



Columbia

Real Estate

Columbia Real Estate, LLC.

Employee/Agent Handbook

January 2020

“Columbia Real Estate, Mid-Missouri Real Estate Experts”

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Section 1- Welcome

Purpose of this Handbook

This Handbook has been prepared to inform new employees and independent agents of the practices and procedures of Columbia Real Estate, LLC and to establish the company's expectations. It is not all inclusive or intended to provide strict interpretations of our practices; rather, it offers an overview of the work environment.

This Handbook is not a contract, expressed or implied, guarantying employment or agency for any length of time and is not intended to induce an employee or agent to accept employment or agency with the company.

Columbia Real Estate, LLC reserves the right to unilaterally revise, suspend, revoke, terminate or change any of its practices, in whole or in part, whether described within this handbook or elsewhere, at its sole discretion. If any discrepancy between this handbook and current company practice arises, conform to the current company practice. Every effort will be made to keep all informed of the company's practices. Feel free to ask Danielle Little questions about any of the information within this handbook.

This handbook supersedes and replaces any and all personnel practices and manuals previously distributed.

We know that our employees, agents, and associates will at times need guidelines and direction, we have prepared this Practices and Procedures Manual for Columbia Real Estate, LLC and for your reference.

While we have attempted to provide detailed guidelines in this manual, there will be times when problems must be resolved by management decisions, guided by the principles of fairness, integrity and good communication.

If you believe we may have overlooked something that should be included, please bring that to management's attention.

Our Company

Columbia Real Estate started right here at 2100 West Broadway in January 2013. It all began with our owner, AW. Smith. Our firm was founded to fulfill a key niche in the Columbia real estate market. A professional real estate company that provides outstanding results, through extraordinary service and cutting edge technology. Because of our strong belief in service, integrity, and a "can-do" attitude toward the real estate business, our company has prospered and grown. Our firm can only become what our independent real estate professionals and employees

make it. And because we are only as strong, as our weakest link, we promote and demand a team environment.

In a professional team environment, everyone remains positive, supportive and respectful of others. The stronger the team, the more success for all of the individuals of the team, and the more success we have for our clients.

At-Will Employment and Agency

Employment and agency at this company is at-will. An at-will employment or agency relationship can be terminated at any time, with or without reason or notice by either the employer, employee, broker, or agent. This at-will employment and agency relationship exists regardless of any statements by office personnel to the contrary. Only AW. Smith is authorized to modify the at-will nature of the employment relationship, and the modification must be in writing.

Section 2- Workplace Commitments

Equal Opportunity Employment and Agency

Columbia Real Estate is an equal opportunity employer and broker and does not unlawfully discriminate against employees or applicants for employment on the basis of an individual's race, color religion, creed sex, national origin, age, disability, marital status, veteran status or any other status protected by applicable law. This policy applies to all terms, conditions and privileges of employment or agency, including recruitment, hiring, placement, compensation, promotion, discipline and termination.

Whenever possible, the company makes reasonable accommodations for qualified individuals with disabilities to the extent required by law. Employees or Agents who would like to request a reasonable accommodation should contact Danielle Little or AW Smith.

Non-Harassment Policy/ Non-Discrimination Policy

Columbia Real Estate prohibits discrimination or harassment based on race, color, religion, creed, sex, national origin, age, disability, marital status, veteran status or any other status protected by applicable law. Each individual has the right to work in a professional atmosphere that promotes equal employment and agency opportunities and is free from discriminatory practices, including without limitation to any form of harassment.

Consistent with its workplace policy of equal employment and agency opportunity, the company prohibits and will not tolerate harassment on the basis of race, color, religion, creed, sex, national origin, age, disability, marital status, veteran status or any other status protected by applicable law. Violation of this policy will not be tolerated. Zero tolerance.

Discrimination includes, but is not limited to: making any employment decision or employment related action on the basis of race, color, religion, creed, age, sex, disability, national origin, marital or veteran status, or any other status protected by applicable law.

Harassment is generally defined as unwelcome verbal or non-verbal conduct, based upon a person's protected characteristic, that denigrates or shows hostility or aversion toward the person because of the characteristic, and which affects the person's employment or agency opportunities or benefits, has the purpose or effect of unreasonably interfering with the person's work performance, or has the purpose or effect of creating an intimidating, hostile or offensive working environment.

Harassing conduct includes, but is not limited to: epithets; slurs or negative stereotyping; threatening, intimidating or hostile acts; denigrating jokes and display or circulation in the workplace of written or graphic material that denigrates or shows hostility or aversion toward an individual or group based on their protected characteristic.

Sexual harassment is defined as unwelcome sexual advances, requests for sexual favors and other verbal, visual or physical conduct of a sexual nature, when:

1. Submission to such conduct is made either explicitly or implicitly a term or condition of an individual's employment;
2. Submission to or rejection of such conduct by an individual is used as the basis for employment decisions affecting such individual; or
3. Such conduct has the purpose or effect of unreasonably interfering with an individual's work performance or creating an intimidating, hostile or offensive working environment.

Examples of sexual harassment include: unwelcome or unsolicited sexual advances; displaying sexually suggestive material; unwelcome sexual flirtations, advances or propositions; suggestive comments; verbal abuse of a sexual nature; sexually oriented jokes; crude or vulgar language or gestures; graphic or verbal commentaries about an individual's body; display or distribution of obscene materials; physical contact such as patting, pinching or brushing against someone's body; or physical assault of a sexual nature.

Any company employee or agent who feels that he or she has been harassed or discriminated against, or has witnessed or become aware of discrimination or harassment in violation of these policies, should bring the matter to the immediate attention of AW. Smith.

The company will promptly investigate all allegations of discrimination and harassment, and take action as appropriate based on the outcome of the investigation. An investigation and its

results will be treated as confidential to the extent feasible, and the company will take appropriate action based on the outcome of the investigation.

No employee will be retaliated against for making a complaint in good faith regarding a violation of these policies, or for participating in good faith in an investigation pursuant to these policies. If an employee feels he/she has been retaliated against, the employee should file a complaint using the procedures set forth above.

Office Dating or Romantic Relationships

Columbia Real Estate strongly believes that a work environment where employees maintain clear boundaries between employee personal and business interactions is most effective for conducting business and enhancing productivity. Therefore, romantic relationships between either agents, employees or managers shall be brought to the attention of the owner/broker immediately. Interoffice dating/relationships is highly discouraged by Columbia Real Estate.

Although this policy does not prevent the development of friendships or romantic relationships between co-workers, it does establish boundaries as to how relationships are conducted during working hours and within the working environment. It is probable that one of the persons in the relationship should seek employment elsewhere.

Romantic relationships always involve emotion and drama in one form or another. Unnecessary emotion and drama affects productivity for everyone in the workplace, not just those that are romantically involved. Columbia Real Estate is a zero drama workplace, the first sign of relationship drama and one or both of the employees or agents will be terminated.

Individuals in supervisory or managerial roles, and those with authority over others' terms and conditions of employment, are subject to more stringent requirements under this policy due to their status as role models, their access to sensitive information, and their ability to affect the terms and conditions of employment of individuals in subordinate positions.

This policy does not preclude or interfere with the rights of employees protected by the National Labor Relations Act or any other applicable statute concerning the employment relationship. .

Drug-Free / Alcohol Free Environment

Employees and Agents are prohibited from consuming, distributing, possessing, selling, or using controlled substances while on duty. In addition, employees and agents may not be under the influence of any controlled substance, such as drugs or alcohol, while at work, on company premises or engaged in company business. Prescription drugs or over-the-counter medications, taken as prescribed, are an exception to this policy.

Anyone violating the policy may be subject to disciplinary action, up to and including immediate termination of employment or agency.

Open Door Policy

Columbia Real Estate has an open door policy and takes employee concerns and problems seriously. The company values each employee and agent and strives to provide a positive work experience. Employees and agents are encouraged and expected to bring workplace concerns or problems they might have or know about, to Danielle Little or AW Smith. This does not mean that the employee or agent should bring up every problem or concern. Workplace drama is often amplified by petty attempts to get others in trouble. Columbia Real Estate works toward a workplace drama free atmosphere. But this does not mean that management should be contacted about petty complaints of co-workers or co-agents. Columbia Real Estate will continue to grow and change. It is important that our culture always remain positive and productive. . Before contacting management about an issue you must process these 3 steps:

1. Ask yourself if you are upset about the issue. If so, put the issue on hold for 24 hours before making contact. No quick emails, no snarky text messages, no office gossip. If after 24 hours you think it still needs management attention, then proceed.
3. Ask yourself if this is an issue worthy for contacting management. Is it more of a personal problem, dislike, or inconvenience? If so, consider working it out on your own accord.
4. Ask yourself if this is an issue that will likely get backlash from management. Columbia Real Estate is the Company and Employer. It is concerned with promoting growth, profits, and employee and agent satisfaction. If the issue does not concern the company in some way, consider working it out on your own accord.

Section 3 – Company Practices and Procedures

Agency

Consumers are often confused about whom the real estate broker represents in a transaction. Columbia Real Estate may be employed by the seller or the buyer, or both. Whomever we represent in a transaction, we must observe our duties as described in state law. Our agents and employees should always remember who has employed us, and never allow the pursuit of a commission to blur the clear-cut responsibilities to our clients. We must inform our principal of any facts that might affect their decision, along with the source of these facts. You must always strive for excellence in representing our clients, no matter the size or type of transaction.

Broker - Appointments

Our broker/owner is available for assistance and consultation, and will be accessible to the agents. If you feel you need immediate assistance, please seek help from Danielle Little. She is prepared to answer the majority of questions and concerns that arise. If needed he will get our owner/broker involved for clarification.

Broker and Manager- Assistance

Columbia Real Estate's broker and managers will provide assistance to the agents and employees whenever necessary. The broker and managers will not do those things that the agent or salesperson should do. Counsel and coaching from the broker and managers should supplement the salesperson's efforts, not replace them.

When an agent has a problem, they should try to give the managers his or her recommendation for the solution to the problem. This one important practice, can expedite the learning curve of a new agent.

Code of Professional Conduct

Columbia Real Estate expects its employees to adhere to a standard of professional conduct and integrity. This ensures that the work environment is safe, comfortable and productive. Employees and agents should be respectful, courteous, and mindful of others' feelings and needs. General cooperation between coworkers and supervisors is expected. Individuals, both employees and agents, who act in an unprofessional manner may be subject to disciplinary action.

Positivity is an important talent that Columbia Real Estate looks for in the agents we recruit. High levels of Positivity in our work environment is crucial and will be protected. Likewise, negativity can quickly spread and cause problems. It will not be tolerated. At Columbia Real Estate, if you have a problem or concern, we have a problem or concern. Come to us and let's discuss it and figure it out. Complaining and griping, moaning and groaning to other co-workers, just brings everyone down and provides an inhospitable work environment.

We believe that for this firm to be successful, we must set out our philosophy of doing business clearly. These things, above all else, are important to us:

Integrity.

No other single attribute of a person or of a business, can have such an impact on success or failure. We believe that every action must be taken with truth and honesty, and if we must ask ourselves if it is all right to do something, it probably is not. There must be honesty in every action and truth in every word. We expect honesty from our employees and our sales team.

Service. Our clients and customers have a right to expect outstanding service. We are paid not for our time, but for our service. If we expect to be well paid, we must provide the highest level of service available. We expect our employees and our sales team to provide extraordinary service.

Hard Work. No organization can grow and prosper unless each member of the team puts forth the maximum effort. We expect hard work and positive results from our employees and our sales team. Columbia Real Estate team members have high work intensity and energy when they are working. They work fast and efficiently on all things real estate related.

Professional Competence. We should never undertake an assignment for a client or customer unless we have the training and experience to do the job. We believe in continuing education, for only by learning better ways to provide service, can we enhance our reputation. We expect our employees and sales team to continue learning. Reading and implementing new practices is one of the easiest ways to excel in areas where the masters have already proven success. Read all you can, whenever you can.

Cooperation. An organization can be great when all members are working together for a common purpose. It can be mediocre when some are rowing in a different direction. Helping one another when possible will bring harmony prosperity, and happiness to us all. We expect cooperation from our employees and sales team.

Accountability. Our clients and customers must be happy with the transaction or we will not earn repeat business. If we make a mistake, we must be accountable and make it right with the customer. We expect our sales team to be accountable for mistakes if a client is damaged.

Professional Ethics. The Code of Ethics of the National Association of REALTORS® is a guide for our daily business operations. The laws of this state are clear as to our obligations to our clients and customers. Read the guide and abide by it.

The above things, above all else, are important to us. We shall not vary from these principles under any circumstances.

Commissions – Variable Rate Commissions

Based upon the brokerage calculations of income and expenses, Columbia Real Estate has determined a rate of 6% of sale price to be the fee for services when listing a property and 3% if handling only one side of the transaction. Agents sometimes must have the latitude to be able to negotiate and make an on the spot adjustment in order to keep from losing a potential business transaction. Agents may, with careful consideration, take a listing at 5% without consulting the Broker. If anything less than 5% is proposed, Broker approval must be obtained prior to the signing of any agreements. Any commission reductions requested during the course of the transaction must be approved by the Broker and the appropriate form completed and signed by the Seller and participating agent(s).

Commissions - Payment to Salespersons

Commissions will be paid to salespersons within three working days after Columbia Real Estate has received the gross commission.

Commissions - Offset for Expenses

If an agent or salesperson owes expenses to the office (whether or not these expenses have been billed to the salesperson), the expense will be deducted from the commission paid to the salesperson with a statement of accounting.

Commissions - Agreement with other Brokers

Commission Splits between Brokerage Offices may be negotiated by the Designated Broker of Columbia Real Estate. Salespersons will not discuss commission splits with other offices.

Commissions - Legal Action to Collect

Occasionally, a client may refuse to pay a fee that the Company has earned. The Company will have sole discretion as to the legal remedies to be taken to collect the commission, and will not be bound to do so. If the Company elects to take legal action, the costs of the action will be borne by the Company and the salesperson in the same proportion as the commission would have been split.

Disputes - Between Buyer and Seller

Buyers and sellers often have differing interests, needs and personalities. The result of these differences is occasionally a dispute over the terms of the contract. We believe in the moral and legal validity of properly drawn real estate contracts. Litigation is costly, time-consuming and often results in both parties being hurt. Salespersons should try to move buyers and sellers toward the 'center' to a common ground and encourage reason, flexibility and compromise.

Education

Employees and agents of our company should not undertake an assignment for a client or a customer unless we have the training and experience to do the job well. We cannot expect to be called a 'professional' without making an investment of time and money on education. We encourage our salespersons to continue learning better ways to provide service. There are many resources for education, including:

- Real estate seminars
- REALTORS® Institutes
- Sales meetings
- Board of REALTORS® meetings
- State and National Association Conventions
- Books on Real Estate and Professional Selling
- Magazines ("Real Estate Today," etc.)

- University courses and more...
- Invest in education. It will pay you back tenfold.

Expectations

We are building the finest brokerage in this area. We have high expectations of the members of our firm:

1. We expect each agent to serve clients and customers with integrity, competence and courtesy.
2. We expect each agent to understand, accept, and abide by our Company philosophy, policies and procedures.
3. We expect each trained agent to strive to attain the following objectives:
 - a. Make at least one sale each month.
 - b. Take at least one sellable listing each month.
 - c. Earn at least \$50,000 each year.
4. We expect each agent to understand that our firm must be profitable if it is to remain viable. This means that all should strive to enhance revenues and keep costs in line. A profitable firm provides an environment of success for all.
5. Commission to the broker should not be thought of, or talked about negatively. It is these monies that give us the company to work at, and a return, for the massive amount of upfront and ongoing costs, that exist.

Expenses

Questions often arise about which expenses are paid by the Company, and which are the responsibilities of the salesperson. Our policy is as follows:

The Company will pay for:

- Office Space
- Desks and Work Areas
- Utilities
- Telephones
- Internet Hookups
- Telephone Answering Service
- Copiers / Fax Machines / Scanners
- Company Website
- Internet Advertising
- Janitorial Service
- Real Estate Signs (not including riders)
- Lockboxes
- Crisscross Directory

- Stationary for Servicing Listings and Sales
- Postage for Servicing Listings and Sales
- Advertising of Listings on a Rotation Basis
- Secretarial Assistance when possible
- Broker Assistance when possible
- Broker Approved Sales Training
- Supra Lock Box
- Flyer Printing in Color
- Photography Sessions with prior approval from Designated Broker.

The Salesperson will pay for:

- Business Cards
- Postage (except that used for servicing listings and sales)
- Specialty Advertising Items
- Licensing Fees
- Board of REALTORS® Dues
- Personal Office Supplies
- Personal Sales and Listing Tools
- Long Distance Telephone Charges
- Stationery for Mass Mailings
- Copies, except those directly related to listings and sales
- Special, additional advertising
- Automobile Expenses
- Health Insurance
- Personal Website Templates
- Social Security and Taxes
- Any other expenses incurred by the salesperson not specifically shown above as provided by Company.

Forms and Printed Materials

We have designed and printed certain forms to organize information into a permanent, written record. Very often, a form can be effective in sales presentations. Critical questions will occasionally arise about a listing or a contract when the agent is not available. At such times it is good to be able to get the necessary information. Agents must fully complete all necessary paperwork during the listing and sales process. If a salesperson has suggestions for improving a Company form, the managers should be informed and that information will be discussed with the broker.

Company Property

Company property, such as equipment, vehicles, telephones, computers, and software, is not for private use. These devices are to be used strictly for company business, and are not permitted off grounds unless authorized by management. Company property must be used in the manner for which it was intended. Upon termination, employees and agents are required to surrender any company property they possess.

Company computers, internet and emails are a privileged resource, and must be used only to complete essential job-related functions. Employees and agents are not permitted to download any “pirated” software, files or programs and must receive permission from Danielle Little before installing any new software on a company computer. Files, programs, photos, and videos stored on company computers may not be copied for personal use.

Licensed Agents should plan on using their own laptop for business. Columbia Real Estate will have extra computers available for use, but they could be busy from time to time with other agents. If an agent does not have a laptop, the company has a laptop program in which you can purchase one at a discount from our IT vendor. The cost of these laptops are the responsibility of the agent or employee. See Danielle Little for details.

Phones are provided for business use. The company requests that employees not receive personal calls while on duty. If urgent, please keep personal calls to a minimum and conversations brief. Personal long distance calls are not permitted.

Employees are reminded that they should have no expectation of privacy in their use of company computers or other electronic equipment.

Office - Equipment and Supplies

Equipment and supplies, including reference material, should not be removed from the office for any reason. Upon termination, employees and salespersons will return any supplies and reference materials in his or her possession.

Office - Housekeeping

Clients and customers develop their first impressions from the appearance of our office. We ask all members of the firm to help in keeping the office neat and clean. This includes reception area, desks, file cabinets, conference areas, and parking lot.

Privacy

Employees, agents, brokers, and employers share a relationship based on trust and mutual respect. However, the company retains the right to access all company property including computers, desks, file cabinets, storage facilities, and files and folders, electronic or otherwise, at any time. Employees and agents should not entertain any expectations of privacy when on company grounds or while using company property.

All documents, files, voice-mails and electronic information, including e-mails and other communications, created, received or maintained on or through company property are the property of the company, not the employee or agent. Therefore employees and agents should have no expectation of privacy over those files or documents.

Personnel Files

The company maintains a personnel file on each employee and agent. These files are kept confidential to the extent possible. Employees and agents may review their personnel file upon request to office manager and with approval by the broker.

It is important that personnel files accurately reflect each employee's or agents personal information. Employees and agents are expected to inform the company of any change in name, address, home phone number, home address, or emergency contact information.

Section 4 – Work Performance

Expectations

The company expects every employee and agent to act in a professional manner. Satisfactory performance of job duties and responsibilities is key to this expectation. Employees and agents should attempt to achieve their job objectives, and act with diligence and consideration at all times. Poor job performance can result in disciplinary action, up to and including termination.

Reviews

The company may periodically evaluate an employee's or agent's performance. The goal of a performance review is to identify areas where an employee or agent excels and areas that need improvement in relationship to the company's expectations. The company uses performance reviews as a tool. All performance reviews are based on merit, achievement and other factors may include but are not limited to:

- Attendance and Punctuality
- Attitude
- Ability to Service Buyers and Sellers
- Job Skills in Servicing Buyers and Sellers
- Number of Listings Captured
- Number of Buyers Represented
- Teamwork and Cooperation
- Compliance with Company Policies
- Past Performance Reviews
- Improvement Plans and Self Learning
- Acceptance of Responsibility and Constructive Feedback

Written performance evaluations may be made at any time to educate employees and agents of outstanding levels of performance and unacceptable levels of performance. Evaluations or any subsequent change in employment or agency status, position or pay, does not alter the employee's or agents at will-relationship with the company. Forward any questions about performance expectation or evaluations to Danielle Little, who will conduct the evaluations with approval or input of the owner/broker.

Absence - Compensation to another Salesperson

Salespersons must occasionally leave town for education seminars, business or vacation. Our customers should not experience any decrease in service during this period. The broker should not be expected to assume the workload. Another salesperson should be selected to serve our customers, and the salesperson who takes care of the absent salesperson's work, must be compensated. If the broker must handle the salesperson's work, the broker will be compensated. We have set a standard compensation to be paid by the absent salesperson; this does not preclude a different written agreement between two salespersons.

Work performed	Compensation
Taking a listing	50%
Writing a contract	50%
Presenting a contract (sold)	20%
Presenting a contract	\$50
Attending Closing	\$50

The salesperson who is to be absent should arrange with another salesperson to handle any business and notify the Designated that the arrangement is confirmed.

Appointment Calendar

It is our experience that the most successful salespersons and employees have a written plan of action for each day. We strongly recommend that everyone keep a daily calendar for appointments, for completing necessary tasks, and for prospecting effectively. It is also important to share these calendars with Danielle Little and the receptionist, so communications are open as to action plans and weekly priorities.

Automobile

First impressions are lasting impressions. The appearance of a salesperson's automobile is as important as his or her personal appearance. The automobile need not be new, but must be neat and clean. Air conditioning and heat will help to keep your buyer's loyalty. Your automobile should be in good mechanical order. Reliability is very important. Safety is everything.

Automobile - Insurance

Each salesperson must carry automobile liability insurance in amounts not less than \$100,000 for each person, \$300,000 for each accident. The company should be included on the policy as insured. A copy of the paid insurance policy will be provided to the Company annually.

Business Cards

Business cards should be in the format prescribed by the Company, and may be ordered through the office to take advantage of printing discounts. Payment will be made by the salesperson at the time of ordering.

Attitude- Come to Work to Work, Not to Engage in Personal Matters

Probably the single most important attribute of a successful salesperson is attitude. It is said that the act of smiling releases a chemical into the blood stream that brings on a feeling of happiness. Whether or not this is true, good things clearly come to those with good attitudes. A positive attitude allows us to do difficult tasks more easily. A negative attitude renders

difficult tasks impossible. Attitude, good or bad, cannot be concealed. A smile can be "heard" by phone. Caring for others will be easily recognized by clients and customers. Success comes from attitude and luck favors the prepared. A positive attitude is the key to a smooth and successful work day. Below are reminders of the work environment we expect and will protect.

1. Managers and leaders must lead without drama. Attitude is EVERYTHING.
2. Agents are not allowed to gossip in the workplace.
3. Agents are not allowed to tell each other what to do.
4. Outbursts of anger are not acceptable.
5. If you did it when you were 15, don't do it now.
6. Venting must occur outside the workplace.
7. When in doubt, wait to reply.
8. Know when it's time to talk.
9. Do not engage in workplace debate opinions: Have escape phrase ready.
10. Do not assume negative intent.

Confidentiality

We often learn a great deal about our clients and customers because they have placed their trust in us. It is good practice to keep all problems and details of our clients, strictly confidential. Many times, if a client learns that a salesperson was discussing even minor information, about them and their transaction to someone they do not know, the customer will not return or refer to that agent. Discretion is our practice and sets professionals apart.

Dress

The attitudes of others toward us are frequently shaped by the way we dress. We cannot think of an instance when a sale was lost because the salesperson was professionally dressed, but many customers have been put off by "sloppy," "over-casual," or "provocative" clothing. When we expect customers and clients to trust us with the largest single transaction of their lives, the purchase of real property, we must understand that they expect us to dress and act, as if we are serious and professional. It is acceptable, while showing vacant land, to dress in jeans. It is not appropriate in most other business situations.

Contract Files - Checking for completeness

When a salesperson turns in a contract, several items should be included in the file. It is the responsibility of the salesperson to see that all items are attached to the contract files. The receptionist and managers are the cross check and double check, to ensure accuracy and compliance.

Independent Contractor

Salespersons are considered to be independent contractors, not employees. The Company will not withhold income taxes nor social security taxes. The salesperson is under the direction of the broker as to the results of the work, but not the methods by which such results are accomplished. The Company and the salesperson will execute an Independent Contractor Agreement that defines the relationship in detail.

