

PRIVACY POLICY 2020

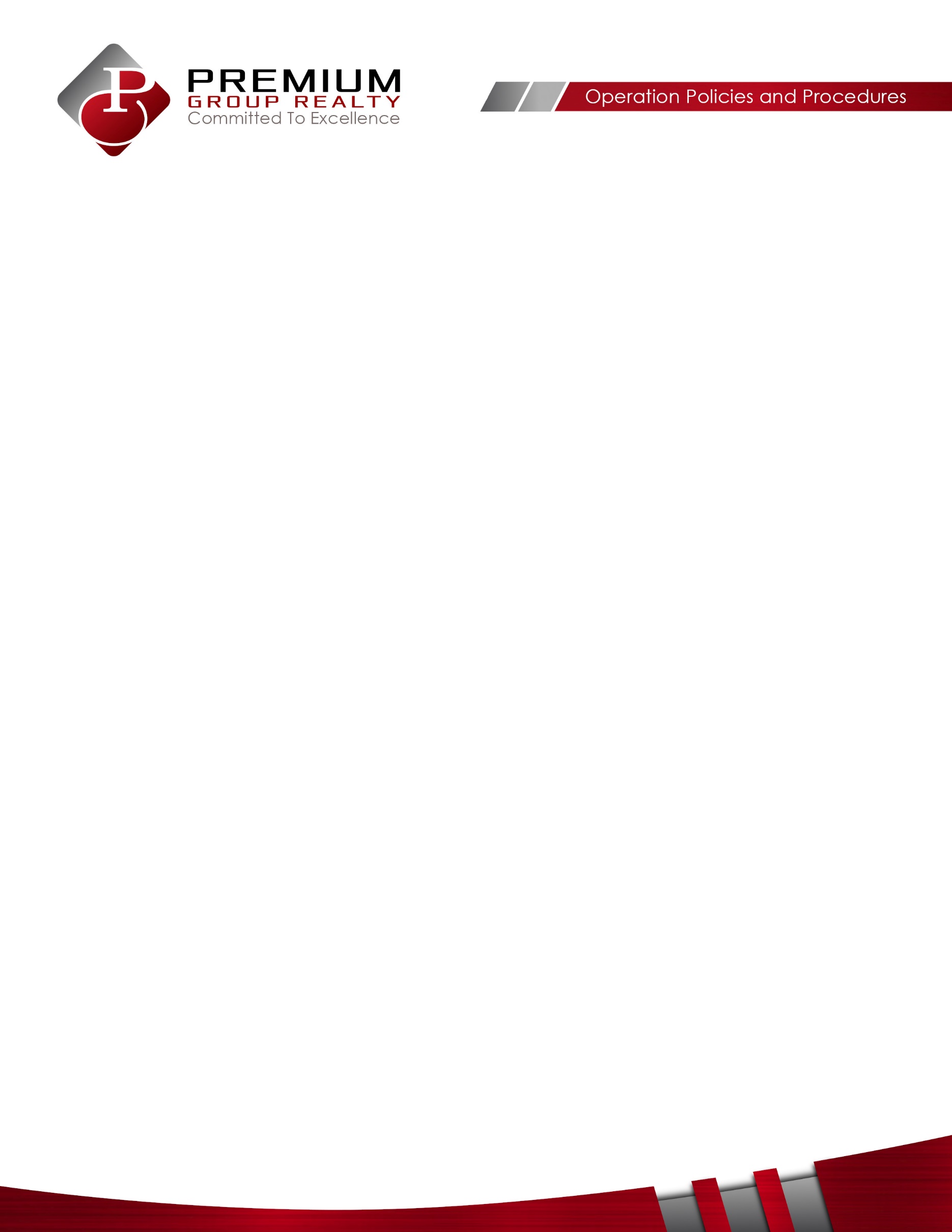
OPERATION POLICIES AND PROCEDURES

TRAINING FOR ASSOCIATES

Welcome to Premium G Realty! You have made the best choice for your future.

We have put together certain methods of operations, designed to allow the firm to efficiently achieve its objectives.

Because of this and because we know that our associates will need guidelines and direction, we have prepared these Policies and Procedures Manual for your reference. While we attemptto provide detailed guidelines in this manual, there will be times when problems must be resolved by management decision, guided by the principles of fairness, integrity and good communication.



OUR COMPANY PHILOSOPHY

We believe that everyone has the opportunity to become a leader and we will provide guidance and tools to develop the necessary skills, in order to become a successful leader in this industry and achieve maximum success we believe in the following core values

INTEGRITY

COMMITMENT

HONESTY

COOPERATION

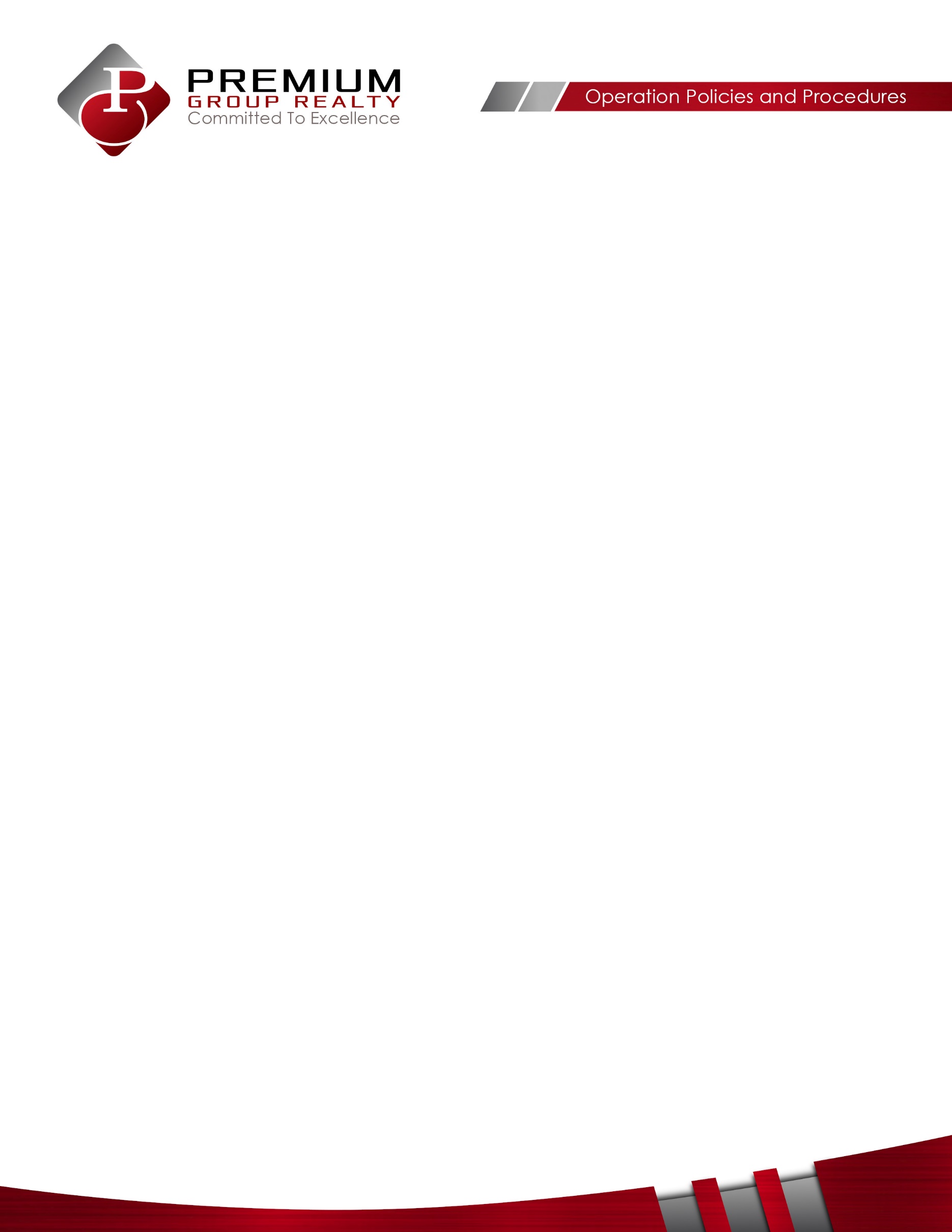
DEDICATION

PROFESSIONAL ETHICS

LOCAL BOARD OF REALTORS MEMBERSHIP

It is our policy that all licensed Salespersons and Broker Associates

Join the LOCAL Board of REALTORS®



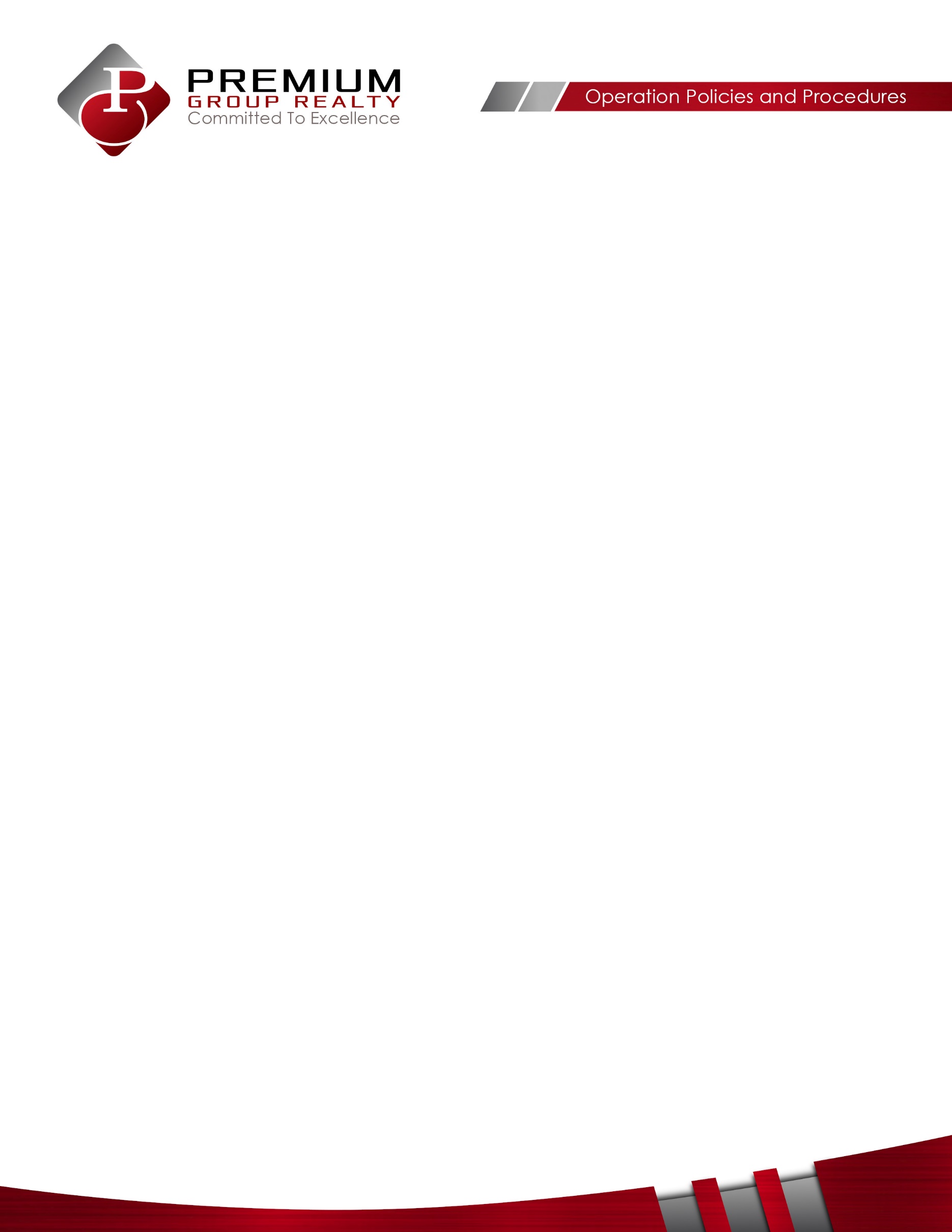
DRESS GUIDELINES AND ETHICS

Real Estate brokerage is a professional service with high standard of ethics and professionalism. Premium Group Realty`s Solutionto our image is extremely important. Our total image consists of how we look, how we conduct business and how we communicate to others. Accordingly, all associates must observe the following policies:

1. ALWAYS WEAR PROFESSIONAL OUTFIT WHILE WORKING WITH CLIENTS and/or IN THE OFFICE.“DRESS FOR SUCCESS”
2. ALWAYS USE PLEASANT OR PROFESSIONAL LANGUAGE WHILE WORKING WITH CLIENTS OR CO-AGENTS.
3. SHOW DUE RESPECT AND PLAY EASY MUSIC IN THE OFFICE. NO OBSCENE LANGUAGE ALLOWED.
4. NEVER TELL LIES.

\*\*The Code of Ethics of the National Association of REALTORS® \*\*

We shall not vary from these principles under any circumstances.



OFFICE POLICIES

Clean after your self

Nonsmoking or vaping

Laptop allowedin work area but no personal desktop allowed.

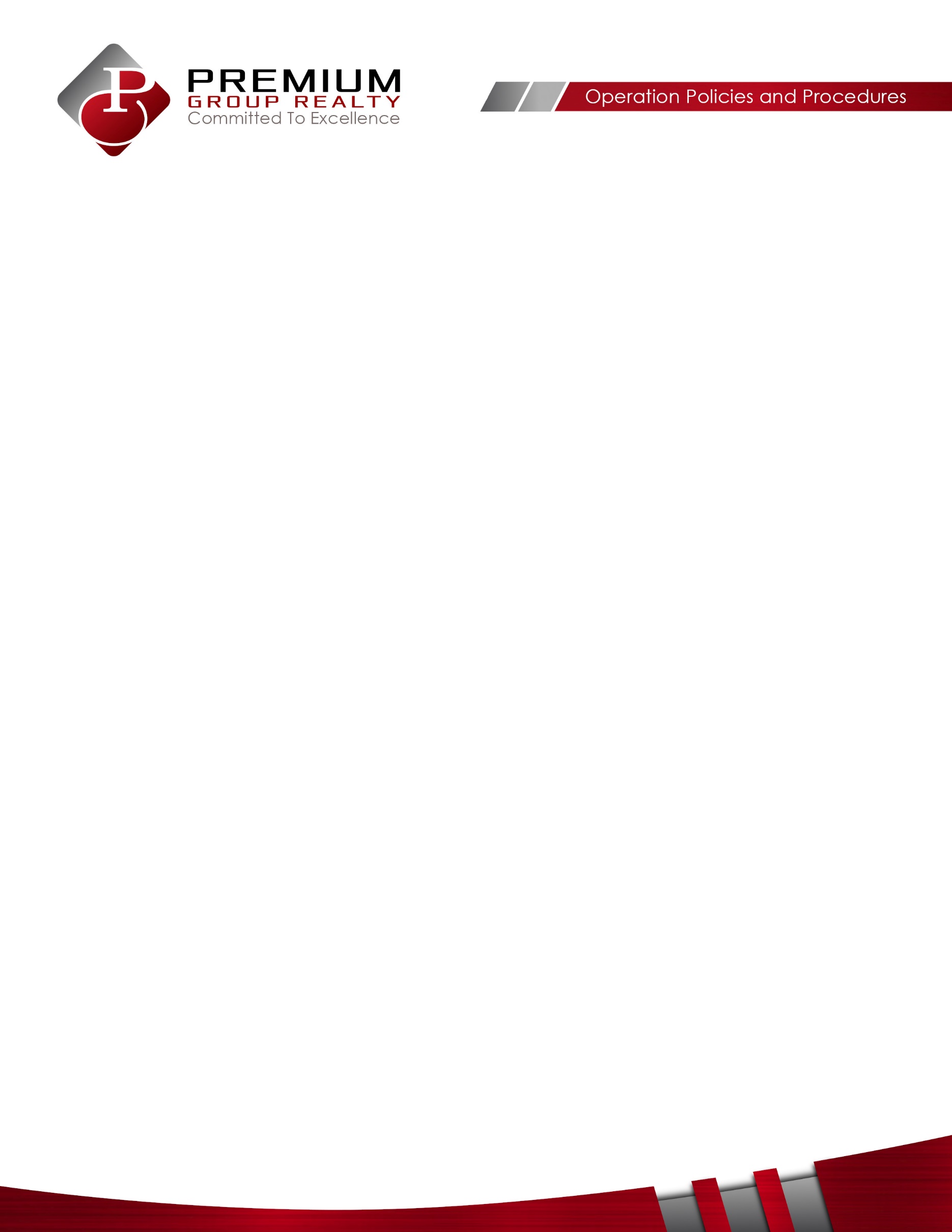
Every associate will be provided with a log in and password to all PGR facilities provided by PGR corp. You can register to obtain one access key for you for only $20.00. The keys are computer controlled. All usages are registered with management office. Registered users are 100% accountable.

Associates are welcome to use all of the company’s supplied facilities on a first come first serve basis with the following priorities given:

Associates with clients in the office will be given first priority of company phones, desks, and computers. Other associates may be asked to be accommodating in this situation. Color copies will be charged to each agent

All computers must be turned off after each use

Associates need to understand that we have limited facilities. On occasion, there will be more demand than availability. In this occasion, it is our responsibility to apply the golden rule “DO UNTO OTHERS AS YOU WOUILD HAVE THEM DONE UNTO YOU”.Bear in mind that the Broker is very sensitive to the associate’s needs. If you feel there is a shortage of something you need, you can ask management.



ACCESS TO BUILDING AND OFFICE

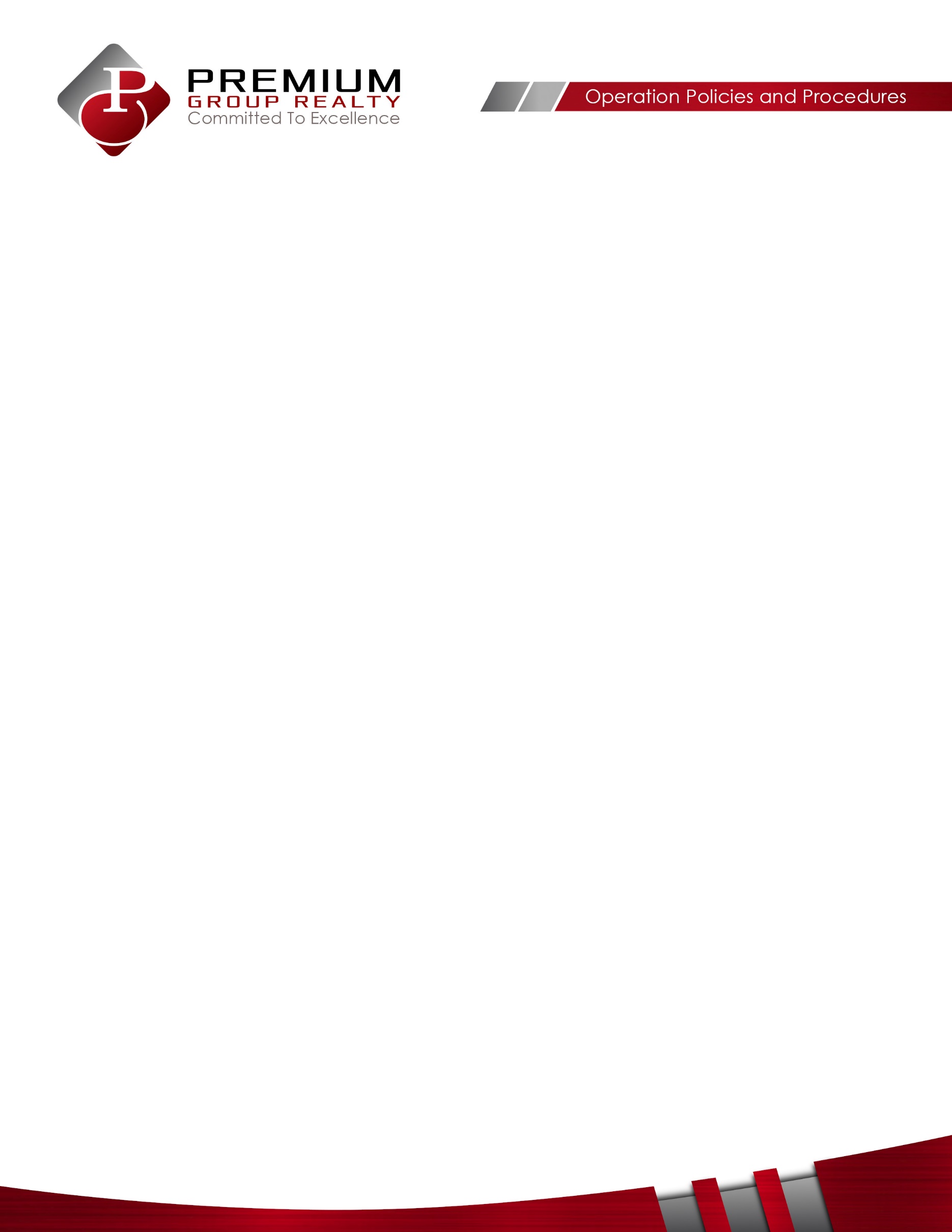
All PGR associates have access to PGR facilities through personal KEY access:

* PGR members are accountable for what happens while in use of the facilities
* Must have a valid ID and registration to access all facilities
* Associates must be aware of 24/7 Surveillance systems installed on all facilities.
* Any Incidents must be reported as soon as possible.

EQUIPMENT AND SUPPLIES

Equipment and supplies belonging to PGR or other Salespersons / Broker Associates, including reference materials, should not be removed from the office for any reason.Upon termination, Salespersons / Broker Associates will return any supplies and reference materials in his or her possession.

Do not leave belongings in the desk. PGR will not be responsible for any lost or stolen items.



CONFERENCE ROOM

Use of space must be confirmed and made throughcompany website or front desk. Time slots are limited to one hour per agent. Anything greater than this must be requested by email priorto 2 business days.

RECEPTIONIST WORKING HOURS

• Monday-Friday 9 to 5 pm

• Saturday 10-1pm

• Sunday and all National Holidays: OFF.

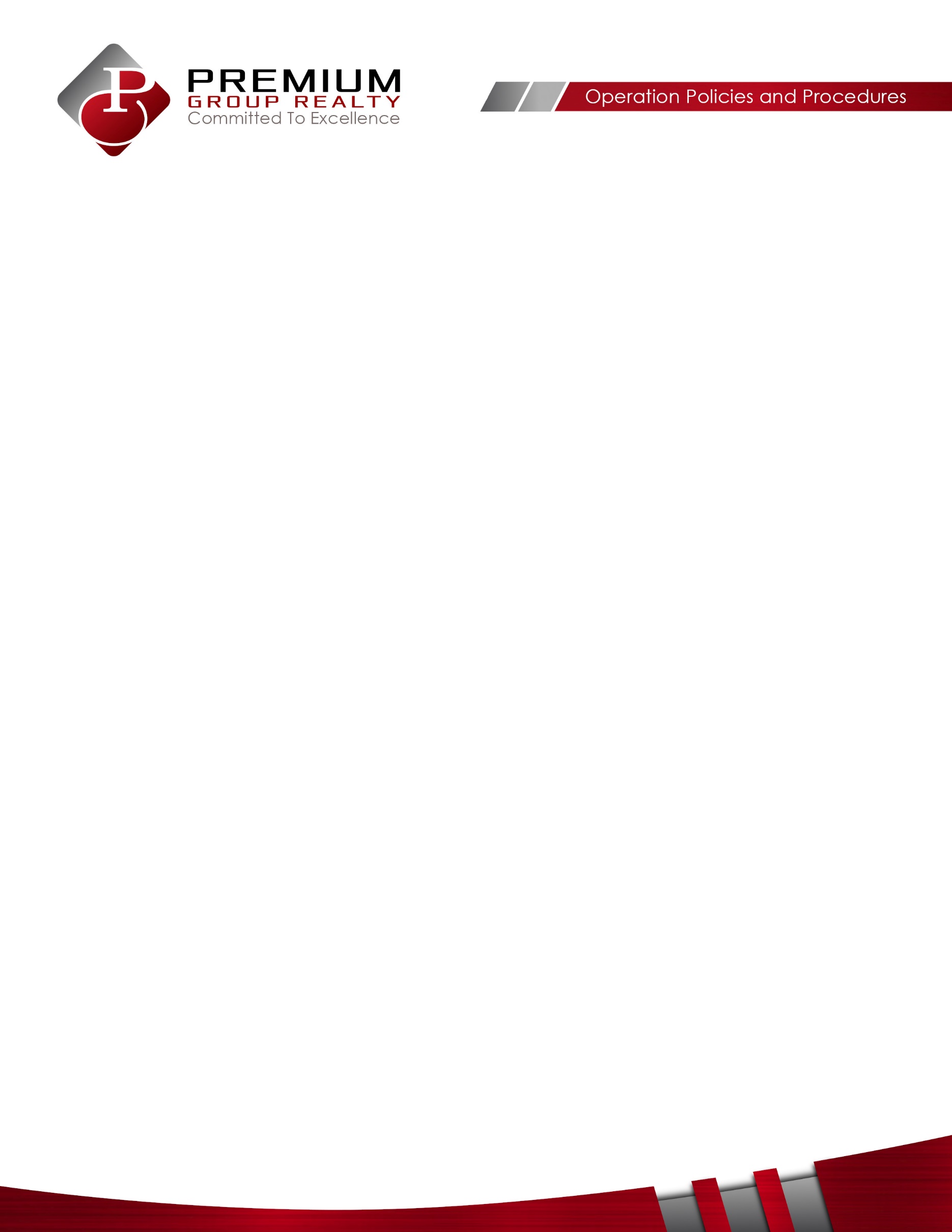
OFFICE FILES

In order to receive commission all documents must be received and accepted by PGR.

You can send the documents only to these 2 options

By email (info@prealtyny.com)

Uploaded to PremiumGrealty.com



TRANSACTION DOCUMENTS

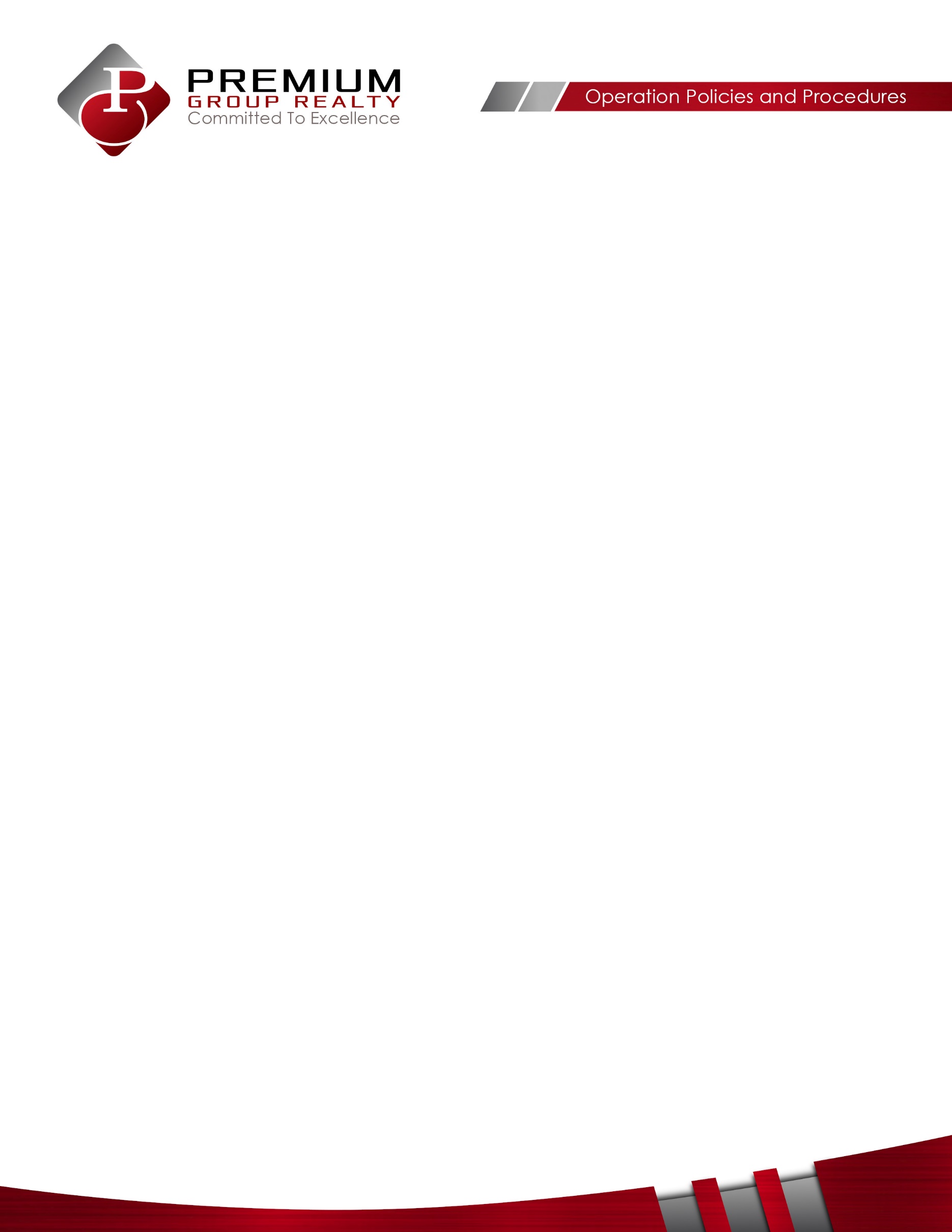
When a transaction is completed you must send a copy to PGR within 24 hours of completion. Please refer to transaction checklist provided in www.premiumgrealty.com Agents are Encouraged to make copy of their files. PGR reserves the right to maintain digital files depending on the statutory period. Agents are expected to transact All business through PGR. Any Transaction outside of PGR shall be ground for immediate termination

FINE FOR TURNING IN DOCUMENTS LATE

Commission will not be disbursed if documents are not received and approved by PGR. $100 Shall be assessed for documents presented later than 10 days after execution.10% fee from the Net Commission will be assessed for any file received after 30 days of execution.50% fee from Net Commission will be assessed for any files received after 60 days of execution.

INDEPENDENT CONTRACTOR STATUS

Our Associates are considered Independent Contractors. As such, the associates have (or will sign) an agreement that allows them the use of the facilities in the office, broker assistance, advertising under the broker’s license, and considerations specified in that agreement. This policy manual is considered an addendum to the Associate’s agreement.



MLS DUES

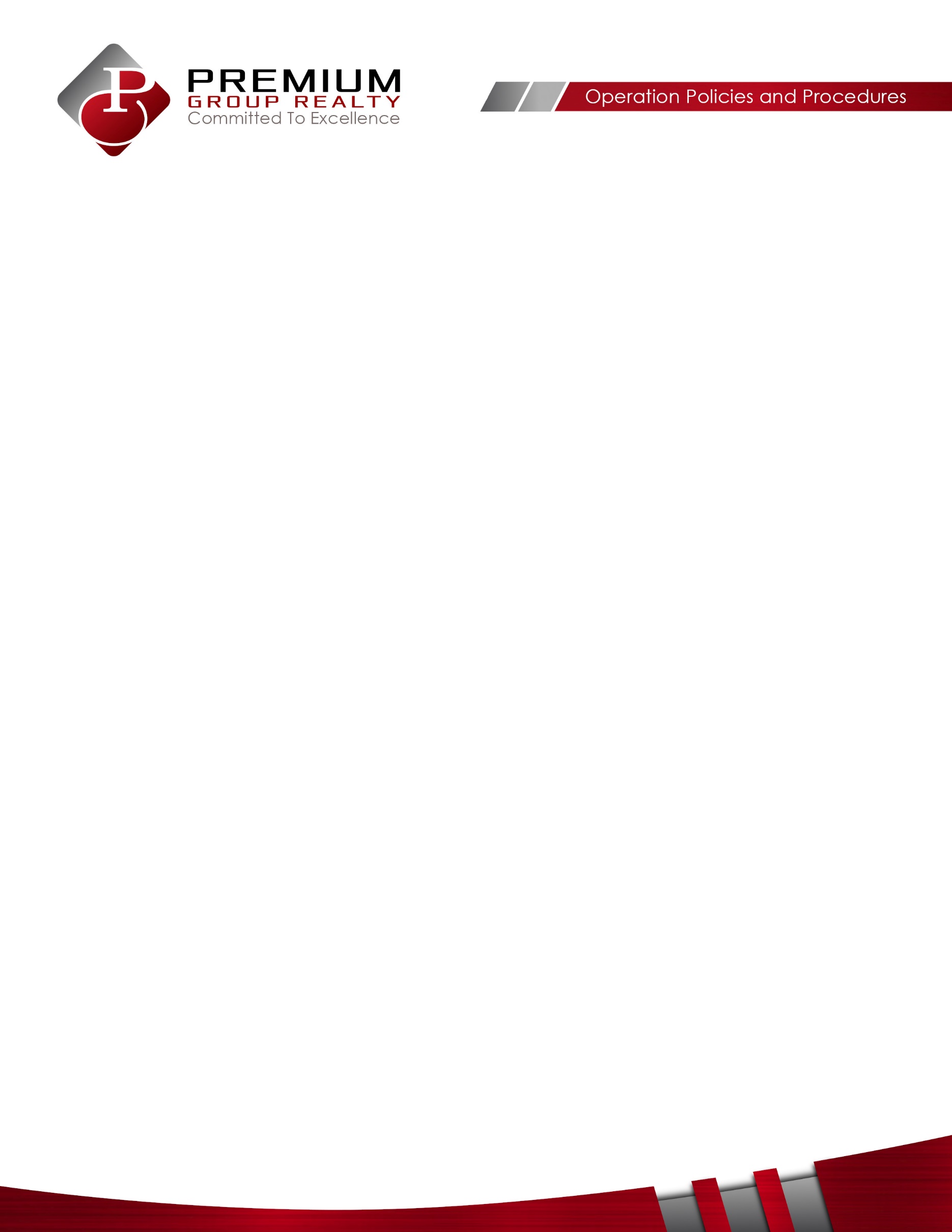
Every Associate must remain up to date with their MLS DUES. If MLS dues are not paid on time, this will result in termination. Commission will not be paid if MLS is not active. Any fees or violations charged by the local MLS board are direct responsibility of the associate who incurred the violation. This violation must be paid within a month. If not paid a late fee of $50 will be assessed.

DEDUCTIONS AND WITHHOLDINGS

Because our associates are independent contractors, the company will not withhold any taxes nor will the company withhold or match social security fees from an associate’s commissions.

WORKERS COMPENSATION

The company does not provide Worker’s Compensation Insurance. Associates who desire this coverage will provide their own disability insurance.



PERSONAL PURCHASES AND SALES

When an Associate buys or sells real estate to or for a family member, the license status must be disclosed in all contracts and discussions. This is also an effort on any agent owned property. Commission to the office on these transactions will be at the normal rate. Century 21 franchise fee may be waived if there is no commission involved.

BROKER APPROVALS

The following are documents that must be signed by the Broker and not the Associate.

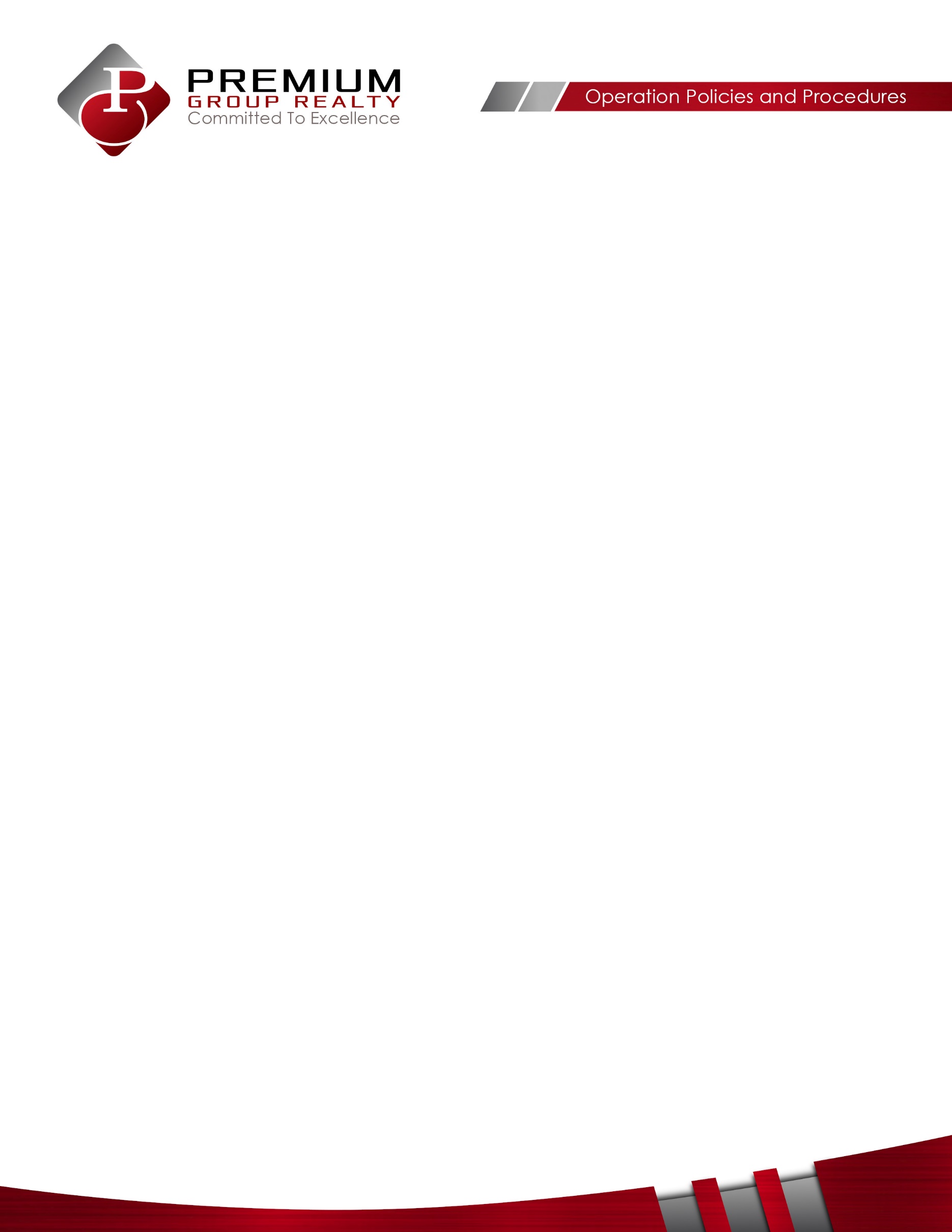
* Assignment of Commissions
* Commission changes
* Listing Release

REFERRAL FEES

Referral fees will be paid only to a licenses real estate brokerage.

NO COMMISSION SALES

A no commission sale on a property by an Associate will be considered as a normal transaction and the Associate will be charged the transaction fee if any.



COMMISSION ADVANCES

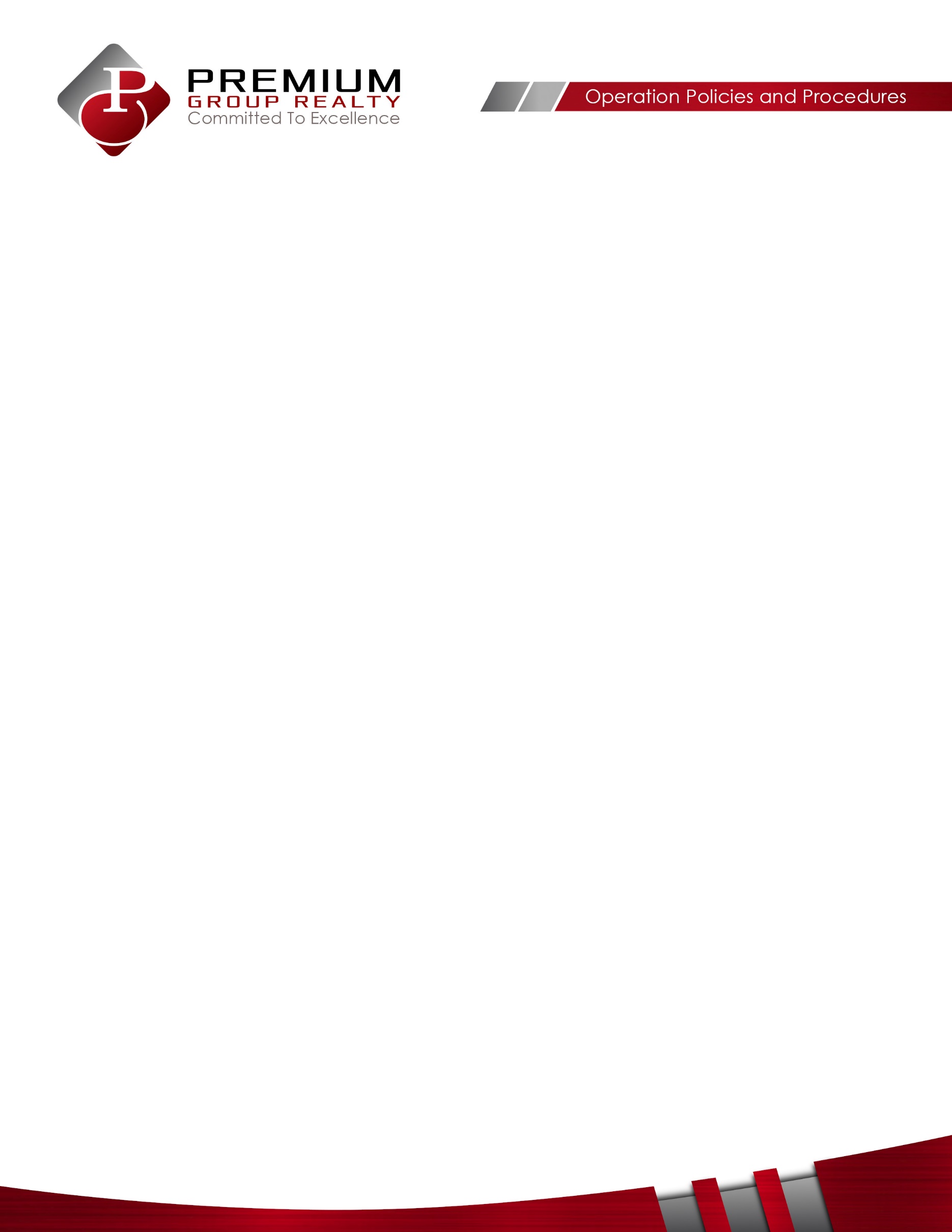
It is the policy of this office to leave upon discretion to the broker in charge of any commission advancementsshould the Broker discover that an Associate closed a transaction without the minimum office fees coming through escrow, there is a penalty in the amount of “Twice the Amount” due and the Broker reserves the right to withhold future commissions payable to the Associate, up to the amount of the office fees and penalties due, or to institute Board or civil actions as necessary to collect such fees. If Board or Civil action is necessary, the Broker may elect to collect the entire amount of commission due on that transaction plus attorney and collection fees.

COMMISSION LEGAL ACTION

The Company shall have sole discretion as to the legal remedies to be taken in the payment or receipt of commission, however the Company shall not be bound to take any action at all.If the Company elects to take legal action, the costs of such action shall be borne by the Associate.Should the Company be forced to defend a commissions dispute, the Associate will bear the cost of legal fees including the initial consultation with an attorney.

COMMISSION PAYMENT

Commissions will be paid to the Associate on each Friday upon the Companyreceiving the gross commission check and verifying that the transaction file is completed and all required documents are eligible and turned in.Commission checks will be processed in a first come, first serve manner. This process usually takes approximately one hour.In the event that the Associate owes expenses to the office (whether or not these expenses have been billed to the associate), the expenses will be deducted from the commission due the Associate without the consent of the Associate. All payments will be done through direct deposits. Every associate must provide to PGR the routing number and bank account number where all payments should be made.



LISTINGS

All executed listings will be taken in the Company’s name. The Associate must follow MLS rules in placing the listing information in the MLS computer within the 48-hour time period. All MLS postings must have prior listing agreements.

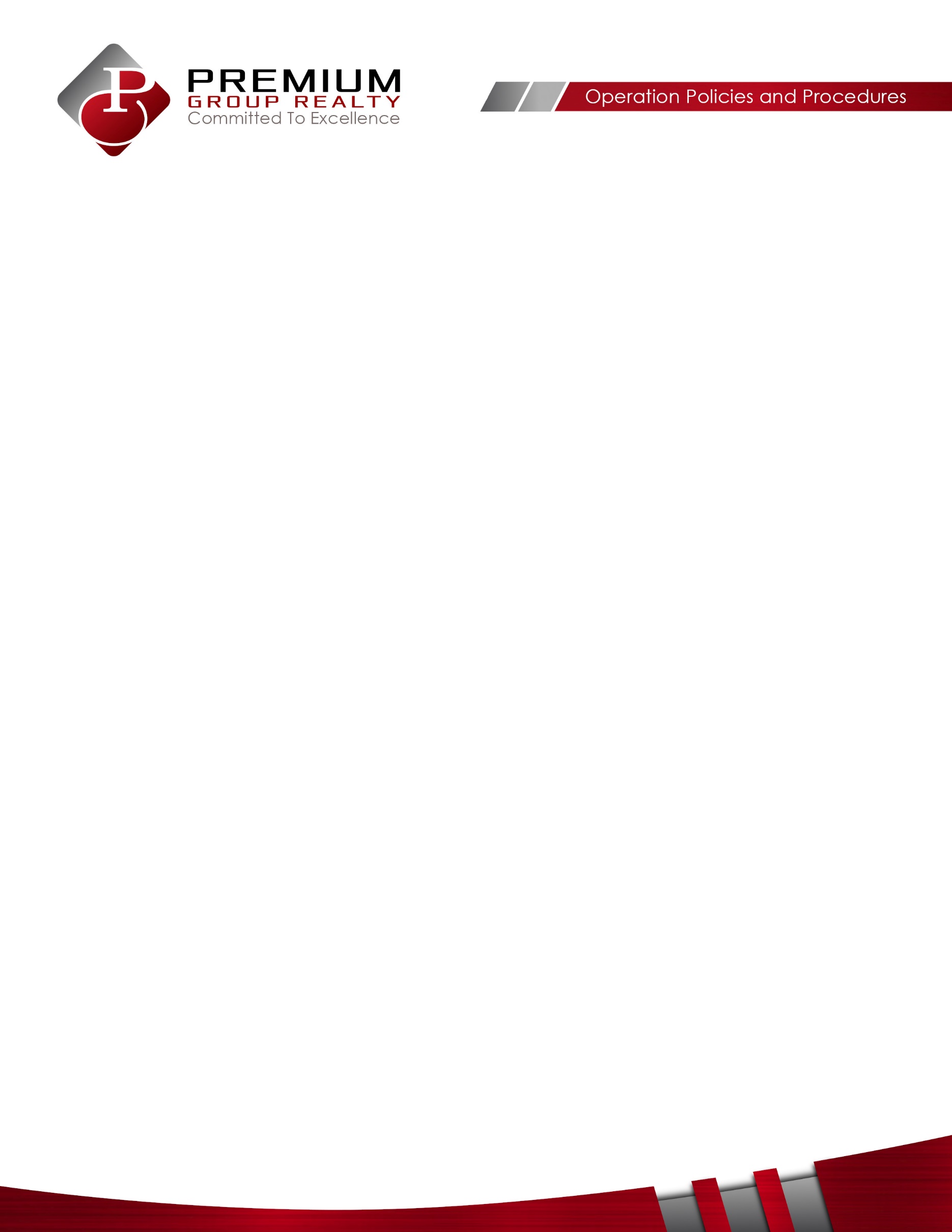
NOTIFICATION OF CHANGES AND SOLD PROPERTIES

The Company must be notified **“Immediately”** upon the acceptance and sale of a listed property. The Associate is also responsible to change the status of the listing in MLS within 48 hours. Our policy is that Associates will never hold paperwork regarding any listing or sales contract. All paperwork is to be turned in immediately. All forms are to be **“Completed”**in their entirety and emailed back to [info@prealtyny.com](mailto:info@prealtyny.com) or uploaded to www.premiumgrealty.com All uncompleted documents will be returned.

DISPUTE AND ARBITRATION SETTLEMENTS

Disputes with agents within our office should first be brought to the Broker. The Broker will hear all sides and try to help resolve the situation. If a satisfactory resolution is not reached, the broker decision will be final. If legal advice is sought, the cost will be split evenly between the agents.

Any disputes outside the company, must be informed to the broker. If litigation is necessary, it will be at sole discretion of the broker, with all costs of litigation done by the associate.



ADVERTISING

All advertising of any office inventory or outside the office must be Broker approved andmust ensure that the ad complies with the truth- in-Lending act and the local Real Estate Regulations. Payments of advertisement are the direct responsibility of the associate who places the ad.

LISTED PROPERITES

Any properties listed for sale or lease both offline and online must display the Company`sapproved Logo.

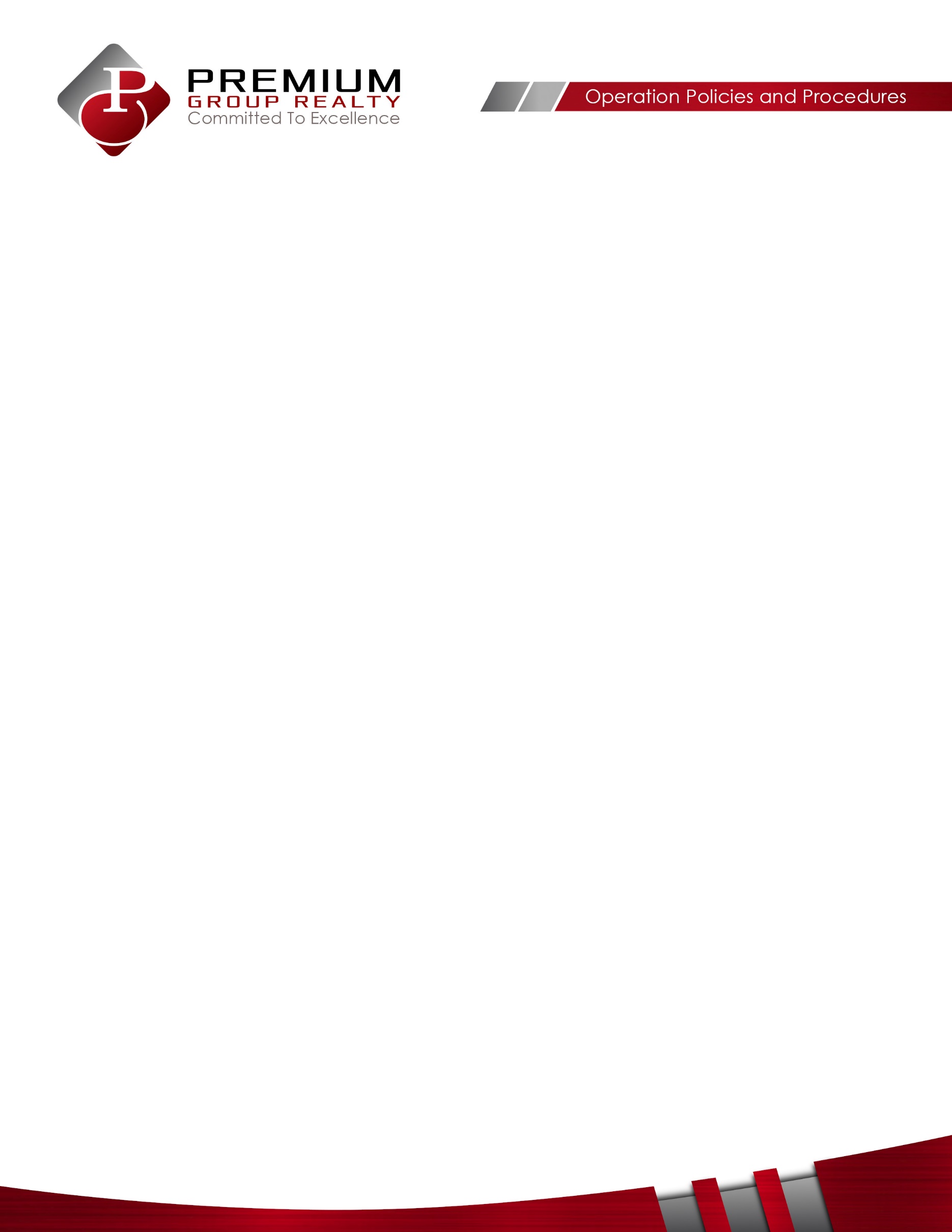
SIGNS AND LOCKBOXES

Each associate is responsible for his/her own personal signs and electronic lock boxes on listings. It is highly recommended that all listings have electronic lockboxes installed. This will greatly increase the number of showings.

Sign “riders” are also highly encouraged. Riders with the associate’s name and number will allow the agent to receive calls from buying and listing prospects directly.

It is a company policy that all signs and lockboxes be removed from the property immediately upon the listing expiring, closing, or being withdrawn from the market.

No sign or lock box is to be installed on any property, including owner/agent property, until a completed listing is turned in to the office.



BUSINESS CARDS AND SIGNS

Use only pre-designed orders for your business cards and signs. The Broker must approve any variation from PGR. You must order from PGR prefer vendors. if you wish to order from any outside vendor you must request approval from management ([info@prealtyny.com](mailto:info@prealtyny.com))

You can also login to ww.premiumgrealty.com to order online.

BUSINESS CARDS

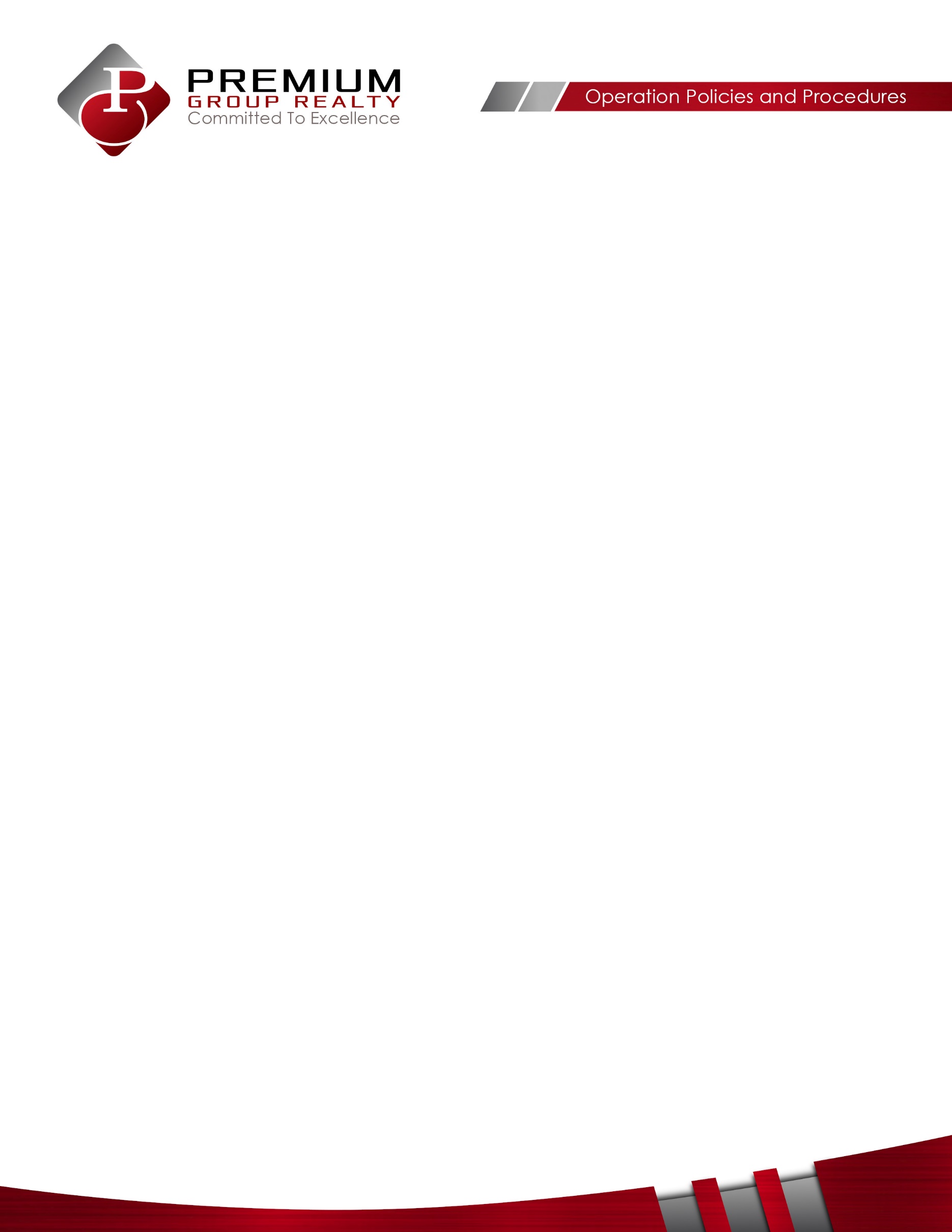
Your new business cards must have the following information:

Office information as shown in the preprinted order form.

* Logo
* Email address
* Office Number
* Your Mobile phone numbers
* All Logos required by your Local Department of State.

STATE LICENSING REQUIREMENTS

All associates must meet state requirements. The associate must submit proof of renewal to the company. Associates must keep their license in active status at all times.



ERRORS AND OMISSION INSURANCE

The Errors and Omissions Insurance Carrier shall be chosen at Broker’s discretion. Associate shall immediately notify Broker of any circumstances likely to give rise to any kind of claim against the associate and/or broker.

LEADS

Associates will have the opportunity to register to the PGR referral program, where they will be able to receive qualified leads. PGR Marketing will charge a 25% referral fee per lead.(Refer to PGR referral program contract)

DO NOT CALL ME – TAKE ME OFF YOUR LIST

Associates must be aware and stay up to date with the rules relating to the National NO DOT CALL REGISTER. Refer to

<https://www.consumer.ftc.gov/articles/0133-cell-phones-and-do-not-call-registry>

COMPANY MEETINGS

Company meetings are done throughwebinar. A monthly calendar will be posted on www.premiumgrealty.comAssociates are expected to attend these meetings and it is the responsibility of each associate to stay up to date on the latest updates relative to working with PGR.We strongly encourage agents to check PGR portal for any important communication.