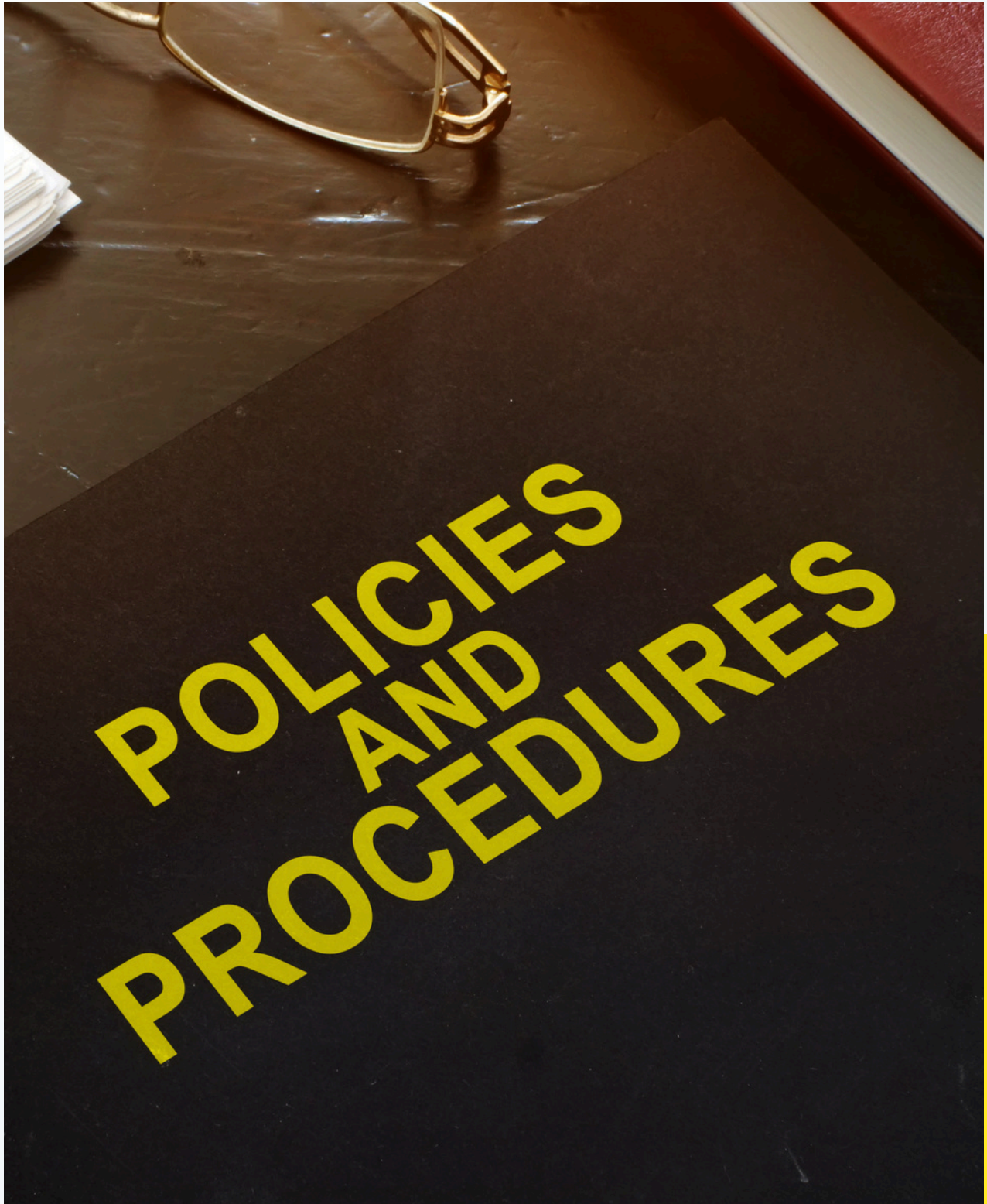


Weichert,

REALTORS®

Cornerstone



AGENT HANDBOOK

A Guideline to Working at Weichert Realtors, Cornerstone

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CONGRATULATIONS ON JOINING OUR TEAM!

At Weichert Realtors[®] | Cornerstone, our mission is to provide exceptional real estate services across Pennsylvania (Bucks County, Chester County, Delaware County, Montgomery County) and Wilmington, Delaware, and beyond. As a full-service brokerage, we are dedicated to helping clients navigate the complexities of the real estate market with expertise, personalized care, and unwavering commitment to customer satisfaction.

Our experienced team offers a comprehensive range of services, from buying and selling homes to providing expert market insights and support at every stage of the real estate journey. Whether you're a first-time homebuyer, an experienced investor, or looking to sell your property, we leverage our tools, knowledge, and local expertise to help you achieve your goals.

We pride ourselves on fostering a collaborative and supportive environment for both our clients and agents. With a focus on professional development, cutting-edge technology, and staying ahead of market trends, we are continually expanding our offices and teams to maintain our position as an industry leader.

This handbook is designed to familiarize you with our policies, procedures, and best practices, serving as a guide to help you make the most of the resources we offer. At Weichert Realtors[®] | Cornerstone, success is not just about selling real estate—it's about building relationships, fostering trust, and growing both professionally and personally. Welcome to the Cornerstone family.

Together, we'll achieve great things!





A MESSAGE FROM NICK

Welcome to Weichert Realtors® | Cornerstone!

I'm thrilled to have you join our team. At Cornerstone, we are more than a real estate brokerage—we're a family united by a shared commitment to excellence, collaboration, and professional growth.

Our mission is to provide you with the tools, training, and support you need to thrive in your career. From cutting-edge technology to ongoing mentorship and education, we are here to empower your success in today's dynamic real estate market.

Collaboration is the cornerstone of our culture. Across our offices, you'll find a team that is always ready to share insights, offer guidance, and celebrate your achievements. Together, we create an environment where everyone can succeed.

I can't wait to see what you will accomplish as part of our family. My door is always open, so don't hesitate to reach out for support or advice. Here's to a future of shared success and great achievements!

Nick Boscaino

PRESIDENT AND BROKER/OWNER



Weichert Realtors | Cornerstone – Dress Code Policy

At Weichert Realtors | Cornerstone, we value professionalism in all aspects of our work, including how we present ourselves to clients, colleagues, and the public. To maintain a professional and welcoming environment, the following dress code policy applies to all agents and staff.

Dress Code: Business Casual

When in the office, attending meetings, or meeting with clients, all agents are expected to dress in **business casual attire**. As representatives of Weichert Realtors | Cornerstone, it is important to maintain a polished and professional appearance at all times.

Business Casual Attire Guidelines:

1. Men's Business Casual:

- Collared shirts (e.g., polo shirts, button-downs)
- Slacks or khakis
- Dress shoes or professional loafers
- Blazers or sweaters (optional)

2. Women's Business Casual:

- Blouses, sweaters, or professional tops
- Pants, skirts, denim trousers, or dresses (appropriate length and fit)
- Dress shoes, loafers, dress sandals, or professional flats
- Blazers, cardigans, or professional jackets (optional)

Unacceptable Attire:

- T-shirts, tank tops, or graphic shirts
- Tight jeans, shorts, or athletic wear
- Flip-flops, sneakers, or casual sandals
- Any clothing that is ripped, torn, overly casual, or revealing

Professional Representation:

Agents and staff at Weichert Realtors | Cornerstone are professionals always in the public eye. The way you present yourself reflects not only on you as an individual but also on the company. Dressing appropriately shows respect for your profession, your clients, and the company.

Exceptions:

- Casual attire may be worn during after-hours events or office-only days with prior approval from management. However, if client interaction is expected, business casual attire is still required.

We trust all agents and staff to use their best judgment in selecting attire that is both comfortable and professional. Failure to adhere to this dress code may result in a discussion with management.

Thank you for your cooperation in maintaining a professional environment at Weichert Realtors | Cornerstone.

Weichert Realtors | Cornerstone: Office Social Media Policy

Policy Overview: At Weichert Realtors | Cornerstone, we prioritize a unified and professional presence across all social media platforms. Therefore, we maintain **one official business page** to represent the company. This policy outlines the guidelines for office-specific social media use, including the management of Facebook pages and groups. **Policy Guidelines:**

1. Single Company Page:

- Weichert Realtors | Cornerstone operates **one business page** on Facebook and other major social media platforms. This page represents the entire company, including all offices, to ensure consistent branding, messaging, and management.

2. Office Social Media Use:

- **Private Groups for Teams:** Individual offices are permitted to create **private groups** on Facebook for internal team communication and collaboration. These groups are intended to support team discussions and are not to be used for public-facing posts or marketing purposes.
 - **Administrative Oversight:** For any private groups created, at least one member of the Weichert Cornerstone executive team must be made an **admin** of the group. This ensures oversight and continuity if changes in group membership occur.
- **No Individual Office Facebook Pages:** Individual offices are **not permitted** to create their own public Facebook pages. This ensures that the company maintains control over all branded content and social media accounts.

Reasons for the Policy:

- **Staffing Limitations:** Offices typically do not have dedicated staff to manage social media pages. Maintaining a business page requires consistent posting, monitoring, and engagement. Without the proper resources, pages may become inactive, reflecting poorly on the company's reputation.
- **Perception of Inactivity:** An inactive or sparsely populated Facebook page gives the impression that the office is not engaged in business activities. This could negatively impact the overall brand and client perceptions.

- **Account Ownership Risks:** If individual offices create Facebook pages and the account administrator (e.g., office manager or agent) leaves the company, Weichert Realtors | Cornerstone risks losing control over the page. Without access, we cannot properly manage or deactivate the page, leading to potential misuse or brand misrepresentation.

Conclusion: For consistency, brand integrity, and operational efficiency, Weichert Realtors | Cornerstone maintains one official social media presence for public-facing communications. Offices are encouraged to collaborate with the main company page for content sharing and marketing efforts. Private groups may be used for internal team collaboration, but no additional public Facebook pages are allowed.

Commission and Photography Reimbursement Policies

Effective immediately, all agents at Weichert Realtors, Cornerstone are expected to adhere to the following company policy regarding listing commissions and photography reimbursement.

Commission Policy:

1. Standard Listing Commission:

- The minimum commission for any listing must be **2.5% or more**, plus the following fees:
 - \$399.00 (administrative fee)
 - \$295.00 (conveyancing fee)

2. Cooperating Compensation:

- For transactions involving cooperating compensation, the total commission must be **5% or more** plus the following fees:
 - \$399.00 (administrative fee)
 - \$295.00 (conveyancing fee)

3. Minimum Commission for Listings Below \$100,000:

- For properties listed below \$100,000, the minimum total commission is set at **\$5,000**:
 - \$2,500 per side of the transaction.

4. Commission Approval:

- Any commission rate lower than **2.5%** must receive prior approval from a manager. Failure to do so will result in the agent owing company dollar on the transaction unless otherwise approved by the manager.

5. Personal Transactions:

- When selling your **primary residence**, you are permitted to waive the commission and earn zero commission on the sale.
- For all other personal real estate transactions, including investment properties or flipped homes, the standard commission structure outlined above applies.
- Any commission less than **2.5%** on these transactions will be subject to company dollar unless explicitly approved by a manager.

6. Friends and Family:

- There are no friends and family discounts within our commission schedules.
- Agents may waive part or all of their own commission after the company dollar portion has been paid.
- Management approval is required for any commission waivers.

Photography Reimbursement Policy:

- **Photography reimbursement requests** must be submitted with the transaction file at the time of closing.
 - **Reimbursement requests submitted after the commission has been paid will not be honored.**
 - **Photo reimbursement up to \$150.00 Max**

Please ensure that all commissions and reimbursement requests follow these guidelines.

If you have any questions or require clarification, feel free to reach out to your manager for further assistance.

Policy for Agents Selling or Purchasing Their Personal Residence

Weichert Realtors | Cornerstone understands that agents may occasionally sell or purchase their personal residence. To support agents while maintaining consistency in commission structures, the following policy applies:

1. Eligibility

- This policy applies only to transactions involving the agent's **personal primary residence**.
- Transactions involving **investment properties, flips, or secondary residences** are excluded and will be subject to the agent's standard commission split level.

2. Commission Structure

- Agents will be eligible to receive **90% of a 2.5% listing or selling commission** on their personal residence.
- This benefit is available **twice per calendar year**, defined as:
 - **One transaction** where the agent sells their personal residence.
 - **One transaction** where the agent purchases a personal residence.

3. Conditions and Limitations

- Transactions exceeding the two-per-year limit will be paid at the agent's standard commission split level.
- The property must be clearly identified in the transaction documentation as the agent's **primary residence** to qualify.
- This policy does not apply to dual agency transactions where the agent represents both the buyer and the seller.

4. Approval Process

- Agents must notify the **office manager** and provide documentation confirming that the property is their primary residence before listing or purchasing.
- The transaction will be reviewed and approved by **Nick (Broker/Owner)** to ensure compliance with the policy.

5. Compliance

Failure to comply with the terms of this policy may result in commission adjustments or other corrective action as deemed appropriate by management.



Setting You Up for Success with Weichert Fast Track

We're so excited to have you on our team! At Weichert Realtors® | Cornerstone, we believe the key to success starts with the right training, tools, and support. That's why we require all new associates to complete **Weichert Fast Track Training** through Weichert University.

Here's What You Need to Know:

When to Register:

You'll need to register within your **first 30 days** of joining our brokerage.

Who Pays the Fee:

You'll cover the registration fee when you sign up.

Reimbursement Bonus:

Once you close your **third transaction** (buying or listing), we'll **reimburse you for the full registration fee** as a reward for your progress!

Why Fast Track?

- Learn how to **leverage the Weichert Systems** to grow your business.
- Gain confidence in working with buyers and sellers.
- Build a strong foundation for long-term success.

We're committed to investing in your growth — and Fast Track is the first step toward building the career you deserve.

Education and Professional Development Policy

At Weichert Realtors | Cornerstone, we encourage our agents to continually invest in their professional growth and development. As independent contractors, it is your responsibility to advance your career through education and training, which ultimately benefits your business and enhances your expertise in the real estate industry.

Education Fees Policy:

- **Responsibility for Fees:**

Agents are fully responsible for the costs associated with any education or training they pursue to advance their career. This includes, but is not limited to:

- o Continuing Education (CE) courses
- o Broker education
- o Real estate designations or certifications (e.g., GRI, CRS, ABR, etc.)

- **Non-Reimbursement by Company:**

Weichert Realtors | Cornerstone will **not reimburse agents** for any fees related to the above educational courses, certifications, or programs.

Independent Contractor Responsibility:

As independent contractors, it is your responsibility to maintain and enhance your professional knowledge. Investing in education and training is a valuable asset to your career and business. Whether it's fulfilling state-mandated Continuing Education requirements or pursuing designations to expand your skill set, these efforts contribute to your long-term success in real estate.

Weichert Realtors | Cornerstone supports your commitment to learning and growing as a professional, but all costs associated with such education are the sole responsibility of the agent.

Thank you for your understanding and continued dedication to excellence.



**** Continuing Education (CE) – Stay Compliant, Stay Confident****

At Weichert Realtors® | Cornerstone, we're dedicated to helping you stay on top of licensing requirements—so you can focus on building your business. Here's the low-down on CE:

- **Submit Your CE Certificates Right Away**

Once you complete your CE coursework, just email your certificates to Support@weichertcr.com—easy, right?

- **Know Your Deadline:**

- o **PA agents:** Due **every even year** by **May 31**
- o **NJ agents:** Due **every odd year** by **May 31**
- o **DE agents:** Due **June 30** each year
- o **MD agents:** Due **May 15** each year

- **Why It Matters**

Submitting CE on time not only keeps your license valid—it keeps your leads flowing and your support ongoing! Missed deadline? Lead distribution and company support will be paused until you're back in compliance.

- **Friendly Reminders Ahead**

We'll nudge you **60 days** and **30 days** before your deadline to keep things on track.

- **Questions? We've Got You Covered**

Just reach out to Support@weichertcr.com if you want insider tips on courses, formats, or submission.

Quick CE Reminder

State	Deadline Pattern	Due Date
PA	Even-year	May 31
NJ	Deadline	May 31
DE	Odd-year Deadline	June 30
MD	Annual Deadline	May 15
	Annual Deadline	

Remember—submit promptly, and you’re always in the clear. Let’s keep things moving smoothly. Thanks for doing your part to keep us compliant!



Policy Update: Home Warranty Requirement for All Transactions (2025)

Effective Date: January 10, 2025 **Issued By:** Weichert Realtors |

Cornerstone **Required By:** Pearl Insurance (Insurance Broker) and

Weichert Realtors | Cornerstone

Overview

In compliance with the requirements set forth by our insurance broker, Pearl Insurance, all real estate transactions managed by Weichert Realtors | Cornerstone must include a signed Home Warranty form. This applies to both buyers and sellers. The Home Warranty form must explicitly indicate whether the client is **accepting** or **denying** coverage.

Agent Responsibilities

1. Mandatory Documentation:

- a. Ensure that the Home Warranty form is completed and signed by all parties involved in the transaction.
- b. Upload the signed Home Warranty form to SkySlope as part of the required transaction documents.

2. Compliance Check:

- a. Review the transaction packet to confirm that the Home Warranty form is included and properly signed before submitting the file for approval.

Penalties for Non-Compliance

Failure to obtain a signed Home Warranty form will result in the following consequences:

- **\$5,000 Deductible Responsibility:**
 - o If a claim arises from a transaction without a completed Home Warranty form, the responsible agent will be personally liable for the \$5,000 insurance deductible.



AGENT ACKNOWLEDGEMENT

I acknowledge that I have received and reviewed the Weichert Realtors® | Cornerstone Agent Handbook, which outlines the company's policies, procedures, and expectations. I understand it is my responsibility to read, understand, and comply with the information provided in the handbook.

By signing this acknowledgment, I agree to adhere to all policies and procedures outlined in the handbook, including but not limited to lead management, communication protocols, and ethical standards. I understand that failure to comply with these policies may result in corrective action, up to and including termination of my association with Weichert Realtors® | Cornerstone.

I also understand that the information in this handbook is subject to change, and it is my responsibility to stay informed about updates communicated by the company.

Please sign below,

Signature of Employee

Date

Policy on Real Estate Commission Advances

Effective Date: January 15, 2025

Purpose This policy establishes the guidelines for managing real estate commission advances for agents at Weichert Realtors | Cornerstone. The company is committed to maintaining a clear understanding of the responsibilities concerning financial management for its agents.

Policy Statement Weichert Realtors | Cornerstone will not provide floating or upfront advancement of real estate commissions to agents. Agents are responsible for their personal finances, and it is not the company's responsibility to cover an agent's bills until their commission check clears. Agents are expected to manage their financial obligations independently and plan accordingly.

Commission Advances Agents have the option to receive a commission advancement under the following conditions:

1. **Advance Request Fee:** Agents may request a commission advance by paying a fee of \$25.
2. **Advance Period:** Upon paying the fee, agents are eligible for a commission check advancement of up to [Insert Number] days from the standard payment date.
3. **Request Procedure:** To request a commission advancement, agents must complete the Commission Advance Request Form and submit it to the designated finance personnel or department for processing.

4. **Approval Process:** All requests for commission advances are subject to approval by Weichert Realtors | Cornerstone. The company reserves the right to approve or deny any advance requests at its discretion.
5. **Limitations:** Commission advancements are only available for transactions that have closed and have all necessary documentation completed and approved. No advances will be made for pending or incomplete transactions.

Agent Responsibilities

Agents are responsible for understanding and complying with this policy. Any questions or concerns regarding commission advances should be directed to the appropriate finance personnel or department for clarification.

Amendments

Weichert Realtors | Cornerstone reserves the right to amend this policy at any time. Agents will be notified of any changes to this policy.

Acknowledgment

I, _____, have read and understand the Policy on Real Estate Commission Advances. I agree to adhere to the terms and conditions outlined in this policy.

Agent Signature: _____ **Date:** _____



Broker Fee Waiver Request Form

Date: _____

Agent Name: _____ **Agent License Number** _____

Office Location: _____

Client Name: _____ **Property Address:** _____

Transaction Type:

- ☐ Buyer
- ☐ Seller
- ☐ Other: _____

Reason for Waiver Request:

Please provide a detailed explanation of why you are requesting the waiver of the broker fee.

Waiver Amount: Original Broker Fee: \$ _____

Requested Waived Amount: \$ _____ New Broker Fee: \$ _____

Supporting Documents:

Please attach any relevant documentation to support your waiver request.

Agent's Signature: _____ **Date:** _____

Office Manager's Approval:

- ☐ Approved
- ☐ Denied

Office Manager's Comments:

Office Manager's Signature: _____ **Date:** _____