



Policy Handbook

Introduction

The purpose of this Handbook is to set forth basic guidelines for the day-to-day operation of the Company. It is not intended to cover every situation or circumstance, or to answer every question about Company procedures. Any question not covered in this Handbook should be referred to Office Management, who will decide and be guided in such decision-making by personal experience, Premier Real Estate Agency corporate policy and procedures, the REALTOR® Code of Ethics, Multiple Listing Service rules, and regulations of the State Real Estate Commission, as well as applicable State and Federal laws.

References

1. The owner of the franchised business is referred to in this Handbook as "Broker," "Office," "Company" or "Management."
1. Sales Associates are referred to as "Associates" or "Salespeople."

Independent Contractor Status

1. The relationship of Associates to Broker at all times is that of Independent Contractor; no employer/employee relationship exists or is to be implied from any title, provision or language used in this Handbook. The terms and conditions of this Independent Contractor relationship are set out in a written agreement between Management and every Salesperson.
1. Under Real Estate License Law, the Broker is responsible for the acts of his/her Salespeople; therefore, all Associates must follow Real Estate Law and the REALTOR® Code of Ethics to the letter. Associates are not partners, joint ventures or employees of the Broker and have no authority to bind the Broker or Company without approval.

1. Since Associates are Independent Contractors, Management shall have no obligation to withhold any payroll taxes from commission checks, and will not do so.

Overall Goals and Objectives

1. A fundamental business objective of the Company is to make a profit. In order to accomplish this, Management makes available training, marketing and management support to each and every Salesperson.
1. Another objective of the Company is to render only the highest standards of professional service to the public, and to operate competitively and fairly with other real estate professionals.
 - To help ensure these common objectives, certain standards of productivity and professional practice should be maintained by all persons associated with the Company.

The Company of Premier Real Estate Agency. The office is independently owned and operated, the respective Broker offices operate in accordance with both mandatory and recommended Operating Procedures. The Logo and Operating Standards referred to in the Company's Franchise Agreement are incorporated and made a part of this Handbook.

A. Broker Responsibilities

1. Broker is a licensed real estate Broker in this State and will maintain this license and an office properly staffed and equipped for the operation of business.
1. Broker agrees that Salespersons may share with each other all the facilities of the office.
1. Broker agrees to make available to Salespersons all information regarding all current listings in the office.

1. Broker agrees that he/she retains reasonable authority or right to direct or control any and all Salesperson's actions, where specifically required by law, or as mutually agreed to under the Independent Contractor Agreement between the Broker and each Salesperson.

1. In no event shall Broker be personally liable to Salesperson for Salesperson's share of commission not collected, nor shall Salesperson be entitled to any advance or payment from Broker upon future commissions; Salesperson's only remuneration being his/her shares of the commission paid by the party or parties for whom the service was performed. Nor shall Salesperson be personally liable to Broker for any commission not collected.

1. Broker shall not be liable to Salesperson for any expenses incurred by Salesperson for any of his/her acts except as specifically required by law. Expenses which must, by reason of some necessity, be deducted from gross commission income, shall be paid by the parties (Broker and Salesperson) in the same proportions as provided for herein concerning the division of commissions.

B. Office Policies

1. Office Hours

Monday through Friday 9:00am to 5:00pm
Saturdays Closed
Sundays Closed

2. Holidays

The company will observe the following legal holidays: New Year's Eve, New Year's Day, Good Friday, Memorial Day, Independence

Day, Labor Day, Thanksgiving, the Friday after Thanksgiving, Christmas Eve and Christmas Day.

3. Vacations

Since the sales staff consists of independent contractors who receive no vacation pay, Sales Associates may regulate their own vacations; however, sales staffers should use judgment to assure that vacations do not overlap, leaving the office short-handed. Sales Associates should arrange for another Associate to look after their business during vacations, illnesses, or extended absences. Otherwise, the Manager may assign someone to do their work and share in the commission. **(See section Q)**

A written outline of the mutual agreement for compensation between Sales Associates should be turned in to the Manager prior to departure.

4. Closing the Office

The last person to leave the office in the evening shall be responsible for:

- Locking the Glass office door, Building side door and building front double doors.

5. Parking

Parking is the sole responsibility of the sales agent and Management will not be responsible for any parking violations. Premier Real Estate Agency has reserved 4 Parking spaces at City Church for agent use. 7 parking stalls are also located adjacent to the James V Brown Library (Lot B) and these stalls are designated for customers of the Firestone Building. Agents may park in these spots for no longer than 2 hours as long as 4 spots remain open for customers.

6. Office Records

Copies of all contracts and agreements shall be placed in the proper office file. This may be our only protection in the event of a lawsuit, since full knowledge and documentation of the case is important. There will be no excuse for the violation of this rule.

7. Office in Order

It is important that the office always appear neat and orderly. All Sales Associates and employees are urged to be conscious of this fact. All desks and filing cabinets should be cleaned and clutter free when not in use.

8. Personal Conduct

Loud talking, boisterous laughter and horseplay are unprofessional and have no place in a successful business office. The office is not the place to loiter and all Associates are requested to use it strictly for transacting business.

9. Proper Dress/Professional Appearance

At all times Associates must dress neatly and appropriately in accordance with good business practice. Associates should always wear Premier Real Estate Agency name badges. Lost or broken name badges should be replaced as soon as possible and will be at the expense of the agent.

10. Use of building Kitchen

The Building Kitchen area has been provided for the enjoyment and convenience of all Associates who, on occasion, may want to remain in the office for a meal or snack. Unless an Associate is alone (no one else to answer the phone or receive walk-ins), all food (except coffee, soft drinks, etc.) is to be consumed in the kitchen only. This will insure a sanitary condition for the rest of our office areas and will be appreciated equally by our staff and clients.

11. Automobile/Automobile Insurance

Automobiles should be in good physical and mechanical condition, non-distracting, and kept clean. Structurally, they should allow for easy entry and exit, be comfortable and provide an atmosphere for continuing a business presentation. Registration and Safety Inspections are to be current.

Salespeople shall furnish their own automobiles and pay all expenses thereof and shall furnish the Broker with a certificate of insurance showing the name of company with which insured, policy dates, type of coverage and limits of liability for personal injury and property damage. Minimum coverage of \$100/300,000

is required. Broker shall be named as "co-insured" and be provided with a copy of the endorsement.

C. New Sales Associates

New Sales Associates are required to complete the recommended Fast Track training, the company's In-Office Training Program, and demonstrate sufficient competency in handling customers/clients. In addition, certain production requirements may be expected at the sole discretion of Management. **(See Section S Minimum Standards)**

All Sales Associates should be well acquainted with the current listings and the properties of the office. New Sales Associates should spend most of their time obtaining new listings and inspecting existing listings during the first 30 to 60 days of their association with the Office.

1. Costs to Sales Associates

Management will not be liable for the debts of Sales Associates. All orders not approved by the Broker for materials or services placed by the Associate directly with the supplier, shall be the sole responsibility of the Sales Associate.

- *Where applicable, the Sales Associate should make his or her personal check out to the supplier.*
- *When local, state or national REALTOR® dues are payable. Sales Associates should make their checks payable to the Board.*

In general, Associates pay for personal business expenses such as insurance, M.L.S. dues, license fees, trade association memberships, personal sales promotion items, and career apparel. However, in order to maintain consistency in advertising and image, Associates should order personal sales promotional items with approval of the Office Manager.

2. Designations or Titles

Sales Associate may use the designation, "Sales Associate," "Realtor Associate®," "Licensed Real Estate Associate", "Licensed Real Estate Sales Associate", "Licensed Real Estate Salesperson (or Broker)," "Broker Associate," or "Licensed Real Estate Broker Associate." No other designations parties may be used without the express permission of the Owner/Manager.

3. Logo Regulations

Business cards and name badges will be ordered from a Premier Real Estate Agency approved supplier or other supplier who will print in accordance with the Premier Real Estate Agency logo rules and regulations. In no case will there be any deviation from the Premier Real Estate Agency approved layout, format, logo, design, color or paper stock.

4. Multiple Listing Fees (M.L.S.)

In order to assist Sales Associates in obtaining and maintaining sufficient listings, the Company will pay the Multiple Listing Fee provided:

- *Listing must be an Exclusive Right to Sell.*
- *Listing must be for 180 days or longer.*
- *Listing must be priced within current market value as established by a written FLEX CMA or RPR Price Analysis*

If the owner is unwilling to cooperate with the price, terms and length of the listing, the professional Sales Associate should not be afraid to refuse the listing. Such property may sit on the market unsold and this, of course, makes for a dissatisfied client and reflects negatively on the office.

5. Required documentation

- Consumer Notice
- Listing agreement
- Property Condition: Seller's Disclosure Affidavit
- Copy of Seller's Closing Costs
- Home Protection Plan application or signed waiver
- Color photographs of interior and exterior

6. Postage Cost

All postage (except high-volume "farming mailers" and open house invites by Associates) is paid by the Company. An Associate may not mail personal letters through the office.

7. Copy Machine

All photocopies necessary for the completion of a transaction, or for the general business use of the salespeople, will be paid for by the Company. Copies of documents not pertaining to Company business are not permitted.

8. Examples of Typical Sales Associate Expenses

- Automobile
- Home telephone
- Cellular phone
- Laptop computer, printer and scanner
- Digital camera
- Premier logo apparel
- Hospitalization insurance
- Car signs
- Name riders
- Home office supplies
- Advertising for Branding
- Professional membership dues and fees
- Long-distance business calls from Associate's home
- Farming mailers and giveaways
- Gifts to customers, business entertainment/meals
- Client follow-up programs
- Training costs
- Any expense not previously approved by Sales Manager
- It is recommended that all associates consult an accountant or Tax advisor on how to set up their personal business accounts

9. Examples of Expenses Typically Covered By the Office:

- Office phones and long-distance business calls made at the office
- Desk space
- Postage (except for "farming" mailers)
- Office computer and printer
- Photocopies
- Yard signs
- Open House Signs

- MLS Monthly Fees
- E&O insurance
- Lockbox
- Building maintenance
- Support staff (not personal secretaries)

10. Real Estate Board Activities

Membership in the local, state and National Association of REALTORS® is required of all Associates in order for Broker to maintain the "REALTOR®" designation.

Sales Associates should, within their time limits and abilities, support the Board programs and activities and attend educational programs whenever possible.

- Sales Associates are responsible for maintaining their real estate license, including the costs of continuing education, if required.
- Any change in associate license status should be immediately reported to the local REALTOR BOARD.

11. Awards, Contests and Bonuses

All active Sales Associates are eligible for Company awards, contests and bonuses but must be associated with the Company at the time awards, prizes or bonuses are given.

For information about the Premier Real Estate Awards programs, please meet with your Sales Manager and review these individual programs.

12. Meetings

The company believes that your attendance at REALTOR® meetings, Premier Real Estate Agency functions, educational seminars, and other real estate related meetings is of importance.

13. Activity Board

A sales and listing board shall be kept in the office to record activity regarding listings and sales. The Manager will update the board during the regular office hours.

D. Sales Associate Responsibilities

1. General Work Agreements

- Sales Associates, prior to being authorized to represent the Company, must agree to and sign the Broker-Salesman Contract.
- The Broker-Salesman Contract will be signed in duplicate; one copy will be given to the Sales Associate and the other copy will be filed with the office.
- **Each Sales Associate, prior to being authorized to represent the Company, must read and agree to abide by the Code of Ethics established by the National Association of REALTORS®, and abide by the rules, customs, and practices as outlined by the local Board of REALTORS®.**
- Each Sales Associate, prior to being authorized to represent the Company, must also read and agree to the office guidelines as contained in the OFFICE OPERATIONS HANDBOOK.

3. Answering the telephone

Sales Associates are not to answer the phone unless they are the only person in the office or the phone has rang more than 4 rings. Any leads that come into the office should be directed to the Lead Coordinator.

4. Long-Distance Calls

Long-distance telephone calls may be charged to the Company only under the following conditions:

- Only calls of a specific nature will be permitted. No general "prospecting" by long distance will be allowed.
- Associates making calls are requested to complete and file a record of long-distance calls, including the time of the call, date, property, name, and reason, with the Manager. All long-distance calls must be logged.
- Station-to-station (direct dialing) is more cost-effective and should be used in most cases.
- **No personal long-distance calls will be allowed.**

1. Messages

Any calls to a specific agent will be forwarded to their cell phone.

All messages for Sales Associates should be taken in an efficient manner and should be placed in the Associate's appropriate message box. It shall be each Associate's responsibility to pick up these messages upon entering the office and to service all calls immediately.

Messages should contain: Date, time, initials of person taking message, initials of person for whom message is intended and, if possible, a brief explanation of the purpose of the call.

6. Personal Buying/Selling of Property by Associates

The following policy is an attempt to solve many problems and difficulties that may arise when office personnel desire to acquire title to property for their individual account.

It must be kept in mind at all times that our primary function is to act as agent(s) for others in the sale and purchase of property. We have a fiduciary relationship with the seller that would prohibit any suggestion of "sharp practice," such as the purchase of property below reasonable market value. It is important that this fiduciary relationship be upheld at all times.

Office personnel may purchase, for their own account, investment or personal real estate under the following conditions:

. All documents on investment or personal residences must be submitted to the Broker/Manager for approval, as with any other transaction.

a. The Company will be paid its normal share of commission on all properties purchased or sold.

E. Keys and Lockboxes

1. Keys

When a seller gives us a key to his/her property, it becomes our responsibility to maintain strict control of that key while it is in our possession. When a listing is taken, it is the responsibility of the Salesperson to have two (2) keys available, one for the lockbox and one to be tagged and placed in the office key file.

All keys must be returned as quickly as possible, to enable another Salesperson who might have a buyer to show the property.

No key is to be loaned to outside agents without the express permission of the Sales Manager. NO EXCEPTIONS!

2. Lockboxes

Lockboxes are to be kept in office with our transaction coordinator. It is the responsibility of each Salesperson to write the lockbox number down on the listing file. All lockboxes must be removed immediately when the listing expires, cancels or sells. At that time, Associate shall return the lockbox to our transaction coordinator, write removal date on listing file and return key to seller or office key rack, whichever applies.

No lockbox is to be loaned to outside agents without the express permission of the Sales Manager.

3. Placement

When placing a lockbox on a vacant (unfurnished) house, use of the front door is recommended. When placing a lockbox on an occupied (furnished) house, the rear or side of the house is recommended. For example, rear door, railing, water faucet, etc.

4. Liability

When a lockbox is placed on a house, the seller must be informed that the Company will NOT be responsible for any damage, theft from that property, or personal injury. This is extremely important especially for an occupied house. In order to help protect both the Associate and the Company, a "Lockbox Liability Release Form" must be signed by the seller and put in the listing folder (one copy is retained by the listing agent). **(See Exhibit "Lockbox Liability Release Form")**

F. Advertising and Promotion

1. General Policy

The Company works toward a balanced advertising program designed to maximize the number of inquiries and potential leads. This balanced approach utilizes a variety of advertising and marketing media, seeking customers and clients for the short and long terms. To accomplish this, the Company must not be bound by sellers who expect, or demand, extraordinary advertising on their individual properties.

- Salespeople should not promise to advertise any specific, individual property, but to advertise such properties as will aid in securing prospects for all listings. This is an essential part of our marketing system.
- The Company reserves the right to see and use advertisements that will fit into a well-balanced program. It is a policy of the Company to advertise only those properties for which the Company has an Exclusive Right to Sell listing.

G. Signs

The most effective and inexpensive way to promote prospect inquiries and to advertise is by the use of yard signs.

1. Approved signage

Unless the property owner refuses a yard sign, all listed properties are to have an approved Premier Real Estate Agency yard sign which must be placed within 72 hours of seller's signing of the listing agreement. The local recognized Premier Real Estate Agency sign shall be used for all residential listings. Other types of signs may be used with a commercial or special residential listing ONLY with the approval of the Manager.

2. Salesperson's Name on Signs

Salespeople are encouraged to attach their name signs to the signs on their listings. The owner and the neighbors can then direct the honor and reward for a good job to the deserving Salesperson.

3. Car Signs

It is suggested that all Salespeople use magnetic car signs daily. These signs can be "moving billboards" for the Company and the Salesperson who includes his/her name on the sign.

4. General Procedures

- *Signs must be kept clean and straight.*
- *When the property sells, the listing Salesperson is responsible for placing a "Sold" rider on the "For Sale" sign.*
- *No sign of any kind is to be placed on any property without the owner's permission.*
- *IMPORTANT -It is the Salesperson's responsibility to be aware of all local sign ordinances controlling the placement of signs.*

H. Handling Telephone Inquiries

During normal business hours, an agent is not to pick up the phone unless the phone has rung 4 or more times or if there is no support staff in the office to handle incoming calls. If the caller asks for an agent by name then that call shall be transferred immediately to that agent's cell/home phone. If the caller is an inquiry or lead not requesting an agent by name, then the agent answering the phone may work with that customer directly.

I. Handling Walk-Ins/Appointments

1. Prospect Asks for Salesperson

Every walk-in will be greeted upon entering the office. It is just good business to make everyone who comes into the office comfortable and made feel at

home. If a prospect comes into the office and asks for a certain Salesperson, the following procedures shall be followed:

The receptionist will make every attempt to locate the Salesperson at that time. In the event that the salesperson cannot be located immediately (within 10 minutes) or is unavailable, the prospect shall then be referred to the next available agent in our rotation.

2. Selling the Same Prospect Independently

It is conceivable that two or more Salespeople might legitimately secure the same prospect and show the same property.

Should such a situation arise, it will be the policy of this Office to recognize, insofar as commissions are concerned, the Salesperson who is successful in obtaining a completed contract acceptable to the purchaser, seller and the Office.

If a Salesperson knows that a prospect has recently worked with an Office Associate, then that prospect should be referred back to the first Salesperson. If the prospect does not wish to work with the first Salesperson, then the second Salesperson should work with the prospect.

1. Broker Competition

As a rule, there is no active Broker competition. However, the Broker reserves the right, at any time, to submit property to prospects who have previously come to him/her directly, or If a prospect desires to work directly with the head of the Company. In addition, the Broker reserves the right to list properties and work with sellers who wish to deal directly with him/her.

1. Withdrawal of Prospects

The Office shall have the right to withdraw a prospect from a Salesperson when it appears that the prospect is being improperly handled or the prospect has justifiably requested a change of Salesperson.

5. Sharing a Prospect

If a Salesperson refers a listing or prospect to another Salesperson in the Office, a referral fee is recommended for the referring Salesperson.

6. Listing Salesperson Responsibilities

The listing Salesperson is responsible for the accuracy of all information placed on the following documents:

(a) ESTIMATE OF SELLERS' CLOSING COSTS

(b) LISTING CONTRACT

All Listing Contracts and associated material must be turned in to the Manager within 24 hours after the seller signs the Listing Contract or at the beginning of the next working day.

The listing Salesperson is responsible for establishing the file and verifying lot size, zoning, square footage, schools and sewer disposition.

(c) CMA (include copy for listing file)

(d) REFERRAL FORM (if applicable)

(f) LISTING INFORMATION SHEET

The listing Salesperson shall not enter any information on the Listing Information Sheet that has not been verified with the seller. Any errors on the Listing Information Sheet could result in the listing Salesperson losing his/her listing commission. The listing Salesperson must never underestimate the importance of a properly filled out Listing Information Sheet.

If for any reason the seller does not want a lockbox, the Listing Information Sheet must so indicate.

(g) GENERAL LISTING INFORMATION CHANGES

Changes in price, terms, or other vital information of a listing shall be reported to the Office Secretary by the listing Salesperson. He/she will make the proper changes on the listing contract and notify the other Salespeople by placing the change on the Office Listing Board.

Changes will be reviewed at the weekly Sales Meeting.

Expenses caused by a Salesperson's negligence in completing the original Listing Information Sheet may be charged back to the Salesperson.

7. Servicing the Listing

- Prepare the seller for an offer when you take the listing by sufficiently explaining values, trends, comparable sales, etc.
- Call or visit the owner at least every week, starting the first week. Use Multiple Listing statistics as a reason to visit and point out activity, competition, price reduction, etc. Keep owners informed of market activity (what sold in area at what price, listing price vs. sale price, etc.).
- Furnish seller with advertising copy and comments each time property is advertised.
- Pick up business cards at house regularly. Deliver and send information sheets to cooperating Salespeople and Brokers.
- Knock on doors in areas - for purpose of finding a buyer and/or to find other listing leads.
- Reducing price - Get down-payment reduction first, then price reduction if you can't obtain both at same time.
- Get an Extension.
- Make up new Information Sheet. (Check Multiple Listing summary to be sure changes are published.)
- Caravan with sales staff to revive enthusiasm.

8. Offers

If there is more than one known offer on a single property, all offers will be presented to the seller at the same time. The agent is not required to notify other agents of multiple offer situations unless asked by the agent. **First time an agent is managing a multiple offer situation,**

he/she must receive guidance from management prior to presenting.

When an offer is presented it is our responsibility to explain the details of all offers being presented, including the submission to the sellers of a written seller's Net Sheet listing the approximate closing costs and estimated proceeds from the sale. The Salesperson must NEVER make the decision of whether to accept or reject an offer; instead, we are to present all the facts to allow the seller to make the decision.

9. Verbal Acceptance Policy

Verbal or telephone acceptances are against policy; extreme care must be exercised in reporting to the buyers so that they do not consider the contract accepted prematurely.

In the event the owner is out of town and an offer is made acceptance of the offer via fax or email is required.

10. Counter Offers

When it is necessary to write a counter offer, to the extent not prohibited as practicing law, it is the listing Salesperson's responsibility to write a clear, concise counter offer, to include the date, and a complete meeting of the minds by all parties to the best of his/her ability. The listing Salesperson is responsible for all contracts being signed by the seller. For **EVERY** offer and counteroffer a good faith closing cost estimate **MUST** be prepared and presented to the seller or buyer.

11. Earnest Money Deposits

As a matter of good business practice, a minimum deposit of 2% is recommended, regardless of sales price.

12. Reporting Sales

It is the responsibility of the listing Salesperson to submit a sale to his/her Transaction Manager immediately for proper follow-up. All deposits are to be given to the Transaction Manager immediately after execution of the contract.

13. Canceling Listings

No listing can be withdrawn or canceled by a seller without the knowledge of Management. Before a listing can be terminated, the

listing Salesperson must obtain the same signature(s), which appear on the listing agreement.

14. Cancellation of Sale

Once a sale has been reported to the office, it cannot be canceled for any reason without the knowledge of the Broker/Manager.

A signed purchase or exchange agreement properly executed by both parties to the transaction constitutes a valid contract. If the Salesperson is informed by one of the two parties to a contract that he/she does not wish to proceed with the transaction and wants the contract canceled, the selling Salesperson should explain to the party that the Salesperson has no authority to cancel the contract inasmuch as he/she is not a party to that contract.

The Salesperson shall inform his/her Broker of all pertinent facts regarding the matter and every effort will be made by the Broker/Manager involved solving any difficulties that have arisen.

Sellers requesting a cancellation must sign a cancellation form. Such form is to be prepared by the Salesperson for seller's signature. If approved, one copy will be retained by seller; one copy will be returned to office.

J. Open Houses

1. Open House Scheduling

It is the policy of the Company to encourage open houses. Vital person-to-person contacts will be made; you may secure potential buyers or listing leads.

A Salesperson may hold open houses when desired; however, he/she must have permission from the owner. Suggested minimum time for an open house is two (2) hours. The open house appointment should be scheduled at least nine (12) days in advance.

1. Open House Advertising, recommendations and Minimum Standards

When a date and time for an open house have been determined, it is recommended that the Salesperson hosting the open house to follow the 9 day open house plan: **(See Exhibit "9 Day Open House Plan")**

3. Open House Signs

The Salesperson should place 6 open house signs upon reaching the property, post signs properly and lawfully.

4. Leaving Open Houses Unattended

During the hours an open house is being advertised-as open, the Salesperson must be on the property. EXCEPTION: If the property has been sold and the contract is signed by both parties a sold sign should be posted. Salesperson is strongly encouraged to hold the open house even after an offer has been accepted because of the time and money spent marketing the open house but if the seller requests the open house to be canceled than we will obey the request.

K. Documentation

1. Pest Control

In a real estate transaction where a termite clearance is required, the real estate Broker acting as agent in the transaction shall affect the delivery of the inspection report and certification of the notice of work completed. If more than one real estate Broker licensee is acting as an agent in the transaction, it is usually the sellers' Broker who shall affect delivery of the required documents.

2. Retention of Records

A licensed real estate Broker shall retain for three (3) years copies of all listings, purchase agreements, canceled checks, trust records and other documents executed by him/her or obtained by him/her in connection with any transaction for which a real estate Broker license is required. With respect to all purchase agreements that one or more principals have signed even though the document is later rejected, such agreements must be filed for this period.

3. Trust Fund Records

In order to protect his/her clients, the Broker must have a valid trust account and must maintain records to show to whom the money belongs in that trust account. The regulations of the Real Estate Commissioner spell out records that must be maintained for trust funds.

The recommended steps and procedures to be followed when a Salesperson receives money from a principal should be reviewed and discussed with the Manager.

L. Commissions Guidelines

1. Commission Payment

All parties to a transaction who agree to a commission should have a clear understanding of how the commissions and fees are to be divided. Such an understanding should be reached at the beginning of the transaction and should be in writing whenever possible. Allocation of commission should occur at the time the Company receives payment. An extended holding of commissions without agreement or proper cause is unprofessional and unethical.

2. Cutting Commissions

From time to time, it may be necessary to change the commission to other than what the written policy calls for. In the event an Associate finds it necessary to reduce a prior agreed-upon commission WITHOUT MANAGEMENT APPROVAL, that reduction will be treated as offering a bonus and will be deducted entirely for the Salesperson's share of the commission.

3. Arbitration

In the event of a disagreement or dispute between Salespersons in the office or between Broker and Salesperson arising out of or connected with the commission arrangement which cannot be resolved between the parties, the disputed disagreement shall be submitted to the Real Estate Board of which the Broker is a member, for arbitration pursuant to the provisions of its bylaws.

4. Note Commissions

In some instances, it is necessary to take a note for the commission in lieu of cash. Notes will be taken only with approval of all other Salespersons and Brokers involved.

For purposes of expediting handling and recording, all notes will be made payable to the Company and normally will be all due in one year or less. However, WITH THE BROKER'S APPROVAL, notes of a longer duration may be taken with payment being made monthly. A separate agreement will be drawn and signed by the Company and participating Salesperson verifying their respective interests in said notes.

All notes will contain a provision for payment of interest at a rate comparable to current interest rates, so long as not usurious.

All notes will contain acceleration clauses.

Any Salesperson selling his/her interest in a note must file a copy of such sales agreement with the copy of the note maintained by the Company.

All notes shall be drawn on standard note forms secured by a trust deed or mortgage. They will be recorded.

The Note shall be placed in a bank for collection. At this point, each Salesperson having an interest in the note will be provided with a statement indicating the extent of his interest, along with other pertinent data.

The existing service charge for setting up each note will be divided between those Salespersons involved according to their individual interests.

Disbursement of collections will be made to Salespersons on a quarterly basis, with the exception of notes that have been paid in full.

Disbursement of such moneys will be made as soon as the payer's check has been cleared through the bank.

5. Office Commission Schedule

Refer to signed individual contract.

M. Training Programs

1. Initial Training

Each new Salesperson should complete the Company training program and the Fast Track Training Program. Completion of these programs is a prerequisite to success.

2. Continuing Education

Sales Associates are expected to maintain a high degree of proficiency and professionalism by taking advantage of the training available through Premier Real Estate and local real estate commission. Certificates of training completion will be retained in the office.

Every agent is required to take the following Mandatory Training at least once every year:

- Consumer Notice and Sales Contract Training
- Buyer Agency Training

N. Premier's Referral System

Referrals must be documented. One of the keys to a successful referral system is the cooperation of our sales staff.

Documentation Required

All referrals must be documented, no matter their source. The referred customer should be aware that he is being referred and agree to it. Referrals are to be transmitted using the appropriate PAR referral form.

All referrals, including those solely generated by sales associates, are to be channeled through the Manager in order to ensure compliance with referral procedures.

O. Termination Procedures

A Sales Associate, who terminates his /her association with the Company, either voluntarily or involuntarily, should be thoroughly aware of the following termination procedures in advance:

1. Listings Unsold

All such listings shall be presented to the Broker. The Broker will assign the listings to Salespeople in the office to service. If the listing(s) sells,

the terminated Salesperson will receive 25% of the Salesperson's share of the listing commission, regardless of what their incentive bonus is on their current commission schedule.

2. Listings Pending Closing

Broker may make arrangements with another Salesperson in the office to perform the required work, and the Salesperson assigned shall be compensated for completing the details of such pending transactions. Such compensation shall be deducted from the terminating Salesperson's share of the commission. Each transaction will be handled on an individual basis. For closings occurring after termination, commissions shall be paid on the basis described in Section 1 above. No terminated Salesperson will be allowed access to any of the office files without permission of the Broker/Manager. NO EXCEPTIONS!

3. Personal Information for Gain

A Salesperson shall not, after termination, use to his/her own advantage, or the advantage of any other person or corporation, any information gained for or from the files or business of Broker.

4. Return of Equipment/Supplies

Upon termination, all equipment, supplies, reference material, keys, Signs and lockboxes must be returned to the Sales Manager. The Company may, at its option, buy back from the Associate any reusable Premier Real Estate Agency materials personally purchased by the Associate.

5. Notification to Commissioner

The Broker shall immediately notify the Real Estate Commission, in writing, when a Salesperson terminates or is terminated.

6. Payment of Charges

Upon termination, Salespersons shall pay all charges owing the office, if any.

P. The Golden Rule

"DO UNTO OTHERS AS YOU WOULD HAVE THEM DO UNTO YOU!"

If a problem should arise with a fellow Associate, please discuss the problem with the Sales Manager in private and refrain from involving other Associates in your particular problem.

It is always good policy to discuss such a problem with the Manager as soon as possible, because the longer you wait, the greater the problem will be blown out of proportion and the harder it will be to find a solution. We must work together with people of varying backgrounds and personalities, so it is necessary to exercise some degree of patience and tolerance. When it becomes difficult to do so, this is your "cue" to consult with your Sales Manager.

Q. DESIGNATED AGENCY POLICY

Broker may reserve the right to designate an agent when broker feels the customer/client is being harmed in certain situations or if the customer/client makes the request for independent representation. In all cases in which the broker designates an agent the following commission split policy will be put in place unless otherwise agreed upon by agents involved:

- If a designated agent is asked to step in and handle only the negotiations of an offer and the original agent can step back in after negotiations than the designated agent will receive 25% of the original agent's commission.
- If a designated agent is requested and/or assigned at any point of the transaction, the original agent will receive 25% of the designated agent's commission.
- If a designated agent is requested and/or assigned during the listing process than the original agent will receive 25% of the listing side of the designated agent's commission.

R. MINIMUM STANDARDS

Premier Real Estate agents are held to a higher standard of practice within our industry and allowing non-productive sales associates in our organization would affect everyone negatively.

1. PROFESSIONAL DEVELOPMENT

Fast Track

"Fast Track" is our training program for our Newly Licensed Sales Associates or Sales Associates with Limited Experience. It is designed to

bring you into production quickly. We expect your full cooperation and attention in attending scheduled training sessions and in completing this dynamic and useful curriculum. There is much technical and practical information to be learned and our **Fast Track Training Program** will focus on these, as well. Following are some of the main topics that will be covered:

- Introduction to Premier Real Estate Agency
- Finding and working with Sellers
 - For Sale By Owners
 - Expired Listings
 - DOORs Listing Presentation
 - Pricing Properties Properly
 - Comparative Market Analysis (CMA)
 - Marketing Listings
 - Finding and working with Buyers
 - Making the Sale
 - Contracts

Our in office Fast Track sessions are coordinated through our Onboarding Team

On-Going Development Programs

On a regular basis we offer career development opportunities designed for all agents with all levels of experience. This business is ever changing and it is important to keep up with new trends, changes in laws governing our business, and new profit making techniques. Depending on the subject matter being covered, your attendance may be required. However, as a rule, sales associates will have the option to attend any or all scheduled sessions, campaigns and workshops.

2 GOAL SETTING

Personal Production goals are the driving force behind your business plan. They should be written and reviewed regularly for progress against them. Management will work with you to formulate realistic goals upon your initial association with our company and will review them at regular intervals to determine your level of success. You will have the opportunity to participate in our annual planning day near the end of each year. This motivational day will assist you in establishing your yearly production goals and your participation is expected.

3. ACTIVITIES AND PRODUCTION STANDARDS

Although there will be opportunities for you to work leads generated by the company, your continued success will only be assured by maintaining a set of business-building activities. Management will work with you to design a customized activities plan but, at minimum, the following are required from each of our 1st year associates and expected from our agents with more than 1 year within the company:

- Send out 250 direct mail pieces each month
- Use the 3 step, 2 visit Premier listing system, including the customized DOORs portfolio, with every listing presentation
 - Complete the "Getting to Know You" brochure on the first visit and a CMA on the second visit of every listing
- Conduct a minimum of 2 Open Houses per month (3 for new associates until first 2 closings) and follow our open house procedure including displaying 6 directional signs per house
 - Call attendees within 24 hours
- Hang door hangers on a minimum of 100 neighborhood homes weekly. Call more if an appointment is not secured.
- Use the Premier buyer consultation and introduce buyer agency with every buyer.

Production

Allowing non-productive sales associates in our organization would affect everyone negatively. Only productive sales associates remain keen enough, in their skills, to provide the quality service our customers expect and deserve. Considering the team nature of our organization, allowing unhappy customers to pass through our doors hurts the image and opportunities of both the company and its individual agents. The company and its agents, therefore, must set and meet production and profit goals. For these reasons, we expect every Premier sales associate to maintain a production level of a minimum of 2 closed sides per quarter.

If any agent drops below the production standard of 2 closed transactions per quarter, at management's discretion, may require an agent to follow the minimum activity standards as stated in paragraph four (Activities and Production Standards).

When that agent reaches the minimum productivity of 2 closed transactions per quarter for two consecutive quarters the minimum activity requirement will be lifted.

Agents who do not meet the minimum production standard of 2 sales per quarter and request not to do the minimum activity standard (Paragraph 4 of Activities and production Standards) will have the option to stay and pay with management approval of a \$100/mo. This last option only applies to sales people who can demonstrate a clear knowledge of the company resources and contracts to management.

Performance Reviews

Periodically, we will work together to review your goals and success in reaching those goals. This is an opportunity for collaboration and discovery. If you are not on track, our management team can help. We will not let you flounder and set you up for failure. Our interests are best served by your success and we will share tried and true systems proven to keep you producing at a high level. If you are willing to take the suggestions and constructive criticisms in the spirit of cooperation in which they are offered, only mutual success will result.

New Sales Associates: New sales associates initially are hired on a temporary status for 90 days. This grace period is an opportunity for the new agent to experience the day to day routines required to become a successful salesperson and to determine whether or not this career is a good fit for them. The grace period is also designed for management to monitor and observe new sales associates to determine if they will work well with our company.

New Sale Associates will have 90 days to complete and master our Fast Track Training program. **(See Fast Track Training requirements)**

All other Sales Associates: Management will meet with each sales associate at least once every quarter to ensure that all activities and production standards are being met.

Sales associate performance reviews are scheduled quarterly and typically last approximately 30 minutes. You will receive an email with the specific date and time of your meeting with management. Each sales associate is expected to attend this important meeting each month.

Professionalism

Your appearance, attire, work area, and transportation reflect upon you and our company. We pride ourselves in our professional image in the marketplace. Your ability to look like a successful professional will open doors that will otherwise close and, quite possibly, remain closed throughout your career as a result of only one lost chance at making a good first impression.

In addition to physical appearance, we pride ourselves in putting the customer at the top of our priority ladder. In all encounters we expect all Premier Real Estate sales associates to put the needs of the consumer first and to treat them with the dignity and respect they deserve.

Lockbox Liability Release Form

I/we, the seller(s) have had the purpose and use of the lockbox used by real estate companies fully explained. I/we understand a misuse of the lockbox could cause damage, theft of our property, or personal injury.

I /we, the seller(s), will NOT hold Premier Real Estate Agency and/or their representatives responsible for any damage, theft of our property, or any personal injury and/or inconvenience.

Date _____ Seller _____

Date _____ Seller _____

Property Address _____

Accepted by _____

Definitions of Leads

- **Agent Generated Leads (AGL)** is leads created by the expense and actions of the salesperson.
- **Company Generated Leads (CGL)** is leads created by the expense and actions of the company.

Some common examples of AGL's are as follows:

1. Open House attendees
2. Leads from phone calls made by agent
3. Postcards mailed out by agent
4. Calls directly made to agent
5. Office calls or walk-ins asking for the agent
6. Appointments scheduled by the agent
7. Social Media/Internet leads generated by agent

Some common examples of CGL's are as follows

1. Opacity Leads
2. Appointments scheduled by the office
3. Leads provided by the owner
4. Any leads paid by the office (i.e. Zillow, Realtor.com)

Any Company Generated Lead that is converted to a sale (Under contract) within two years of agent assignment or reassignment is subject to a 50/50 commission split.

Company generated leads who have multiple transactions will be treated as a CGL and the 50/50 split will apply to all sales within the two year assignment or reassignment. **(Ex. CGL closes on a home today and then LISTS a home 10 months from now – the listing will be considered as a CGL. Also, a CGL lists a home today and closes on it 8 months from today and then decides to buy a home 6 months later - both the listing and sale are CGLs)**

New agents assigned to a mentor will be responsible to pay the mentor from their portion of the commission check.

Expectation Letter for Lead Specialists

As a lead specialist we hold you to a higher standard when working with consumers. Premier Real Estate Agency spends thousands of dollars a year to generate, manage and provide leads to our lead specialists. For this system to be successful we as a group need to maintain minimum standards. These standards are as follows:

1. Maintain 70% contact percentage
2. 5% Conversion
3. Weekly follow-up and **REPORTING** with leads
4. Check the MLS new listing Hot sheet at least 2x day to match listings with your buyer leads

It is understood that at any time and at Manager's discretion, manager may pause or remove Lead specialists from Company Generated Leads (CGL) if minimum standards are not met.

I would like to note that this is our minimum standard our goal for this program is:

1. Maintain a 100% contact percentage
2. 10% conversion
3. Weekly follow-up and **REPORTING** with leads
4. Check the MLS new listing Hot sheet at least 3x day to match listings with your buyer leads

To become eligible to be a lead specialist you must Complete the Fast Track Training and get approval by the manager.

If minimum standards are not maintained you may be suspended or removed from office leads. In addition your current leads could be reassigned to other lead specialists.

If you agree to these terms please acknowledge by signing below:

Lead Specialist

Manager/Lead Coordinator

9 DAY PLAN TO HOLD AN EFFECTIVE OPEN HOUSE

DAY 9 -Provide Open House Information to the marketing director to advertise in the Webb Weekly and promote on Facebook

Your Name and Contact Information

Address of Open House

Contact Seller to introduce yourself

DAY 8 - Personalize Door Hangers

Distribute to neighbors of the Open House week of Open House

Knock to introduce yourself and tell them about Open House

If not home, leave on handle of door

DAY 7 – Promote on Social Media

When Posted by Premier, share on your Facebook page & ask friends to Share

Promote on other Social Media Sites with Premier Info and personal info

Promote Live on Facebook During Open House – Short Tour of home

DAY 6 - Sign Rider

Hang Open House Sunday 2-4 on Sign at least 5 days before Open House

DAY 5 – Promote on Social Media platforms

DAY 4 – Prepare materials and handouts to distribute at the Open House

DAY 3 – Promote Open House on MLS

DAY 2 – Follow up with Listing Agent to see if there is any interest in the property or any offers coming in.

DAY 1 – Contact Seller to confirm Open House

DAY OF - Day of Open House

Prior to 2:00 Place 6 Open House Sign directing Buyers to property

Display items prepared on Day 4

Turn all lights on

Greet all Attendees and ask that they sign in

Let Listing Agent or Seller know that you are departing the home and report how many attendees and if anyone expressed interest

Evening of Open House

Follow up on attendees to find out if they have any interest in that home or any others

Two days after Open House

Send thank you cards for attending the open house along with your business card

1 Week after Open House

Follow up with attendees

Put any prospective Buyers into your database and continue to follow up

Neighborhood Specialist:

A neighborhood specialist is an agent that has expertise and specific knowledge of a designated neighborhood of at least 250 households. Typically this agent lives in that specific area and will prospect the neighborhood on a consistent basis at a minimum of monthly mailings **OR** quarterly mailings with another means of consistent contact. Some ideas include:

1. A neighborhood list of a minimum of 250 households.
2. Provide adequate knowledge about that area:
 0. Average sale price
 1. Points of interest in the area
 2. Shopping
 3. Bus routes
 4. Etc.

Broker Open House Procedure and Office Policy

1. The property will be hosted on a Thursday from 11:00 to 2:00 and scheduled a minimum of 14 days in advance.
2. Promote the open house to all brokers/agents, Gold service vendors and potential buyers by means of:
 0. E-mail – Minimum of 3 times to each broker/agent, GSV and buyers
 1. Snail mail – 2 Flyers to each broker/agent, GSV and buyers
 2. Phone Calls – Minimum of 1 call to each broker/agent, GSV and buyers

You may want to invite your clients/customers at a separate time not to have them mingle with other brokers/agents

1. Provide food and drinks
2. Place six open house signs with two balloons on each sign on the day of the open house
3. Confirm open house with the seller
4. Prepare a packet of information useful to attendees (Remember the majority are there to promote the property to their clients, therefore be conscious of excessive marketing of yourself, but at minimum we are required to include the office name and office phone number.)
5. The Listing agent must host the Broker Open House

Mediation/Court Costs

Costs that result from a dispute naming an agent and/or Premier Real Estate Agency to include attorney fees, court costs, and E&O Insurance policy premium or deductible, the agent could be responsible to pay all costs associated with dispute resolution.

Maternity Leave/Sickness

If an agent is unable to conduct business for at least 6 consecutive weeks due to an illness or maternity leave, management, at their discretion, has the ability to use the previous consecutive quarter for pay scale purposes.

Title: Lead Coordinator

Description: The Lead coordinator is responsible for the tracking and managing of company generated leads (CGL) and the lead specialists. The purpose of the lead coordinator is twofold:

1. To ensure our leads receive attentive and professional service.
 2. To monitor that there is a fair distribution of CGLs to active lead specialists.
-
1. Lead Sources
 - a. Opcity
 - b. Company Owner Referrals
 - c. Any paid leads from the office
 2. Key Components to Monitor
 - a. Number of Inquiries from each source
 - b. Number of Appts. From each source
 - c. Number of closings from each source
 3. Enforce Expectation Letter
 - a. Closing percentage of 5%
 - b. Weekly update of Leads
 4. Education/Motivate
 - a. Quarterly Training
 - b. Host 1-2 motivational/contest events each year for Lead Specialists

Title: Mentor

Description: The Mentor is responsible to assist with the professional development and coaching of new and experienced agents. The Mentor will help motivate and monitor assigned agents to complete Premier's Fast Track Training program and meet with their mentee on a regular basis to ensure they have all the reliable tools and excellent coaching to be successful in meeting their goals.

Activities:

1. Coach and help facilitate Mentee to complete Premier's Fast Track Training
2. Introduce Mentee to professionals such as lenders, home inspectors, etc.
3. Invite mentee to shadow activities such as:
 - a. Showings
 - b. Buyer Consult
 - c. Open Houses
 - d. Contract Negotiations
 - e. Home Inspections
 - f. Final Walk thrus
 - g. Closings
 - h. Listing appointments
4. Help guide mentee on his/her first new experiences (Listings, CMA, Buyer Consult, contract negotiations, closings, etc.)
5. Be available for Mentees Questions, concerns, etc.

Mentor will receive a minimum of 30% of the mentee's portion of the commission for the first five sales. Mentor and mentee may agree to extend their mentor/mentee relationship for a longer period if both agree. It is strongly encouraged that a mentor/mentee agreements be in writing and acknowledged by Mentor, Mentee and Manager.

Transaction Coordinator

Responsibilities

- Pending/Closing/Listings
 - Manage Files
 - Check that all required docs are completed and signed
 - Make sure all files are uploaded to Dotloop
 - Apply a task list to each pending loop
 - Assign Due Dates and Notifications reminders
 - Assign each task to appropriate person
 - Add pending to the closing board
 - Notate on the board any missing docs, checks and/or contact information so management and administration can see at a glance
 - Make sure all new files are added to Closing/Pending excel spreadsheet and all information is inputted correctly.
 - Assist with advancing the sale to closing
 - Oversee that all tasks in the checklist are completed by the due date
 - Proactively Assist with tasks
 - Proactively Communicate with all parties in the transaction as needed
 - Escrow Check if necessary
 - After sale Tasks
 - Notify marketing coordinator fo closing to initiate a request for a testimonial
 - Update Closing/Pending Excel Spreadsheet
 - Pay agent and deposit commission check
 - Responsible for 5 year follow-up's to be registered
- Send out Monthly invoices to agents
- Update Agent Ranking monthly
- Assist with Onboarding new agents

Receptionist/Administrative Assistant (Part-time - 12-5)

Responsibilities:

- Front Desk Duties
 - Greet Walk-in Customers and agents
 - Offer coffee and/or water
 - Notify agents of customers or clients in the waiting area
- PM Administration and Deposit Management

- Manage incoming rent payments
 - Collect and count rent
 - Provide Receipts to tenants when necessary
 - Log receipt in Appfolio
 - Transfer rents to PM staff
- Create Vacancy Fill Invoices and mail to owner
- Incoming Mail and Dropbox Items
 - Check Dropbox and Sort mail daily
 - Open Company Mail only
 - Deliver agent mail into their office mailbox
- Sort and deliver Deposit checks/rents to either Marsha or PM
- Assist with mailings
- Create Invoices as needed (Vacancy Fill contracts)
- Assistance for Agents and Transaction Coordination
 - Help coordinate inspections with agents
 - Scan and upload documents as needed
 - Become proficient and support agents/staff with software issues (List will be provided)
- General Office Administration
 - Assist with Mailings
 - Send Faxes
 - Create Various Invoices as needed
 - Mail out 5 year follow up plans
 - Shredding
 - Update contact info for Phone and copier
 - Manage Office supplies
 - Monitor and stock Inventory
 - Order Supplies
 - Office Supplies
 - Toiletries and Paper products
 - Filing
 - Key Organization
 - Label incoming keys
 - Track and monitor outgoing keys
 - Secure keys by placing them in key box
 - Help set up and tear down for holidays, office events, etc.
 - Assist with Technical support when needed
 - You are the point person
 - Try to resolve technical issues using simple procedures such as restarting computer, changing batteries, etc.
 - Call Compugen for computers
 - Call Marco for copier/printers
 - No Internet – Call Comcast

Agent Pay structure:

Based on last year's production you will be placed into one of 4 groups:

Bronze Premier – 10 or less transactions

Silver Premier – 11-25 Transactions

Gold Premier – 26-40 Transactions

Platinum Premier – 41+ Transactions

Each group will have a different Commission Schedule:

Bronze Premier

Any Sale \$100,000 and under agent will pay \$750 to Premier

Any Sale over \$100,000 agent will pay \$1750 to Premier or 50% whichever is less

Silver Premier

Any Sale \$100,000 and under agent will pay \$750 to Premier

Any Sale over \$100,000 agent will pay \$1500 to Premier

Gold Premier

Any Sale \$100,000 and under agent will pay \$500 to Premier

Any Sale over \$100,000 agent will pay \$1250 to Premier

Platinum Premier

Any Sale \$100,000 and under agent will pay \$500 to Premier

Any Sale over \$100,000 agent will pay \$1000 to Premier

*100% commission to agent after 50 transactions in any calendar year.

**Commission Schedule resets at the end of each calendar year.

Agents will receive these basic services under this model:

- Local Broker to answer any questions
- Clean and Professional Office to meet and greet clients, hold closings, do work, etc. (Williamsport and Danville)
- No office dues and monthly MLS dues will be covered
- 3D Tour service for new listings
- Company Provided Marketing Materials
 - Digital Listing Presentation
 - Digital Buyer Consultation
 - Company Brochure
- Company Signs (Panel and Directional)
- Sign Installation and Pick up
- Professional Website and social media Page with a social media Calendar managed by Ripkey consulting
- Office Admin Services
 - Professional Letterhead
 - Copier and Computers

- Phone Service
- General closing Services
 - Review Paperwork
 - Add contract Due diligent dates to your Google Calendar
 - Schedule all Inspections (Agent provides inspectors)
 - Order Deed and Title
 - Confirm Title company has payoff Information
 - Keep and Manage Escrow Account
 - In-office notaries during business hours
 - Close Out file in dotloop and MLS and save necessary closing docs
 - Enroll client in 5 yr. follow-up Program
- General Listing Services
 - Review paperwork
 - Take photos from Matterport 3D tour
 - Upload watermarked photos and 3D tour to MLS
 - Upload Necessary docs to MLS (Tax Card, Deed, Seller's Disclosure)
 - Assign Lockboxes
 - Add Listing to company Facebook Page for agents to share
 - Enter Showing Instructions into Sentikey's notification center
 - MLS Input of Address and Contract Information
- Vendor Resource Gathering and Sharing
- Provide E&O Insurance
- Provide the following Subscriptions
 - Dotloop

MLS

Agent Extras

- Marketing Services provided by Ripkey, LLC – company will coordinate requests
- Reno 360 participation
- Premier's Mentorship business building program
- Multiple MLS memberships
- Media Room

