



OFFICE POLICY MANUAL

Florida & New Jersey Operations

FINAL EDITION

This manual establishes Achieve Realty office policies and operating standards for Florida and New Jersey operations. State law, commission rules, MLS rules, association requirements, independent-contractor or employment agreements, and written brokerage directives control if they are more restrictive or more current than this manual.

Effective Date: _____

Approved By: _____

Version: Revised - September 2026

How to Use This Manual

This manual establishes the general operating standards, professional expectations, risk-management practices, and office procedures for Achieve Realty. It is intended to provide clear guidance while allowing the Broker/Owner to issue supplemental written procedures as business needs, law, technology, MLS rules, and market practices evolve.

- Read the manual in conjunction with your independent-contractor or employment agreement, commission schedule, state licensing laws, MLS rules, association rules, and written brokerage directives.
- When a policy is unclear, ask the Broker/Owner or designated manager before acting.
- Where a law, regulation, MLS rule, association rule, or written brokerage directive is more restrictive than this manual, the more restrictive/current requirement controls.
- Agents and staff are expected to acknowledge receipt and understanding of the manual and material updates.

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1. Purpose, Scope & Authority

Achieve Realty maintains this manual to establish consistent brokerage practices, reduce risk, support professional service, and explain expectations for sales associates, broker associates, employees, teams, and staff to the extent applicable.

- The Broker/Owner has final authority over brokerage policy, supervision, risk-management decisions, and interpretation of this manual.
- No policy in this manual creates a guarantee of continued affiliation, employment, compensation, or assignment of leads.
- Policies may be amended when business needs, law, commission guidance, MLS requirements, insurer requirements, or technology changes make revision appropriate.
- Written brokerage directives, compliance notices, and transaction-specific instructions may supplement this manual.

NOTES

2. Brokerage Identity, Office Standards & Professionalism

Achieve Realty expects every person affiliated with the brokerage to protect the firm’s reputation and deliver courteous, timely, competent service.

- Use the Achieve Realty name, logo, colors, approved brokerage disclosures, and contact information accurately and consistently.
- Communicate professionally with clients, customers, cooperating brokers, vendors, attorneys, title/settlement professionals, lenders, inspectors, and the public.
- Maintain appropriate attire and conduct for client meetings, showings, closings, office events, video, and public-facing marketing.
- Do not make statements that are false, misleading, disparaging, discriminatory, or inconsistent with brokerage policy.
- Office equipment, software, forms, subscriptions, credentials, and materials are for authorized business use.

Office Locations & Hours

Office addresses, operating hours, telephone procedures, mail handling, meeting-room procedures, and local-office rules may be published separately and updated without reissuing this manual.

NOTES

3. Independent-Contractor / Employment Status

The relationship between Achieve Realty and each affiliated person is governed by the applicable written agreement. Nothing in this manual changes that agreement or creates a different legal relationship.

- Independent contractors are responsible for their own business expenses except where the brokerage has agreed otherwise in writing.
- Compensation, splits, fees, caps, lead charges, referral arrangements, and other financial terms are governed by the current written compensation/independent-contractor agreement or approved addendum.
- Employees, if any, are governed by applicable employment policies and law in addition to this manual.
- No manager or associate may promise compensation, benefits, ownership rights, or exceptions to written agreements unless authorized in writing by the Broker/Owner.

NOTES

4. Code of Ethics, Fair Housing & Non-Discrimination

Achieve Realty is committed to lawful, ethical, and inclusive real estate practice. REALTORS® must comply with the REALTOR® Code of Ethics, and all licensees must comply with applicable fair housing and anti-discrimination laws.

- Provide equal professional service without discrimination based on any characteristic protected by federal, state, or local law.
- Do not steer, discourage, limit, or alter service based on protected characteristics or demographic assumptions.
- Use objective, property-related and client-directed criteria in searches, recommendations, and marketing.
- Advertising, images, targeting, wording, AI-generated content, and social-media campaigns must comply with fair-housing requirements.
- Report suspected discriminatory conduct, harassment, or retaliation promptly to the Broker/Owner or designated manager.

NOTES

5. Agency, Representation & Consumer Disclosures

Agency and representation must be established, disclosed, documented, and performed in accordance with the law of the state where the property or transaction is located.

- Use only current brokerage-approved agency, representation, disclosure, and compensation forms.
- Explain representation choices accurately and avoid giving legal advice.
- Deliver required disclosures and agreements at the time required by law and brokerage procedure.
- Disclose personal interest, license status, ownership interest, family interest, or other conflicts when required.
- When uncertain about an agency relationship, stop and obtain Broker/Owner guidance before proceeding.

NOTES

6. Listings & Seller Representation

Listings must be documented, accurate, complete, and managed in accordance with brokerage, state-law, MLS, and association requirements.

- Use current brokerage-approved listing agreements and required disclosures.
- Confirm ownership and authorized signatories before marketing property.
- Enter MLS information accurately and within applicable deadlines.
- Obtain authorization before making material changes to price, terms, status, or marketing.
- Do not advertise features, measurements, permits, zoning, income, condition, or other facts without a reasonable basis.
- Maintain seller confidentiality and follow documented showing/access instructions.
- Promptly deliver offers and material communications as required by law and agency duties.

NOTES

7. Buyer Representation

Buyer representation should be clearly established before providing services that require a written agreement under applicable law, MLS rules, or brokerage policy.

- Use current brokerage-approved buyer agreements and required disclosures.
- Explain scope, duration, compensation, termination, and exclusivity accurately.
- Use objective criteria when searching and discussing neighborhoods or communities.
- Document material buyer instructions and changes in search criteria.
- Encourage appropriate inspections, professional advice, due diligence, title review, insurance review, and financing review without selecting or guaranteeing third parties unless expressly authorized.

NOTES

8. Offers, Negotiations & Transaction Conduct

Agents must handle offers and negotiations promptly, accurately, confidentially, and within the authority granted by the client.

- Present offers and counteroffers as required by law and client instruction.
- Do not alter signed documents without proper authorization and documentation.
- Confirm material oral instructions in writing when practicable.
- Use brokerage-approved forms and avoid practicing law or drafting legal language beyond permitted real estate practice.
- Escalate unusual contingencies, legal threats, fraud indicators, competing-offer disputes, escrow disputes, or material transaction conflicts to the Broker/Owner.

NOTES

9. Transaction Files, AppFile & Record Retention

Complete transaction files are a brokerage requirement. Required records must be uploaded and maintained in the brokerage-approved transaction-management system.

- Use AppFile or the brokerage-designated replacement system for transaction documents when instructed.
- Upload executed agreements, addenda, disclosures, notices, compensation documents, correspondence, and other required records promptly.
- Do not keep the only copy of a material transaction document in personal email, text messages, or a local device.
- Use clear file names and preserve executed versions; do not overwrite final signed documents with drafts.
- Follow brokerage and state record-retention requirements and cooperate with audits or file-completion requests.

NOTES

10. Compensation, Commissions, Referral Fees & Payments

Compensation is paid only through the brokerage and only in accordance with written agreements, closing documentation, and applicable law.

- Agents may not directly receive commissions, transaction fees, referral fees, rebates, or other brokerage compensation unless specifically permitted and processed through Achieve Realty.
- Commission disbursements require complete transaction files and brokerage approval.
- Referral agreements must be documented and approved before payment.
- Bonuses, incentives, concessions, credits, and rebates must be documented and lawful.
- Electronic payment/ACH procedures must follow brokerage authorization requirements.

NOTES

11. CRM, Leads & Follow-Up

Agents are expected to manage leads responsibly and maintain timely follow-up using their approved CRM or another brokerage-accepted system.

- Protect lead and client information and do not export, sell, share, or misuse brokerage-provided lead data.
- Work assigned leads promptly and maintain reasonable follow-up records.
- Keep contact status, next action, source, and material notes current when using a CRM.
- Comply with applicable telemarketing, text-messaging, email, do-not-call, and consent requirements.
- When leaving the brokerage, ownership and transfer of leads/data will be governed by written agreements and applicable law.

NOTES

12. Advertising, Branding & Marketing

All advertising must accurately identify the licensee and brokerage as required and must comply with state law, MLS rules, fair housing rules, REALTOR® trademark rules, and Achieve Realty brand standards.

- Use only approved Achieve Realty logos and brand treatments.
- Include brokerage identification and required license disclosures where applicable.
- Obtain permission before using photos, floor plans, videos, testimonials, client information, copyrighted material, or third-party logos.
- Do not advertise a property without authority or after authority has ended.
- Disclose virtual staging, photo alteration, or AI-generated imagery when required by MLS, law, or brokerage policy and never use editing to materially misrepresent a property.
- All claims about rankings, production, awards, savings, returns, market conditions, or services must be truthful and supportable.

NOTES

13. Social Media, Video & Digital Communications

Professional standards apply to social-media posts, direct messages, video, livestreams, podcasts, websites, blogs, email marketing, and text messaging.

- Do not disclose confidential client information, transaction details, private communications, or protected personal information without authorization.
- Do not engage in discriminatory, harassing, threatening, deceptive, or defamatory conduct connected to brokerage business.
- Maintain required advertising disclosures on profiles, pages, videos, and posts as applicable.
- Correct material errors promptly when discovered.
- Personal opinions should not be presented as official Achieve Realty positions unless authorized.

NOTES

14. Technology, Cybersecurity & Data Privacy

Every affiliated person is responsible for reasonable safeguards over credentials, devices, client data, and transaction information.

- Use unique strong passwords and multifactor authentication when available.
- Never share login credentials or authentication codes.
- Verify wire instructions independently using trusted contact information; never rely solely on emailed wiring changes.
- Be alert to phishing, spoofing, malware, account takeover, fake payment requests, and fraudulent document links.
- Keep devices updated and secured; avoid storing sensitive files on unprotected personal devices.
- Report suspected data loss, unauthorized access, fraud, compromised credentials, or cybersecurity incidents immediately to the Broker/Owner.

NOTES

15. Artificial Intelligence (AI) Use

AI tools may improve productivity, but the agent remains responsible for accuracy, legal compliance, professional judgment, and client service.

- Human-review all AI-generated advertising, property descriptions, emails, scripts, analyses, images, summaries, and recommendations before use.
- Do not input confidential client information, nonpublic transaction information, passwords, financial data, identification documents, or other sensitive personal data into unapproved AI tools.
- Never rely on AI as a substitute for legal, tax, accounting, appraisal, inspection, lending, title, or other licensed professional advice.
- Check AI-generated factual claims, calculations, citations, market statistics, school information, zoning statements, and property details against reliable sources.
- Follow brokerage instructions regarding approved AI tools, disclosure of AI-generated media, record retention, and client communication.

NOTES

16. MLS, REALTOR® Associations & Professional Resources

Agents must comply with the rules of each MLS and REALTOR® association through which they obtain membership or access.

- Maintain active memberships, subscriptions, credentials, and required training where applicable.
- Follow MLS deadlines and status-change rules.
- Use MLS data only for authorized real-estate purposes and consistent with MLS licensing terms.
- Do not share MLS credentials or provide unauthorized database access.
- Use Achieve University resources for current links to local boards, MLS systems, Florida Realtors, NJ REALTORS®, and NAR resources.

NOTES

17. Open Houses, Showings, Keys & Property Access

Property access is a position of trust. Agents must follow seller instructions, showing-service rules, lockbox rules, and brokerage safety procedures.

- Never share lockbox codes, electronic key credentials, alarm codes, gate codes, or access instructions with unauthorized persons.
- Confirm property security when leaving: doors/windows locked, lights/thermostats as instructed, keys returned, and alarms reset when required.
- Document incidents, damage, access problems, missing property, unsafe conditions, or complaints promptly.
- Open-house registration, lead capture, sign placement, and follow-up must comply with brokerage and property-owner instructions.

NOTES

18. Safety, Incidents & Emergency Procedures

Personal safety takes priority over a showing, appointment, commission, or transaction.

- Use reasonable precautions when meeting unknown prospects and when entering vacant or unfamiliar properties.
- Tell a colleague, office contact, or trusted person where you are going when appropriate.
- Leave immediately if a situation feels unsafe and call emergency services when necessary.
- Report injuries, threats, harassment, property damage, suspected crimes, and significant safety incidents to the Broker/Owner promptly.
- Do not confront suspected criminals, squatters, trespassers, or volatile persons.

NOTES

19. Confidentiality, Conflicts & Client Information

Protect confidential information during and after a transaction or representation relationship as required by law and contract.

- Do not disclose motivation, negotiating position, financial details, personal circumstances, access information, or confidential communications without authorization.
- Avoid conflicts of interest and disclose material conflicts when required.
- Do not use confidential information for personal advantage or for another client.
- Limit access to sensitive records to persons with a legitimate business need.
- Dispose of records containing sensitive information securely.

NOTES

20. Complaints, Disputes & Escalation

Potential claims and disputes should be identified early and escalated promptly.

- Immediately notify the Broker/Owner of written complaints, legal threats, demand letters, subpoenas, regulator inquiries, ethics complaints, fair-housing complaints, commission disputes, escrow disputes, or threatened litigation.
- Do not admit liability, promise payment, negotiate a settlement, or respond substantively to legal/regulatory correspondence without authorization.
- Preserve relevant documents, emails, texts, photos, recordings, CRM records, and transaction files.
- Cooperate with brokerage counsel, insurers, regulators, associations, and internal review as directed.

NOTES

21. Training, Licensing & Continuing Education

Each licensee is responsible for maintaining an active license and completing required education, while Achieve Realty may require additional training as a condition of affiliation or access to certain tools/programs.

- Monitor license renewal and continuing-education deadlines.
- Complete required ethics, fair-housing, MLS, association, brokerage, and technology training on time.
- New agents should complete Achieve Agent Onboarding and assigned 30/60/90-day activities.
- Attend compliance or policy training when designated mandatory by the Broker/Owner.
- Ask for coaching or supervision when handling an unfamiliar transaction type.

NOTES

22. Office Resources, Vendors & Affiliates

Achieve Realty may provide or identify technology, education, title, mortgage, marketing, transaction, coaching, and other resources. Availability may change.

- Use of optional third-party vendors is generally the agent's choice unless a specific brokerage procedure requires a designated system.
- Do not represent that a third-party vendor is guaranteed, endorsed for every situation, or required unless the brokerage has expressly stated so.
- Affiliated-business disclosures and consumer-choice requirements must be followed where applicable.
- Agents remain responsible for evaluating vendor suitability and complying with applicable disclosure requirements.

NOTES

23. Harassment, Respectful Workplace & Non-Retaliation

Achieve Realty expects a professional environment free from unlawful discrimination, harassment, intimidation, and retaliation.

- Unwelcome conduct based on a legally protected characteristic is prohibited.
- Sexual harassment, threats, bullying, repeated abusive conduct, and retaliation for good-faith reporting are prohibited.
- Concerns should be reported promptly to the Broker/Owner or another designated contact if the complaint involves the normal reporting person.
- Reports will be addressed as promptly and discreetly as reasonably possible, consistent with a fair review and legal obligations.
- Knowingly false reports or deliberate misuse of the complaint process may result in corrective action.

NOTES

24. Separation, Termination & Return of Brokerage Property

When an affiliation or employment relationship ends, both the departing person and brokerage must protect clients, records, pending transactions, confidential information, and brokerage property.

- Follow written agreements regarding notice, pending transactions, listings, buyers, leads, commissions, referrals, and post-separation obligations.
- Return keys, signs, lockboxes, devices, records, access credentials, files, credit cards, and other brokerage property promptly.
- Do not remove or copy brokerage/client data except as expressly permitted.
- Immediately stop using Achieve Realty branding, advertising, email addresses, websites, systems, and credentials when instructed.
- Brokerage access may be disabled immediately when necessary to protect data, clients, or systems.

NOTES

25. Florida & New Jersey State-Specific Administration

Achieve Realty operates across Florida and New Jersey. Transaction practices must follow the law and brokerage procedures applicable to the state where the licensed activity occurs.

Florida Operations

- Use current Florida-approved brokerage forms and disclosures as directed.
- Follow Florida licensing, advertising, escrow, transaction-broker/single-agent/no-brokerage relationship, record-retention, and supervision requirements applicable to the transaction.
- Follow the rules of the applicable Florida MLS and local REALTOR® association.

New Jersey Operations

- Use current New Jersey-approved brokerage forms, consumer-information disclosures, and required agency documents as directed.
- Follow New Jersey licensing, advertising, agency, record-retention, supervision, and transaction requirements applicable to the matter.
- Follow Bright MLS, South Jersey Shore Regional MLS, and/or other applicable MLS/board rules based on the property and membership.

Controlling Rule

This section is intentionally high-level. State-specific procedures may be issued separately and updated as laws, commission guidance, forms, and MLS rules change. Agents must use current brokerage-approved procedures and forms.

NOTES

26. Do Not Call, Do Not Text & Do Not Contact Compliance

Achieve Realty requires all prospecting and marketing outreach to comply with applicable federal and state telemarketing, text-messaging, privacy, solicitation, and consumer-contact rules. Consumer requests to stop or limit contact must be honored promptly and documented.

- Before making covered telemarketing calls, use brokerage-approved procedures to screen numbers against the National Do Not Call Registry and any Achieve Realty entity-specific Do Not Call / Do Not Contact list.
- National Do Not Call Registry data used for covered calling campaigns must be refreshed at least every 31 days unless a more restrictive current rule applies.
- Immediately record any request such as “do not call,” “stop,” “remove me,” “unsubscribe,” or another clear request to stop or limit contact in the CRM and any brokerage-designated suppression list.
- Do not call, text, or continue an automated campaign merely because a telephone number appears in a public record, MLS record, lead list, data service, or online directory. Availability of a number is not permission to contact it.
- Automated calls, prerecorded/artificial voice calls, robotexts, mass texting, and similar technology require separate review for TCPA/FCC consent and opt-out requirements before use.
- Agents must use brokerage-approved systems and workflows that preserve opt-out and suppression data. Do not delete, bypass, or override a Do Not Contact flag without Broker/Owner authorization and a documented lawful basis.
- If a consumer revokes consent or requests no further calls/texts, stop the applicable communications and escalate any uncertainty to the Broker/Owner before further outreach.
- State-specific restrictions in Florida, New Jersey, or the consumer’s state may be more restrictive than federal rules and must also be followed.

Achieve Realty Operating Rule

When in doubt, treat a clear consumer request not to be contacted as a Do Not Contact instruction and stop marketing outreach until the Broker/Owner confirms that further contact is permitted.

Primary Compliance Sources

FTC Telemarketing Sales Rule / National Do Not Call guidance and FCC Telephone Consumer Protection Act consent and revocation rules. Current requirements should be verified before launching a campaign.

NOTES

27. Required Written Buyer Representation Agreements

Achieve Realty requires agents working with buyers to use a current brokerage-approved written buyer representation agreement when required by applicable law, MLS policy, or brokerage procedure. For MLS Participants subject to NAR policy, a written buyer agreement is required before touring a home unless inconsistent with state or federal law or regulation.

- Obtain the applicable written buyer agreement before an in-person or live virtual home tour when required by MLS policy, law, or Achieve Realty procedure.
- Use only the current brokerage-approved form for the state and transaction involved.
- Explain the services to be provided, duration, exclusivity or non-exclusivity, termination rights, and compensation terms before the buyer signs.
- Compensation must be stated in an objectively ascertainable manner and may not be open-ended.
- The agreement must not permit Achieve Realty or the agent to receive more compensation for brokerage services than the amount or rate agreed to with the buyer.
- Buyer agreements must conspicuously state that broker fees and commissions are not set by law and are fully negotiable.
- Deliver a copy of the signed agreement to the buyer and upload the executed document to the brokerage transaction-management system as required.
- Do not characterize a buyer agreement as automatically exclusive, non-negotiable, or mandated by law when that statement is not accurate. Explain the actual requirement and the negotiable terms.

Before a Showing

Confirm that the required written agreement is signed and that the scope of representation matches the properties and services being provided.

Broker Review

Questions about limited-service, non-exclusive, short-term, property-specific, or unusual buyer agreements should be referred to the Broker/Owner before execution.

NOTES

28. Clear Cooperation & Listing Marketing

Achieve Realty listing agents must comply with the applicable MLS filing deadlines, NAR Clear Cooperation Policy where applicable, local MLS rules, and the seller's documented marketing instructions. Public marketing can trigger accelerated MLS submission requirements.

- Under NAR Clear Cooperation Policy, a listing that is publicly marketed generally must be submitted to the MLS for cooperation within one business day, subject to the applicable local MLS rules and permitted exemptions.
- Public marketing can include yard signs, public-facing websites, brokerage website displays, IDX/VOW displays, email blasts, multi-brokerage listing-sharing networks, public apps, flyers displayed in windows, and other marketing available to the public.
- One-to-one broker-to-broker communication may be treated differently from multi-brokerage or public marketing under current NAR guidance; agents must follow the applicable local MLS interpretation and brokerage procedure.
- Office Exclusive and Delayed Marketing options may be available only as permitted by the local MLS and require the seller's informed written direction/certification using the required form.
- Delayed Marketing Exempt Listings must be handled according to the local MLS's permitted delay period and rules concerning IDX, syndication, brokerage marketing, and MLS availability.
- Never use "coming soon," private-network, office-exclusive, delayed-marketing, or off-market strategies to circumvent MLS rules, fair-housing obligations, or the seller's informed instructions.
- Before publicly marketing a listing that is not yet fully available in the MLS, verify the signed listing agreement, local filing deadline, exemption status, required seller disclosure, and permitted marketing channels.
- If the local MLS rule is more restrictive than the general policy summarized here, the local MLS rule controls.

Seller Choice & Documentation

Explain the material benefits and tradeoffs of immediate broad MLS exposure versus any permitted exempt or delayed-marketing option. Obtain the required seller certification before using an exempt status.

Local MLS Rules Control

Achieve Realty participates in multiple MLS markets. NABOR, MIAAOR, BEAR/Southwest Florida MLS, Florida Gulf Coast MLS/RPCRA, Bright MLS, South Jersey Shore Regional MLS, and other applicable MLSs may implement procedures differently. Verify the current rule for the property's MLS before acting.

NOTES

29. Wire Fraud Safety & Funds Verification

Wire fraud and payment-diversion scams are a serious transaction risk. Achieve Realty agents and staff must use independent verification procedures for wiring instructions and must promptly escalate suspected fraud or unauthorized payment changes.

- Warn buyers, sellers, and other clients early in the transaction that criminals may impersonate title companies, settlement agents, attorneys, lenders, brokers, or other transaction participants to redirect funds.
- Never rely solely on wiring instructions, account changes, payment requests, or revised recipient information received by email, text message, messaging application, or other electronic communication.
- Before funds are sent, independently verify the recipient and wiring instructions using a trusted telephone number obtained from a previously verified source. Do not use a phone number supplied only in the message that contains or changes the wiring instructions.
- Treat last-minute changes, urgency, secrecy, changed bank details, altered email domains, unusual spelling, or requests to bypass normal verification procedures as fraud warning signs.
- Do not request, store, forward, or retain bank account numbers, routing numbers, passwords, Social Security numbers, or other sensitive financial information unless the brokerage has specifically authorized the business need and an approved secure method is being used.
- Agents must not create, modify, interpret, or independently transmit wiring instructions on behalf of a title company, settlement provider, attorney, lender, or financial institution unless specifically authorized by the Broker/Owner and the responsible provider.

Required Verification Procedure

When a client must send transaction funds, direct the client to verify instructions with the intended recipient through an independently confirmed contact method. If any instruction changes, stop the process and repeat the independent verification before funds are released.

If Fraud Is Suspected

If suspicious instructions are received or funds may have been misdirected, act immediately. Contact the sending financial institution and the legitimate title/settlement provider through verified channels, notify the Broker/Owner promptly, preserve relevant emails, texts, headers, screenshots and transaction records, and follow instructions from the financial institution, settlement provider, law enforcement, counsel, insurer, or other appropriate professionals.

NOTES

30. Amendments, Acknowledgment & Signature

This manual is intended to be a living document. Achieve Realty may revise policies as laws, MLS rules, technology, risk-management practices, and business operations change.

- Agents and staff are responsible for reviewing material updates distributed by the brokerage.
- Failure to follow brokerage policy may result in corrective action, loss of privileges, reassignment of leads, suspension of access, or termination of affiliation/employment, subject to applicable agreements and law.
- This manual does not replace independent legal advice and does not create contractual rights beyond the parties' written agreements.

ACKNOWLEDGMENT OF RECEIPT

I acknowledge that I received access to the Achieve Realty Office Policy Manual, understand that I am responsible for reading and complying with applicable policies, and understand that policies may be revised. I understand that this manual is not a substitute for my written affiliation/employment agreement or applicable law and does not create a guarantee of continued affiliation, employment, compensation, or assignment of business.

Name: _____

Signature: _____

Date: _____

Office / State: _____

Source Framework & Policy References

This manual was developed using National Association of REALTORS® guidance that an office policy manual should use clear language, address a broad range of policies, establish procedures, address compensation, termination, training and employment rules, and include acknowledgment by the reader. The policies in this manual are customized for Achieve Realty operations and should be read together with current law, commission rules, MLS rules, association requirements, independent-contractor or employment agreements, and written brokerage directives.

Primary office-policy reference: National Association of REALTORS®, “Real Estate Office Policy Manuals,” <https://www.nar.realtor/real-estate-office-policy-manuals> (accessed September 20, 2026).

Additional compliance references: FTC, “Complying with the Telemarketing Sales Rule,” <https://www.ftc.gov/business-guidance/resources/complying-telemarketing-sales-rule>; FCC TCPA consent/revocation rules, <https://docs.fcc.gov/public/attachments/FCC-24-24A1.pdf>; NAR Policy Statement 8.13, Written Buyer Agreements Required, <https://www.nar.realtor/handbook-on-multiple-listing-policy/no-compensation-offers-in-mls-section-4-written-buyer-agreements-required-policy-statement-8-13>; NAR Policy Statement 8.00, Clear Cooperation, <https://www.nar.realtor/handbook-on-multiple-listing-policy/participants-rights-section-17-clear-cooperation-policy-statement-8-00>; and NAR Policy Statement 8.14, Multiple Listing Options for Sellers, <https://www.nar.realtor/handbook-on-multiple-listing-policy/current-listings-section-5-multiple-listing-options-for-sellers-policy-statement-8-14> (accessed September 20, 2026).