



General Company Policies

Policy:

It is the policy of eXp Realty to participate in a real estate activity only when it is legal, honest, fair and beneficial to us and others. In pursuit of compensation for ourselves we will never ignore the benefit of our community. Therefore, we will conduct our business in a manner to follow all the laws and rules of our profession. We pledge to exercise the highest standard of ethics, honesty, fairness and professionalism in all our real estate activities.

Procedures:

We ask all our associates to follow these procedures in addition to the rules and regulations established by laws, real estate boards, professional organizations and our independent contractor agreement.

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1. **Disclosure:**

1. In a real estate transaction you must disclose imperative information required by law to all parties involved regardless of your agency relationship.

2. **Forms**

1. You must use the forms which are customary to the MLS or REALTOR Board of which you are a member. These forms are normally provided via some sort of MLS or Board intranet. Documents created for a special situation must be reviewed and approved by your broker.

3. **Reporting**

1. **Executed Purchase and Sale Agreements:**

1. All Purchase and Sale Agreements must be reported to the broker with 2 business days of execution by uploading a complete purchase and sale agreement.
 1. For Washington State
 1. email wa.pendings@exprealty.com the following in pdf format:
 1. A copy of the Mutually Accepted Purchase and Sale Agreement
 2. All other documents that you have at Mutual Acceptance
2. In addition to all documents required by the State Broker, the initial file must contain

the complete purchase and sale agreement including all addenda for the transaction.

3. Earnest Money Receipt for Transaction File
 1. Earnest money deposits MUST be made payable to escrow, NOT eXp Realty.
 2. A copy of any check or deposit related to a transaction needs to be added to the appropriate Transaction folder.
 3. Earnest Money Checks must be deposited within 2 business days of mutual acceptance and a copy of the Earnest Money receipt included in the original email or added to the folder for the transaction within 3 days of mutual acceptance.
4. Consult State Specific Manuals for the exact documents required to be included in a Pending File.
5. **Completing and uploading a file(s) to complete a particular transaction after the close of escrow is a violation of company policy and subject to a \$150 penalty.**

You have the responsibility to keep brokers informed in every transaction right from the beginning. We request that you upload all necessary documents for review and complete your file as it progresses. Broker has supervisory responsibility by law and must comply with the Department of Real Estate rules. Any investigation and discovery made by the brokers for compliance with laws because of your negligence will be reason for additional charge by Broker. Please do not surprise us by uploading files the last minute and expect the file to be processed immediately.

2. Listings:

1. Within 24 hours of having a listing agreement signed by the seller all paperwork relating to that listing must be uploaded to Skyslope.
 1. Once the administrative staff receives your listing a listing folder will be created and shared with you with the initial listing paperwork submitted in the originating email.
 1. Inside of the folder created above upload all additional required listing materials.
 2. Please consult your state specific eXp Manual for the specific documents required by your state and broker.

3. Adding Additional Files to Existing folders:

1. When adding a file to a folder on Box.net please be sure to add a comment to the file added for broker and/or admin review.
2. Always use the **.pdf** format when adding files or documents

4. Contact Information

1. Agents MUST use their legal name as it appears on their real estate license in all advertising, on contracts and on real estate correspondence.
2. Your business address is the main office of eXp Realty in the state which you work and by law you must use this address in all your activities. All business correspondence related to transactions must be sent to this address, not to the agent's home. No personal mail may come to the office. Any mail coming to the office will be considered official business and subject to being opened by the broker or admin team.
3. Escrow Company must send all communications pertaining to a transaction to our company address. You as an agent may receive a duplicate copy of escrow for your file.
4. Immediately notify the broker and admin staff of any changes in your address, phone numbers and third party email address that you have on file with the company.

Advertising

I. Listing and Property Related Advertising

1. Print Advertising

- All print (magazine / newspaper, etc.) non-changing advertising must be reviewed and approved by Brokers in advance of publication and must be subsequently uploaded into the property file in paperless pipeline within 48 hours of publication.
- Agent is responsible for ensuring that all ads are HUD and RESPA compliant and comply with all other state, local and federal legal requirements and with the rules of the MLS or Boards, as applicable.

2. Online Advertising

- State managing brokers may, in their discretion, require that online advertising be reviewed and approved by broker in advance of publication.
- Agent is responsible for ensuring that all online ads are HUD and RESPA compliant and comply with all other state, local and federal legal requirements and with the rules of the MLS or Boards, as applicable.
- Immediately (within 1 hour) of placing an ad online agent will put a copy of that ad in the appropriate listing or property file within paperless pipeline.

II. General (non property-related) Advertising

The Company's agents and brokers may, from time to time, desire to run general advertising campaigns in an effort to attract talent to their organization or team. The Company reserves the right to require any agent or broker to provide a copy of a proposed ad for Company review prior to publication and also reserves the right to compel any agent or broker to remove an advertisement if the Company determines, in its sole discretion, that an advertisement is false, misleading, in poor taste, or reflects poorly on the Company or its agents, brokers or staff.

Any general advertisement must contain the following disclaimer:

"The statements and opinions contained in this advertisement are solely those of the individual author and do not necessarily reflect the positions or opinions of EXP REALTY INTERNATIONAL, INC. or its subsidiaries or affiliates (the "Company"). The Company does not assume any responsibility for, nor does it warrant the accuracy, completeness or quality of the information provided."

III. Signs:

1. No signs will be placed in front of a listing until we have the complete listing agreement uploaded to the New Listings folder.
2. Within 72 hours of having a sign installed on a property, a photograph of the sign in front of the property be added to the listing folder
3. Signs used must be the signs designed or expressly approved in writing by the company.
4. Custom sign designs need to be submitted to marketing@exprealty.com for approval.
5. Agent may only use approved sign riders, directionals, solds and others signs as needed to support the listing as well as the business of the agent and the company.
6. Most MLS's prohibit putting up a "For Sale" sign before entering listing in the MLS. A listing must be reported when it is taken and when it is sold within certain limitations. Please follow the MLS rules and comply. Any fine due to the violation will be paid by the Sales Associate and not the Broker.

IV. Logo or Company name:

1. Use of the company logo is considered advertising and must be approved in advance.
2. Use of the eXp company name is considered advertising and must be approved in

advance. i.e. on any social media etc.

V. **Using Name or letter eXp in Social Media or other online venues**

1. Use of the letters eXp in a Domain name, YouTube Channel Name, Facebook page or other Social Media site is prohibited and must be approved by the company in advance or risk being required to be removed from the respective places online and or turned over to the company for no additional consideration.

2. **Websites:**

1. Websites must have prominent above the fold branding for the company.
2. Agent owned real estates including real estate related blogs will have a link back to <http://www.exprealty.com/> with the Anchor Text being "eXp Realty" and in the case of a website owned by the company in the local market a link to that website with the name of the city the website serves followed by the term "real estate" as the anchor text.
 1. eg. `Scottsdale Real Estate`
 2. Coding to hide the company links from the search engines is prohibited

3. **Domain Names**

1. Domain Names used in real estate or relating to our business may not use the trademark exp in the domain name. The company has spent considerable money and effort to develop and maintain our brand for everyone's benefit.

4. **Business Cards**

1. Unless Agent has express permission on a design different than those provided by the Company, Agent will use a Company approved design as listed in the Company Wiki.
2. Business Cards will have the following identifying information on the Cards
 1. Agent's Name as Licensed
 2. Agent's Title
 1. Titles may include any of the following:
 1. REALTOR
 2. Real Estate Professional
 3. Buyer's Agent
 4. Listing Agent
 2. Title may also list a professional designation as recognized by the National Association of REALTORS
 1. CRS, ABR, ePro, etc.
 3. Company Provided email address
 1. This email address may be either an [exprealty.com](http://www.exprealty.com) email address or a locally based email address such as someone@seattlepowersearch.com
 4. Agent's Direct Phone Number
 1. Direct Cell or Other Line which connects directly to Agent
 5. Company Provided 800# with extension
 6. Company Provided Fax#
 7. Company Web Address which may be either <http://www.exprealty.com> or a locally based Company owned website such as <http://www.SeattlePowerSearch.com/>
3. Additional Items which may be included on front of business cards
 1. Twitter ID
 2. Personal Business Website or Blog

6. **Continuing Education:**

1. Though eXp Realty provides ongoing classes on all areas of the business, Training and getting education is your responsibility. You must proactively seek out educational opportunities inside and outside of eXp Realty to make you more effective as a real estate professional.
 1. Knowledge is important to protect the interest of your client in a real estate transaction. You must educate yourself in every possible way available to you.
 2. If you are not certain about a situation, consult your broker and/or staff.

3. Do not act based on your instinct without proper information.
4. Consult your Broker(s) and staff at eXp Realty are your support team.
2. Continuing Education is also required to keep your license current with the state.
 1. Please add any forms relating to classes you have taken which fulfill your Continuing Education into your Legal Compliance Folder

7. Advising your clients beyond the subject of Real Estate:

1. Do not give advice on legal, tax, construction and other advice which are outside of the scope of your license.

8. Property Management

1. Property management, business opportunities and prepayment rental activities are not allowed.

9. Commercial Property

1. Listing of commercial and income properties must be reviewed and approved by the Broker in advance. Listing residential properties priced one million dollars or more must also be approved by the Broker.

10. Commissions:

1. Commission Disbursements:

1. Commission disbursements to licensees will not take place until the company has a completed file.
2. Commissions are paid from the Company via Direct Deposit. While the company is building out its Direct Deposit platform, the Company may direct Escrow to pay agent directly from Escrow, however the direction of how commissions are dispersed to agents is from the company only.

2. Minimum Listing Commission:

1. Agent will charge a Listing Commission of no less than \$2500 / Listing. In the event that Listing Commission is less than \$2500 then Company dollar or the Company split would be \$500 going to the company on which Revenue Share would be calculated with the balance going to the agent. As with all other transactions agent would also be responsible for the Broker Review fee or E&O fees.

3. Inbound Referrals Payments

1. All 3rd Party Referrals are subject to the company split and company cap rules.
2. If the Inbound Referral Payment was a result of a company generated lead then an additional referral fee of 25 - 35% would apply.

4. Outbound Referral Fees to Referral / Relocation Companies

1. Outbound Referral Fees are taken off the top of a transaction and directed to the Referral / Relocation Companies.
2. If lead was also a Company Generated lead then lead is also subject to the company generated lead program internal referral fee as well as the company split and cap rules.
3. Agent shall not do ongoing outbound referrals as a method of effectively reducing the company dollar percentage. In the event that Agent is referring a large percentage (in the opinion of eXp Realty) of his or her business to another firm, the Company may require that Agent provide documentation showing equitable work being completed by the other agent and firm to the transactions in question. If in the opinion of the Company equitable work is not being completed by the other firm or agent, eXp Realty will withhold the company dollar percentage and/or transaction fee on the entire transaction before paying the outbound referral.

11. Email Facilities

1. The company provides email addresses to all associates and staff. These email addresses are provided via Google Apps which is an enterprise level email facility provided by Google.
2. Agents and Staff will use company provided email accounts to communicate with other agents and staff as well as with clients originally generated through company advertising or company owned websites.
3. Agents may use personal email addresses with clients not related to lead generation done through company owned websites.

12. Transaction Log

1. Keep a transaction log of all appointments, telephone conversations, emails and other communication related to your real estate practice both for tax purposes as well as for any potential legal matters in the future. As much as is possible use the company provided facilities, RealFutureCRM, Box.net, and Google Apps to keep track of all the above information. These systems have large amounts of online storage so you are able to keep conversations, emails and documents inexpensively and virtually indefinitely.

13. Mentor Program:

1. New agents and agents who have completed less than 6 completed transactions in the prior 36 months must work with an experienced mentor on their first five transactions with eXp Realty. The first five transactions are subject to an additional 10% of Gross Commission income mentor fee which will be paid directly out of a closed escrow to the mentor for working with the New Agent.

14. Income Reporting:

1. A 1099 will be mailed to you in January for income earned the previous year. Please review it and let them know about any discrepancies as soon as you receive it. Correction after the final report to the IRS is a difficult task as our CPA must make those changes.

15. Referrals

1. Outside referral payments must have supporting referral agreements included in the file.

16. Supra / eKey / MLS Keybox Key

1. Do not give your Supra key or MLS login information to any unauthorized person. You will be responsible for damages caused by such a violation.

17. Do Not Call Rules:

1. Agents must stay up to date on rules relating to the Do-not-call rules:
See: <http://www.ftc.gov/donotcall>
2. Cold calling must be done in compliance with applicable state and national laws. Any fines that result from any violation of the "do not call" law or any other solicitation will be paid for by the sales person who broke said rule.

18. Out of Town or Unavailable:

1. When you have listings and/or open escrows and you are out of town, or otherwise unable to provide services to your clients, you are required to notify the admin staff so they know who is covering your business. Do not leave your business unattended.
 1. How? - Specific System for notification and updates?

19. Contacting Your Broker

1. Each State has a different broker and as a result please review any state specifics with regard to your broker communication.
2. Each Broker will make themselves available inside of eXp Virtual for general communication and discussions.
 1. Consult your Broker's public calendar for their availability online
3. If you have a specific urgent need for the broker to address outside of business hours please call or email your broker directly.
4. Each Broker for each state keeps different online office hours.
 1. Please consult the Broker Google calendar to know when he or she is available.

20. Company Communication / Training Platform:

1. Through the Intranet and eXp World the company provides Best Practices on different parts of the business. It is the responsibility of the agent / sales associate to stay up to date on the latest Policies as well as the latest Best Practices relative to working inside of the company intranet, virtual office, CRM, and/or any other tools that the company has deployed or is being recommended for agents to use.

21. Physical Office Space:

1. eXp Realty runs almost entirely virtually and as such does not invest in physical bricks and mortar infrastructure. Agents are encouraged to contact their local affiliates, Title and Escrow Companies, Lenders, Banks, and other organizations whom they work with if they need physical space to meet clients.
2. The company encourages agents to have a AT&T wireless hotspot account or similar

account in the city where they live to provide them access to high speed internet when not at their home office.

3. Where allowed by law and MLS rules agents who have achieved the level of associate broker and have agreed to policies relating to the opening of an eXp Realty office may at the company's discretion given permission to have a branded eXp Realty office.
 1. Any branded eXp Office will be paid for by the agent or agents who have agreed to open that office and no obligation relating to that office will transfer to the company. Any financial obligation with regard to opening and/or maintaining office will be at the expense of those benefited by such office.

22. **Personal Transactions:**

1. Personal Transactions will carry a \$250 / closing transaction fee + Broker Review Fee & E&O.
2. Personal Transactions do not pay out upline Revenue Share.
3. Contractor may exempt 3 personal transactions per anniversary year.
4. Contractor must be in good standing with the company (current on invoices)
5. Contractors, contractors business or person of lineal relationship must be on the title

23. **Professional Practices:**

1. In addition sales associate will keep his automobile clean and organized. It is recommended that the sales associate wash his/her car not less than once per week as an active agent and more if necessary.
2. **Dress**
 1. When showing property, sales associate must maintain a clean and presentable appearance. It is highly encouraged that agent dress in business casual at a minimum when first meeting a client and to maintain a wardrobe which is consistent with being a trusted professional.
3. **Automobile**
 1. Clean
 1. Wash car no less than once a week when actively involved in listing and showing property.
 2. Organized
 1. Use of Document Organizers in the back of automobile encouraged
 3. Newer (2008 on)
 4. Good Condition
 1. Dent Free
 2. No noticeable cracks in windows
 3. Interior in good condition
 1. no holes in the carpets, seats or roof
 5. 4 Doors
 6. 4 Passenger Seating Minimum
4. **Presentation Materials**
 1. eXp Realty Folders to hold materials for clients
5. **Laptop**
 1. See [New Agent Toolkit](#).

24. Using Online Company Resources:

The company pays for many online resources to support the business of the agent.

Please do not abuse any of these facilities. The services provided are being provided as a service to you as an agent and to make the business smoother for all agents and staff involved.

Resources Provided Include:

1. eXp World
2. Google Apps
3. kvCore

25. **Home Office:**

1. **Hardware, Software & Internet Connectivity:**

1. See: [New Agent Toolkit](#).

26. **Company Lead Program**

The Company Generates leads through the IDX's on the top ranked websites the company owns and manages. These leads ultimately generate the income necessary for the company to be able to launch new websites as well as increasing the functionality and visibility of existing websites.

The revenues from these sites help everyone earn more by providing a way for agents to supplement their database of clients back to themselves.

Agent's participating in the Company Lead Program will execute a separate addendum making them part of the Company Lead Conversion Program.

Company Generated Leads come in in a number of forms:1 - Relocation Requests

2 - Specific Area Requests

3 - Specific Property Type Requests Company generated leads continue to be property of the company and can be reassigned if necessary to maximize revenue to the company.

1. IDX - New Website Users, New Saved Searches, Property Information Requests, and Inbound Phone Calls from the Websites themselves
2. Form Leads - Forms on the Website that result into a lead. These could include:
 1. Relocation Package Requests
 2. Specific Area Requests
 3. Specific Property Type Requests

27. **Blogging**

1. Local Rules / Fines

28. **Social Networking**

1. Since Agents are the face of the Company Agents will be professional in the appearance and their interaction in the Social Media.

29. **Agent Recruiting**

1. Agents are encouraged to recruit other agents to eXp Realty however in order to make sure that Agents, Brokers and Leadership are working together as a team the following recruiting policies have been put in place.
 1. Prior to doing recruiting via Craigslist, email marketing and/or other lead generation outside of ones current sphere of agents or agents whom recruiter has association with agent will need to meet the following requirements.
 1. Have personally recruited 1 agent from sphere or local MLS area prior to each outside market area agent or broker would be running direct marketing efforts using services like Craigslist ads or doing direct mail campaigns.
 1. In additional Ads must be approved by:
 1. Local Ads - Your State Broker
 2. Existing States other than local State - State Broker for that State
 3. New Market Ads - Corporate (Glenn Sanford)
 2. Be proficient at doing the eXp eXplained Presentation and be doing these presentations for his/her personal recruits.
 3. When Recruiting in any market area Recruiter should understand the local rules and regulations and to some common practices in the market one is recruiting in.
 2. Recruiter must establish a meaningful relationship with prospective recruit such that the recruit will feel comfortable in naming the recruiting agent as the person most responsible for getting that recruit to join eXp.
 1. Recruiter and Recruit need to continue active dialog throughout the process.
 1. Similar to Procuring Cause: It's an unbroken chain of events that leads to the recruit signing up with eXp.
 1. Recruiter can't alienate (personality or otherwise) Recruit and still expect that Recruit to be in their Rev Share group.
 2. Recruiter can't abandon Recruit and still expect recruit to be in his/her revenue share group.
 3. As a point of reference in the event of a dispute between recruiters the company will

be using the NAR policy on Procuring Cause as the basis for making decisions.

1. If necessary a Mediation Panel of Fellow Agents outside the market area will be pulled together to determine a binding outcome of who was the Procuring Cause for said Recruit.
4. Recruiter will notify and bring Regional Overseeing Broker into the conversation with potential Recruit at the point in time where Recruit has indicated a significant interest in joining eXp.
 1. For Interview to see if Broker agrees that potential recruit would be a good fit for eXp Realty.
 2. Broker may pass on any agent who he/she doesn't believe will be a good agent and/or provide a good impression of eXp Realty in general.
 3. Broker may also pass on an agent if the infrastructure is not yet in place to support the agent as in the case of expanding into new MLS market areas in the state when the company isn't already operating there.

30. Avoiding Stock Solicitations

eXp World Holdings, Inc. (the "Company"), as a company with publicly traded common stock, is subject to requirements relating to the substance and manner of public communications. In addition, federal securities laws generally require that, in the absence of an exemption, offers to buy stock, and solicitations regarding stock, need to be preceded by a filed registration statement relating to the offer. Accordingly, as outside corporate counsel to the Company, we recommend that all employees and agents of the Company follow the following guidelines, for the protection of both the Company and those affiliated with it:

- Only an Executive Officer or Director of the Company can solicit interest in, or encourage others to buy the Company's stock, or promote the Company's stock as the basis for encouraging others to join the Company.
- Only Executive Officers and Directors who are authorized to speak on behalf of the Company should discuss the agent equity program or similar stock incentives in any detail. Employees and agents, whether on social media or in recruiting efforts, should merely point out that such a program or incentives exist, and direct potential agents to Company approved resources or publicly available information.
- Both in public and private conversations, including all social media platforms, employees and agents should not comment on the potential or projected growth of the Company's stock, or encourage people to buy the stock or join the Company based on the stock's growth.
- All directors, officers, employees and agents are subject to SEC Insider Trading regulations, which include the obligation not to disseminate confidential information of the Company.

31. Use of Internet Employment Websites

The solicitation or recruitment of potential licensed real estate professionals by current licensed real estate professionals of eXp by way of job postings on third party internet employment sites (e.g. Indeed, Monster, Glassdoor, LinkedIn, etc.) is prohibited. Any use of third party employment websites by current licensed real estate professionals of eXp to solicit or recruit human resource for unlicensed positions shall not contain any reference to eXp Realty.

32. Agent Recruiting and Attraction Websites and Video

1. Except for URLs owned by eXp agents that re-direct the user to eXp's official agent attraction website located at join.exprealty.com (or such other URL that eXp may designate from time to time), eXp agents who wish to use a personal website primarily intended for agent recruiting/attraction purposes shall notify and obtain approval from eXp for such website prior to the website being generally accessible via the Internet. eXp reserves the right to limit the use of any personal website to the extent eXp determines in its sole discretion that the website does contain accurate information about eXp or does not accurately represent eXp's desired image or brand. For purposes of this policy, a "website" includes a webpage or webpages accessible via an Internet URL or a designated page on a social media site (e.g. a Facebook Page).

2. eXp agents may not publish via the Internet (e.g. websites, Facebook, LinkedIn, YouTube, etc.) or distribute via other means any recorded video content that is primarily intended for agent recruiting/attraction without receiving written approval from eXp prior to such publishing or distribution. eXp reserves the right to limit the use any video content to the extent eXp determines in its sole discretion that the video content does contain accurate information about eXp or does not accurately represent eXp's desired image or brand.
3. For clarity, except as limited above, this policy does not prohibit an eXp agent from using Facebook and other social media sites to engage in agent/recruiting activities as otherwise allowed by eXp.
4. eXp agents wishing approval for websites or videos should submit website links or web/video content to marketing@exprealty.com.

33. Recruiting Assistants

eXp agents may use the services of not more than one assistant to schedule meetings and telephone calls with prospective eXp agents and handle other administrative tasks related to recruiting. To qualify as an agent's assistant for purposes of this policy, the person must be a full or part-time employee of the agent (not an independent contractor or third party service) and subject to the control and supervision of the agent in all matters dealing with recruiting. Recruiting assistants shall not engage in substantive conversations with any potential eXp agent including, without limitation, describing the specific benefits of eXp. Except as allowed above, eXp agents may not use the services of any other person or firm to engage in any contact with potential eXp agents on behalf of the recruiting agent.

34. Policy and Procedure Updates and Review:

1. Sales Associate will review these Policy and Procedures a minimum of once a quarter to monitor any changes to the document. In addition email updates on changes to this document are considered constructive notice about modified Policy and Procedures.