the 2 closed deals criteria.

ARKAD the Mentor: Alternate Wednesdays offer all of our associates this invaluable opportunity to be held accountable by your peers in a setting that is designed to increase productivity and in all aspects of their career and life.

It is our brokerage contention that a willing participant in teaching, training and coaching will become an efficient and professional top producer during his/her initial 6 months with our office.

Bulk Mail and Distribution

Bulk Printing: Brokerage provided systems for efficient inexpensive printing are available upon your request. The print process is efficient and streamlined. Take the time to figure it out one time! Memos, Emails and trainings are offered on a regular basis. Our in house print vendor is available for consultation. Our staff is available to answer your questions and concerns. Review is available upon request

Postcards: Hundreds of templates and examples are stored in the my documents section of every computer. We conduct classes on graphic design software, templates, labeling and bulk mail. We also provide services for automated postcard direct mail solutions available in the sales training drawer.

Door hangers: Hundreds of templates and examples are stored in the my documents section of every computer. We conduct classes regularly and professional preprinted door hanger samples are available in the sales training drawer.

Bulk Mail Courier: We have arranged for a bulk mail service for you that is cost effective and easy. East Coast Printing will take care of all of your bulk mailing needs.

Postage Stamps and Supplies: All direct mail supplies and materials are available in office. You will be invoiced at our cost on 30 day billing. See the receptionist.

Overnight Packages: You may use our accounts and the applicable discounts for overnight and priority mail and you will be invoiced on 30 day billing. See the receptionist.

Institutional Advertising

Cable Television: Accounts are set up and you are encouraged to participate. Currently the brokerage reimburse 50% of all cable TV advertising on your behalf. Contact the vendor directly and submit invoices and contracts for 50% grant approval. All materials must be approved in advance. See Sales Manager.

Bus Benches: Contact the vendor directly Brokerage reimburses 50% on all approved bus benches in our market.

Signage: Billboard or other institutional signage is reimbursed at 50% upon approval. Associates pay for their own personalized for sale yard signage and open house signs.

Other: Present all Institutional advertising opportunities to your sales manager and your brokerage may reimburse 50% of the total cost.

F.R.E.C. Compliance

Brokerage Communication: We will monitor and communicate changes in F.R.E.C. law. You will receive Memos, e-mails and voice mail messages regarding F.R.E.C. compliance. These issues are re-addressed in our mandatory once per month sales meetings

Monitor All Files: We review every file for F.R.E.C compliance and commission checks are not issued until all F.R.E.C. issues have been complied with.

Random Audits: We prepare for random F.R.E.C. audits and document all issues of FREC compliance on your behalf.

RESPA Compliance
Brokerage Communication: We monitor and communicate changes in RESPA law. These issues are addresses as above.

Monitor All Files: Your brokerage reviews every file for RESPA compliancy. RESPA related violations are documented for the protection of the entire brokerage. All RESPA compliant employment relationships with outside vendors must be approved in writing by your broker. Employment or independent contractor relationships with outside vendors without the prior written consent of the brokerage may result in immediate termination. RESPA compliance and full customer disclosure is a primary concern of our brokerage.

Random Audits: Files are subject to audit for RESPA compliancy issues. We prepare and document toward this eventuality.

Escrow Management Services

Record and Escrow Deposits: Our in house Title & Escrow vendor receives records and documents all deposits.

Escrow Refunds: Deposit refunds will be funded 48 hours after all necessary documentation is provided and the client's funds have cleared the bank.

Overage Checks: Deposit overages for closings will be provided within 48 hours of the proper paperwork being filed with your brokerage. A check request form must be filed with our office 2 days prior to your scheduled closing date.

Disputes: Escrow disputes are handled by the associate toward a mutually beneficial settlement until mediation is required. Your broker will provide support in the negotiations when necessary. Upon the determination that the conflict cannot be resolved your brokerage will support our client in the necessary legal action toward litigation or mediation. In house attorney is available.

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Reception

Professional Telephone and Visitor Reception: Live professional reception services are available during business hours. Sandi our 24 hour virtual receptionist can forward calls to the phone of your choice. Your clients and co-op agents an reach you anytime using this voice recognition technology.

Showing Instructions: Showing Desk is our Front Desk Showing Instruction Program. This programs features software for setting showing appointments, provides listing agents with immediate notification messages for showing appointments via email, records and tracks property showing history, tracks new and updated info for listings, generates reports and provides quick access to lists of agents, listings, homeowners, office and agent phone numbers.

Processing New Listings: After the listings have been entered into the MLS by the associate. The brokerage will audit the file and process the listing through the office floor system. The brokerage documents only F.R.E.C. and RESPA and Office Requirements.
<u>You will be required to keep your own file for all of your listings.</u>

Processing Status Changes (listing inventory): With full documentation the office will facilitate the status and price changes to all of your listings. Associates may not change price, status or expiration date without submitting all of the necessary paperwork to the office.

Incoming Fax and Packages Dispersal: Receptionist will sort and disperse all incoming communications to our associates. Receptionist will forward all correspondence to the associate's in house mail box. The office will not refax or deliver to the associates home office or fax. It is required that the associate direct the sender to the proper fax number.

Fax, Package, Offer, Visitor Notification: every correspondence is vital. Our office will notify you immediately during business hours of the receipt of any and all incoming correspondence. The receptionist may not read or interpret your faxes, offers or packages. The associate will simply be informed of the sender and the type of correspondence received.

File Processing

New Listings: Once in the MLS and fully executed our office staff will process and store all required documents and facilitate the showing process. We send every client a Thank You package and an executed copy of their listing agreement.

Contracts: Once the contract is fully executed our office staff will process and store all the required documents.

Pending Files: All contracts are processed and stored by our office staff. Transaction Coordinator services are available on all transactions (see transaction coordinator services for details). Contract processor will modify all files in MLS and Floor after all paperwork has been provided.

Closed Files: Once funds have been disbursed our office staff will process the file and audit for all F.R.E.C. and RESPA requirements. Contract Processor will modify status in MLS. Files with missing documents will be held until all necessary F.R.E.C. paperwork has been received. All current year docs are stored on site. Previous years closed files are stored offsite.

Commissions

Commission Checks: Commission checks are cut to our associates two banking days after the receipt of all F.R.E.C. and RESPA required documentation, a fully executed original HUD 1 closing statement and an in house check request form provided that an executed contract was turned in at the time of execution.

Commission Reductions: Deductions will be made to associate side commissions according to the Our Formula (attached).

Associate Invoicing: Associates with outstanding invoices will be given copies of all applicable statements which shall be deducted in full from any and all commissions paid to the associate.

Transaction Fees: Every file is subject to a $295 transaction fee charged to the each client of our brokerage. In the event that you fail to collect the required $295 transaction fee, we will be forced to deduct the amount from the associate side of the commission.

Franchise Fees: There are no franchise related fees charged to the associate on a per transaction basis. Your brokerage will reimburse the per transaction franchise fee from the above mentioned office required transaction fee provided the associate collects said fee from client. (see Our Formula)

Annual Dues: As per Our Formula every associate is subject to a once per year $295 annual franchise fee. Which shall be collected upon new hire and every May 1st according Our formula. Associates whodo not pay dues by May 1st are subject to termination. If you wish to be reinstated after termination there will be a 25% tax on unpaid dues.

E & O Insurance: Associates who join Our Office are automatically added to our blanket E & O Policy. A nominal fee of $189 will be charged to each associate.

Commission Advances

On closed transactions: We will make special consideration to accommodate associate requests to advance commissions that have been closed but not yet cleared. This shall be approved at the broker's sole discretion and will be subject to a $29 commission advance fee. This service is not required when our associates utilize the services of our in house title insurance provider, in this case the commissions are funded to the associate directly at the closing table.

On pending files: Associates may apply for commission advances on pending transactions. Out sourced commission advance vendors are available from Real Commissions. See flyers above mail boxes in both locations.

On active listings: Commissions will never be advanced on active listings or for associates without pending transactions.

Transaction Coordinator Services

Fee based transaction coordination: Upon your request every file may be processed and coordinated by an independent transaction coordinator. Associates are charged for this service by the coordinator.

Lead Generation

Brokerage Advertising: Your brokerage provides a substantial base of leads generated from classified advertising, industry specific publications and internet. These ads allow for the brokerage to run a productive floor system and give our associates a medium to advertise their listing inventory at no cost to the associate.

Associate Advertising: Associates are encouraged to use the brokerage negotiated rates and terms from many of our markets most productive advertising mediums. All ads run with the associates name and phone # will be charged back to the associate at our cost. Invoices will be created and the associate will be billed. Most collections are made at when commission checks are cut however substantial balances are monitored and collected at the Vice President of Operations sole discretion.

Voluntary Floor Time (opportunity time): Every associate is provided an opportunity to participate in the brokerage provided buyer and seller leads. Currently we run 4 shifts per day. The unique proposition is that you need not be on site to work floor. You are not required to act as a receptionist to the brokerage showing instructions. You may have these quality leads forwarded to your home or cell phone. You will be granted floor time as long as you are trained, attend the mandatory monthly meeting and answer the lead line with a live voice during your shift. If you have signed up for Floor time at the monthly meeting and have been added to the schedule, you must answer the phone in a live voice. If you are unable to do your scheduled Floor time, it is your responsibility to find coverage and to notify the Receptionist with the alternate Associate and phone #. The number you submit at the meeting is the number we will forward the calls. If there is not a number noted we will use your cell #, you may only use one number for your shifts.

Cooperative Advertising Opportunities: The brokerage frequently presents opportunities for the associates to participate in low cost high value co-op advertising. Grouping associate together with the brokerage allows for every associate to take advantage of industry specific publications at a nominal expense.

Classified Advertising (Sun-Sentinel) In addition to the brokerage provided advertising exposure given to your listings. Associates may run local classifieds at their expense. These ads will be run at our cost and invoiced to the associate on 30 day billing. Collection will be made upon funding of your next transaction unless balance exceeds Vice President of Operations discretionary limit.

Office Supplies and Equipment

Printers, Copiers and Fax Machines: Your brokerage provides photo quality color printers, high resolution black and white printing. Associate may use full service copiers that sort, staple and collate at no cost to the associate for quantities under 300 per month. Associates who make more than 300 copies in one month will be billed .29 for each additional copy or print. Multiple high speed faxes for sending and high volume receiving faxes. Currently there is no charge for the above mentioned printing, fax and copier services.

You may not produce high volume printed materials on our equipment. You must not abuse this privilege with postcard and letter mass production. Our print vendor will produce mass quantities at your request**.**

Digital Color Copier: There is a high volume photo quality digital copier located in the graphic design center. Associate may use this device at our cost of .29 per copy for quantities under 300 and .59 for quantities above 300 per month. Your code is provided you upon your start with us.

Office Supplies: Our office keeps an abundant supply of necessary office supplies. You are encouraged to make special requests for items you need and these items will be billed to you at our cost. To fill any special requests for office supplies. Please jot a note to the Receptionist with your request, as soon as she becomes available to fill your order, you will be notified.

Promotional Materials: Folders, note cards, letterhead, envelopes and the like are stored in our office in great abundance. You will be invoiced at our cost on these valuable materials. See your receptionist or Web site for a list of the materials available and their pricing. Requests made to the receptionist will be filled at our convenience and you will be notified when they have been filled. Please allow some time for your orders to be filled.

Real Estate Sales Tools of the Trade

Electronic Lockboxes: Supra electronic lockboxes may be purchased at the board of Realtors. The office does not loan or give electronic lockboxes to the associates under any circumstances.

Combination lockboxes: The use of combination lockboxes is discouraged. If you deem it appropriate to install a combination lockbox, associate may purchase them at the board of realtor or local hardware store (Home Depot and Lowe's).

Open House Signs: Approved open house signs may be purchased at our cost in the office. We are unable to lend or give signs to the associates under any circumstances. See receptionist or Associate services director and allow some time. You will be invoiced upon funding of your commission.

Professional Environment

Dress Code: In an effort to provide all associates a professional environment to service there clientele. You are required to adhere to a basic professional standard of dress when entering our office. No jeans, No T-shirts, No shorts, No Sandals or Flip flops.

If you should need to visit our office while dressed unprofessionally, enter through the rear and make your stay as brief as possible. Violations will be addressed on goldenrod memos from the broker.

Children: While we respect and empathize with your important parenting responsibilities we can not jeopardize the productivity of our associates. Please refrain from bringing children into the work environment. In the event that you visit our office with a child, it is your responsibility to govern his/her activities appropriately. No children are permitted on our copiers, fax machines or computers at any time. The use of dry erase boards and associate desk space is discouraged. Children may not run around the office or bother associates and must make their stay as brief as possible.

Individual cases that become problematic will be addressed by the broker.

Our Mission Statement

> "To dramatically impact the career path of our Realtor Associates so that it is unquestionably the result of our relationship that they effect change in their personal finances, levels of knowledge and expertise and the achievement of personal as well as professional predetermined benchmarks."

As you may have guessed by now; we are committed, we are focused, and we are determined to build the finest residential real estate environment from which you may build your career. Every decision that is made is toward the continual growth and development of our associates professionalism, productivity and efficiency.

We are always open to your written feedback. We provide comments and suggestions forms in the sales training drawer. We ask for your input and participation in building our brokerage. We encourage associates to request trainings that may better suit their specific needs. Training request forms may be found in the sales training drawer.

Our busy staff is here to serve the professional real estate associate. Well trained, professional, committed associates will build our brokerage. It is our intent to build better associates, they in turn may build a better brokerage.

Welcome to our Team

Friday, October 9, 2015 (revision and update)

Transaction Fee Policy
Your Company's Name

All monies paid to Our Company on behalf of a Realtor Associate are classified as a GCI, whether it is classified as a rental, sale or ancillary income has no bearing on the fees associated with it. Our Company has, however, deemed it appropriate to lower the transaction fees on any and all commission earned that is below $2500. Therefore, you should be aware that all of the customers of the brokerage will be assessed a transaction fee as follows:

$0 - $150 GCI	requires a $0 Transaction Fee
$151 - $1500 GCI	requires a $45 Transaction Fee
$1501 - $2500 GCI	requires a $90 Transaction Fee
$2501 – above GCI	requires a $295 Transaction Fee

Any transaction fees collected which are in excess of $495 will have the overage rolled into the Gross Commission Income and paid on as such.

Any Realtor associate who chooses not to collect a Transaction Fee will have the said Fee deducted from their commission check upon processing.

Our Company offers a 2 hour workshop on consumer side transaction fees. The workshop includes documentation, disclosure and objection handling techniques used by top Realtors. If you need the workshop please notify sales management right away and one will be scheduled.

Friday, October 9, 2015 (revision and update)

Associate Sale of Personal Property Policy & Procedure
Your Company's Name

Productive Associates enjoy 1 free personal transaction for every 10 transaction sides processed through Our Company.

Productive Realtors who have not reached 10 transactions closed will be subject to a flat fee of $500 per transaction side and a $195 transaction fee.

Rookie Realtors, Realtors who have closed less than 1 transaction side during the previous 90 days prior to the personal transaction closing and Realtors who are selling their property to relocate out of the area are obligated to process the entire commission as a standard transaction and the commission will be allocated accordingly.

Associates who require guidance on their personal transaction may be required to hire a mentor in which case 20% of the Gross Commission Income generated from that transaction will be paid to the Mentor directly.

The above referenced policy applies to the Realtor associates personal property transaction only. The associates name must be on the HUD1 closing statement and the deed as at least 50% owner of the property being purchased or sold.

In the event that an associate wishes to reduce commissions to a friend or family member said reductions may be made on the HUD 1 closing statement or from the associates side of the Real Estate commissions however the gross commission earned will be subject to the associates standard split

All transaction sides at Our Company are subject to strict FREC and RESPA compliance audits conducted prior to funding any commissions.

All commissions earned by an associate are paid to the associate 2 banking days after closing as per commission policy.

All commissions are funded contingent upon associate being current with all invoices owed to Our Company as per Associate invoicing policy

If you have an upcoming personal property transaction, please refer directly to this policy.

Your title company or closing agent needs a letter from the brokerage authorizing any commission reductions therefore the associate must document the request and submit to Sales Manager for Brokerage signature. The brokerage needs a minimum of 24 hours to audit the associate file and authorize said commission reduction.

Our Company will not offer any associate any terms that are inconsistent with the above referenced policy. DO NOT ASK.

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Yard Sign, For Sale Sign, and Open House Signs
Our Company

Associates of Our Company are encouraged to personalize the yard sign for sale panels with their own photograph and personal phone number. This Company policy is solely for the benefit of the associate in the procurement of buyer and seller sign call inquiries. It is company policy that all sign calls generated to the office telephone number on brokerage signs will be forwarded to floor, therefore, you do not want to install company signs on your listings.
It is your credibility at stake in the industry. Personalized yard signs are a basic step in the building your professional image in the community.

1) Our Company agents may order personalized yard signage which display the associates direct incoming telephone number along with the associates name, and photo.
a. Signs must have our Company logo.
b. Signs must meet municipal and/or subdivision deed restriction codes where installed.
c. Signage may be ordered from any vendor however we provide significant group discounts at First Impression Sign Company and Century Graphics. Please review sign vendor order forms attached
d. Your personalized sign panels may be stored for future listing installation at our sign installation vendor. 222 sign installation company can be reached at 1-800-330-0222.
e. 222 or any other sign installation company will typically store your signs and provide posts for a minimal install fee of $16-20 per listing. This expense is bore fully by the listing associate.
f. It is the responsibility of the associate to ensure that the sign installed on any property meets city and subdivision deed restrictions prior to the installment of any yard sign.

2) Open house signs are available from home improvement warehouse stores and the above mentioned signage vendors. Those same vendors may personalize your open house signage however be aware of the municipal and or subdivision deed restriction codes in your market before investing heavily in open house signage. The city ordinances and subdivision requirements are constantly changing.

3) Generic Yard signs
a. Our Company generic yard signs are available with the Brokerage telephone number however availability is limited and it is the recommendation that every associate obtain personalized yard signage.
b. Associates will be responsible for the safe return of all Our Company office yard signs and 222 yard sign posts. The expense of replacement of the signage panel and the post will be bore fully by the associate if the post or panel is not returned from your listing. The cost is approximately $26 per panel and $49 per post. So call your sign up when you list a property and call your sign down when you sell, close or terminate a property or you will be billed accordingly 1-800-330-0222 sign install and take down. You will need to provide the property address and client name.
c. Generic yard sign buyer and seller inquiries are forwarded to the Our Company floor shift. These valuable leads are generating income to other Associates because you failed to put your own sign up!

Comprehensive Menu of Services

Friday, October 9, 2015 (revision and update)

Commissions Policy
Your Company's Name

Our Company agents as independent contractors are free to negotiate total commission offerings on listing agreements as deemed appropriate by the individual agent provided that the agent abides by all of the following policy and procedure.

1) Our Company agents may not advertise the word commission, commission discounts, closing cost credits, rebates or any inference of a reduced commission or fee.
   a) Advertise means any preprinted direct mail, door hanger, letter or publication including institutional, billboard or bus bench advertising
   b) Law Enforcement Appreciation Program, Teacher Appreciation Program, and Firefighter Appreciation Program rebates are the only exception to this policy. See Appreciation program policy and procedure.

2) Our Company recommends that all agents offer **3%** to cooperating MLS agent and under no circumstance will an Our Company associate offer a cooperating MLS brokerage less than **2.5%** in the MLS.

3) Our Company agents must offer standard commission offerings when knowingly in direct competition with another Company agent. When in doubt the agent is instructed to ask the seller and/or the competing associate. If you are in doubt at any time regarding your responsibility in this matter you are instructed to contact your Sales Manager. Violations to this policy may result in the reassignment of all or part of the listing in question. If the client has been in *negotiations with another Company agent the standard commission offerings are.

Our standard commission is 6% 3% to the listing office and 3% to the MLS <u>however all agents reserve</u> the right to offer not less than **5%** listing agreement offering 2.5% to listing broker and 2.5% to MLS
   a) **-1%** Upgrade Program Exit agents may offer to reduce the total listing contract commission by another 1% provided that the seller purchases a property from the agent (with compensation)! This special Exit Upgrade offering must be contingent upon the closing of subsequent property!
   b) **4.5%** Excellence Program in the event that no MLS or Brokerage cooperating agent is involved and the listing agent personally procures the buyer this commission percentage may be offered.
   c) **-1% = 3.5%** (Exit Excellence + Exit Upgrade) In the event that the listing agent personally procures the buyer with no MLS or Brokerage cooperating agent and the seller purchases a property from which the Our Company agent is compensated as a single agent or transaction broker.
   d) **1%** For Sale By Owner Assistance Program in the event that the seller procures a buyer for the property without the assistance or marketing efforts of the Listing agent, Cooperating Brokerage agent or an MLS cooperating agent, Our Company may assist the seller in the negotiations, execution and coordination of the contract from first substantive contact to successful closing.

Please Note- standard commercial commissions may vary

Any questions or concerns regarding the above mentioned policy should be directed immediately to your sales manager.
Our commission policy speaks to the integrity of our entire organization and violations shall be strictly enforced.

**"negotiations" is defined as full listing presentation with pricing and commission conversation with homeowner*

Escrow Policies
Your Company's Name

It is our intent to eliminate escrow receipt and refunds within our in house title company on offers which are not executed.

All escrow checks turned into Our Company made out to our in house title company, as offers, will be held in the Accounting Office for 2 banking days prior to being forwarded to our Title Company. This two day hold will allow contracts to be executed or offers to be negotiated. It is the agent's sole responsibility to turn in any and all escrow deposit checks within 24 hours of receipt as per FREC 475.

Agents are obligated to turn in a check request form to have a check returned to a buyer who has made an offer and contract was never executed.
In the event that the agent does not execute the contract or turn in a check request for the check to be returned within the 2 day hold, the check will be forwarded to Cooperative Title and Escrow for deposit. Any requests for refund of deposit received after the 2 banking day hold will be returned to the buyer subject to funds clearing. This process will take no less than (7) seven banking days for local checks and (10) ten banking days for out of state checks after the proper check request form has been submitted to Our Company.

If your client chooses to do business with a title company other than our Title and Escrow, it may become necessary to transfer escrow deposits from our Title Company to another title company. It is the Realtor associate's sole responsibility to submit a completed check request for transferring escrow deposit. This form must be signed by both the buyer and the seller unless noted on the contract. The realtor must pick up the escrow transfer check and deliver the escrow deposit check to the Buyer's title company. The escrow deposit transfers may take 7-10 banking days to process subject to cleared funds. No concierge service billing or table funding of commission may be conducted without the use of our in house title company.