



# **eXp Realty**

## **Policy and Procedures**

*These Vermont Policies and Procedures (“VT P&Ps”) of eXp Realty comprise an integral and material part of the eXp Realty U.S. Policies and Procedures (“eXp P&Ps”), and are expressly incorporated by this reference into the eXp P&Ps in their entirety, verbatim and at length, and constitute a part of the eXp Realty Independent Contractor Agreement (“ICA”) as though fully set forth herein. Unless otherwise defined in these VT P&Ps, capitalized terms used herein shall have the meanings ascribed to them in the eXp P&Ps and the ICA.*

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## **GENERAL VERMONT POLICIES**

All Agents doing business in the State of Vermont (VT) with eXp Realty LLC. (“eXp Realty”), are expected to abide by both the eXp Realty U.S. Policies and Procedures (“eXp P&Ps”), located at [www.exprealty.com/policies](http://www.exprealty.com/policies), and these eXp Realty LLC. Policies and Procedures (“VT P&Ps”), To the extent that these VT P&Ps conflict with the eXp P&Ps due to specific Vermont laws or regulations, these VT P&Ps will govern. If there are any questions about these VT P&Ps or the eXp P&Ps in general, contact the State Broker or Managing Broker(s).

## **COMPANY INFORMATION**

### **Company EIN**

Exp Realty LLC  
EIN: 20-8369429

### **HUD Homestore/NAID**

Our NAID for eXp Realty in Vermont is XPRLTY9440.

### **[Vermont Real Estate Commission License Information](#)**

### **Office Address(es)**

#### **Main Office Physical Address of Record:**

50 Lakeside Ave, Suite 470  
Burlington, VT 05401  
License Number: 083.0650338-MAIN  
Expiration Date: 03/31/2024

#### **Branch Office(s) Physical Address(es):**

23A FIRST STREET, SWANTON, VT 05488  
License Number: TBD  
Expiration Date: TBD

## **Mailing Address for Commission Checks**

Overnight Mail:

EXP Realty LLC

Lockbox #787962 MAC Y1372-045

401 Market Street

Philadelphia, PA 19106

Regular Mail:

EXP Realty LLC

PO Box 787962

Philadelphia, PA 19178-7962

## **Company Phone Number**

Broker Team: 603-722-0126

## **VERMONT BROKER OPERATIONS TEAM**

### **Responsible Broker (DMB)**

Debbie A.Ball

License Number: 081.0134144

Expiration Date: 03/31/2024

Broker Hotline: 603.722.0126

Personal: 603.490.9402

Email: [VT.broker@exprealty.net](mailto:VT.broker@exprealty.net)

### **Mailing Address for Agency and Designated Managing Broker:**

eXp Realty

170 Commerce Way, Suite 200

Portsmouth, NH 03801

### **Administrative Support Coordinator (ASC)**

[Maria Broome](#)

### **Transaction Support Specialist (TSS)**

Team is expanding so use the following contact:

[VT.transactions@exprealty.net](mailto:VT.transactions@exprealty.net)

Getting Paid - [Your Name] in Workplace Chat

## [VT Agent website](#)

The Agent website is a one stop resource for Agents who need answers quickly.

## **VERMONT REAL ESTATE LAWS AND RULES**

Agents with eXp Realty in Vermont are required to keep informed of Vermont Real Estate Statutes, Laws and Rules and comply with the same.

### [Real Estate Statutes](#)

### [Real Estate Brokers and Salespersons Statutes, Rules & Resources](#)

## **REALTOR® MEMBERSHIPS**

Agents Must Be REALTORS®

Each Agent agrees to maintain an active REALTOR® association membership in good standing with National Association of REALTORS® Vermont Association of REALTORS®, and one of the local boards or councils where eXp's Principal Broker is already a member. Agents must obtain Principal Broker approval prior to joining any other board.



### **Active Memberships**

[National Association of REALTORS®](#)

[Vermont Association of REALTORS®](#)

[Addison County BOR \(ACBR\)](#)

[Crown Point BOR \(CPBR\)](#)

[Green Mountain Association of Realtors®](#)

[Northwestern Vermont BOR \(NVBR\)](#)

[Orleans County BOR \(OCBR\)](#)

[South Central Vermont BOR \(SCVBR\)](#)

[Windsor County BOR \(WCBR\)](#)

[Southern Vermont BOR \(SVBR\)](#)

[Lamoille Area BOR \(LABOR\)](#)

## **MLS's WHO HAVE OPTED OUT OF THE NAR SETTLEMENT**

This policy outlines the guidelines for recognizing Multiple Listing Services (MLSs) who have **opted out** of the National Association of Realtors (NAR) settlement and subsequent practice changes removing offers of compensation from any MLS beginning August 17, 2024.

eXp Realty agents are REALTOR® members covered under the NAR settlement and are required to follow the updated rules regarding no offers of compensation being offered in the MLS.

While eXp Realty recognizes some MLS's have chosen not to "opt in" to the NAR settlement agreement, as a company we must default to the more restrictive rule as part of the settlement agreement.

No compensation may be conveyed via the Multiple Listing Service.

If a seller directs an eXp Realty agent in writing that they are willing to consider an offer of Buyer Broker Compensation by means of a concessions to a buyer, that may be promoted in such a manner as to comply with the MLS Rules as adopted, eXp Realty will not share listing side commission, so any offer of compensation would be paid by Seller to Buyer Broker directly.

eXp in no way desires to circumvent MLS rules or boundaries; therefore, we require all eXp agents to abide by the rules of the MLS(s) in which they are a member, so long as they do not conflict with this policy.

Any members of My State MLS must Opt out of offering cooperating compensation

MLS(s) that have opted out of the NAR Settlement Agreement:  
None at this time

For additional questions, please contact your local State Broker.

## **APPROVED FORMS & RELATED PROCEDURES**

Agents will use only forms approved by the Designated Managing Broker for Vermont. If other forms are requested by clients and customers, the Agent must not attempt to interpret the form and must advise a client to seek legal counsel prior to signing.

### **Vermont Association of REALTORS®**

Agents will use the contractual and disclosure forms provided by the Vermont Association of REALTORS®. These forms can be found in [zipForm® Plus](#). Agents are permitted to complete the forms by filling in the blanks on these forms. If other terms are to be written into the form, Agents may use the appropriate clause from the Clause Library or consult the Designated Managing Broker and/or the client's attorney.

### **Vermont Real Estate Forms**

The Vermont Real Estate Commission requires the [Mandatory Consumer Disclosure for a Designated Agency Brokerage Firm](#) be provided to every customer prior to any substantive discussion about a potential real estate transaction.

If an Agent presents the [Mandatory Consumer Disclosure for a Designated Agency Brokerage Firm](#) and the customer does not enter into a Buyer Agreement or Right to Market Agreement, please fill out the form and email it to: [VermontOffice@skyslope.com](mailto:VermontOffice@skyslope.com)

**\*\*\* The name(s) of all Customers must be in the subject line of the email \*\*\***

## **eXp Realty Forms**

Agents will use any forms provided and required by eXp Realty. The following forms are placed here for convenience.

### **[Affiliated Business Agreement Disclosure](#)**

This form must be acknowledged by any client or unrepresented customer of eXp Realty.

### **[Wire Fraud Advisory Notice](#)**

This form must be acknowledged by any client or unrepresented customer of eXp Realty.

### **[America's Preferred Home Warranty Acceptance or Waiver](#)**

While it is not required that Agents offer the [APHW Home Warranty](#), it is required that Agents inform all clients that home warranties are available. Presenting the APHW to clients offers extra financial protection to both the Agent and eXp Realty. Merely presenting the warranty and having the client sign accepting OR waiving the warranty could be beneficial should there be a complaint on that transaction.

### **[Disclosure of Personal Interest](#)**

(must be logged into Skyslope to access this link)

This form must be used in any transaction where an Agent is selling a property.

### **[Listing Agreement Transfer](#)**

If an Agent is joining eXp Realty and has a listing they will be bringing with them OR if the Agent is leaving eXp Realty and wishes to take a listing with them, please complete this form with clients' and brokers' signatures.

### **[Transfer of Transaction Under Contract](#)**

If an Agent is joining eXp Realty and has a transaction in process that the Agent will be bringing with them OR if the Agent is leaving eXp Realty and wish to transfer a transaction under contract to the next brokerage, please complete this form with clients' and brokers' signatures.

## **eXp ACCESS POLICY**

**The purpose of eXp Access is to:**



- Provide an unique offering for sellers who, due to varying circumstances, do not want their listing marketed in a public manner.
- Provide greater transparency to eXp agents and clients by eliminating geographic boundaries that limit us from viewing all eXp listings nationally/internationally.

**The eXp Access platform makes two sets of data available to all eXp agents and their clients:**

- *eXp Office Exclusives (OEs)*: These are listings that eXp agents have entered directly into the Zenlist software platform
- *eXp Public Listings*: These are eXp listings that originate from the listing agent's local MLS.

**eXp in no way desires to circumvent existing MLS rules or boundaries; therefore, we require all eXp agents, when utilizing eXp Access, to abide by the rules of the MLS(s) in which they are a member.**

Only listings with a valid Listing agreement may be entered as an eXp Office Exclusive (OE).

eXp OEs will have an expiration and should be renewed in the platform as the seller directs.

Listings from the multiple listing will automatically pull in to eXp Public Listings and the original OE input will need to be deleted by the agent so there is no duplication. Agents will be responsible for maintaining and updating the status, price and comments of any listing entered in eXp Access within 24 hours of the update.

**Advertising**

- OE listings may **not** be advertised publicly in any medium so as to adhere to local MLS rules.
- **Only Buyers that have signed a Buyer-Broker Representation Agreement with eXp Realty can be allowed access to view eXp Access listings.**
- Listing a property as an eXp OE is not considered public marketing under the NAR Clear Cooperation Policy. If your MLS does not follow NAR's [Clear Cooperation](#) policy, or has other rules, you must abide by the rules of your MLS.
- MLS Exemption Form - You must follow your MLS's rules: *If your MLS requires an exemption form to withhold entering your listing, even if it's not being marketed publicly, you **must** have a seller exemption form signed.*

**Multiple listing services that should be considered and local rules followed are as follows:**

**Prime MLS**

## **AUTHORIZED ACTIVITIES**

The purpose of eXp Realty in Vermont is to facilitate the exchange of rights to real property in Vermont, and from time to time provide opinions of value for prospective buyers, sellers, lessees, lessors, and lending institutions. Only acts with these ultimate goals are permitted. Property Management is not authorized nor part of eXp Realty's scope of activities.

### **Property Preservation Limited**

Property preservation is the process of caring for the inside and outside of a foreclosed property, be it vacant or occupied. Agents are permitted under certain conditions to work with banks and asset management companies to provide services such as repair, inspection, insurance claim management, and maintenance. Consult the broker team for specific limitations.

### **Leasing Activities**

Agents may be compensated for procuring a lessee or representing an owner in a leasing transaction. Please see the Designated Managing Broker to be sure you are using the required documentation for rental property. An Agent doing business as an agent of eXp Realty may NOT participate in property management activities.

### **Property Valuation**

#### **Broker Price Opinion**

Agents holding a Vermont Broker license are permitted to perform Broker Price Opinions.

#### **Comparative Market Analysis**

Agents are expected to perform a Comparative Market Analysis (CMA) for clients. Agents may ONLY perform a Comparative Market Analysis for customers as part of preparation for a listing presentation. Any reports of CMAs may be discussed but should be provided only to clients and not to customers.

## **BROKERAGE RELATIONSHIPS**

### **Designated Agency**

eXp practices Designated Agency, NOT Non-Designated Agency. Agents work with clients individually as Designated Agents and only the Agents listed on the agency agreement have fiduciary duties to the client. Therefore, any and all Agents acting as client representatives or are aware of confidential client information must be listed as Designated Agents in any Representation agreement.

### **Exclusive Representation Agreements**

Agents are encouraged to convert customers to clients as early as possible to avoid any misinterpretation by a customer regarding the level of service owed.

### **Dual Agency**

Dual Agency is NOT permitted in Vermont under any circumstances.

### **Services for Clients only**

#### **Loyalty**

The Agent is prohibited from advancing any interests adverse to the principal's interest or conducting the principal's business in such a way as to benefit a customer, a subagent, the Agent or any other party to the detriment of the principal's interest.

#### **Obedience:**

The Agent is required to obey all lawful instructions of the client.

#### **Reasonable care**

The Agent is required to protect the client from foreseeable risks of harm, recommending that the client seek expert advice or assistance when the client needs information outside the scope of the Agent's expertise.

#### **Confidentiality**

The Agent is required to maintain the confidentiality of any information about the client that was disclosed during the term of the representation agreement. Personal information may only be communicated if the client authorizes in writing the Agent to do so. Material facts and defects of a property are NOT confidential.

## Diligence

The Agent is required to seek out and inform the client of all information concerning the transaction and property which might impact the decisions of a client.

## SERVICES FOR CLIENTS AND CUSTOMERS

### Disclosure

Disclosure of agency relationship options, including an explanation of the difference between a customer and client relationship, must be made at first substantive contact so that customers can protect their own interests. Material Defects about properties must also be disclosed.

### Accounting

Agents may be responsible for handling monies related to a real estate transaction. This may involve handling earnest money deposits related to a specific transaction.

Whenever an Agent collects earnest money, have the check made payable to one of the attorneys trust accounts, thereby always having one of the attorneys hold earnest money.

### Earnest Money Deposit Procedures

eXp Realty has an escrow account at M&T Bank for holding earnest money for clients or customers. We do not hold rents or security deposits for clients.

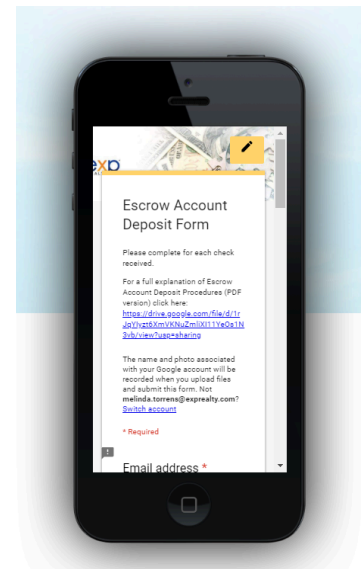
### Agent Responsibilities

Agents with eXp Realty are required to deposit any funds received from the buyer client OR from a buyer for an earnest money deposit on a property promptly, preferably within one business day of receipt. Since eXp Agents work remotely the Agent will be responsible for making the deposit. .

THERE ARE THREE WAYS TO SEND EARNEST MONEY TO EXP REALTY IN VT!

### By Digital Payment through DepositLink:

NOTE: There is no cost to the Agent or eXp for using DepositLink, however, the buyer will be charged a \$12 processing fee for each deposit. Most buyers do not object to the fee and look at it as just a cost of buying a house.



### **By Check Deposited using FTNI mobile app:**

When an Agent receives an Earnest Money Deposit Check, promptly deposit the check at:

M&T Bank

Account Number: 6500708494

EXP Vermont Real Estate Checking

(Please make sure the check is deposited to the correct eXp account, as there is more than one account at M&T Bank)

### **Disbursement of Earnest Money**

#### **Closing**

When a transfer (closing) is due to occur where eXp Realty is holding the earnest money funds, the broker will first verify that the deposit has cleared the eXp Realty account, then submit the total sum of all deposits related to the transaction to the closing agent using a Deluxe eCheck. The deposit will be delivered within 5 business days prior to closing, but most often within 24 hours prior to the closing date in SkySlope.

#### **Canceled Contract**

When a Purchase & Sale Agreement is terminated by a buyer or seller; the file is complete in Skyslope; and all parties have signed the Earnest Money release, a Deluxe eCheck will be emailed to the client or customer of eXp Realty or to the licensee representing the other party. The deposit will be delivered within 2 Business Days of SkySlope file approval or verification that the deposit has cleared our account, whichever is later.

## **OVERSIGHT OF AGENTS**

### **Workplace**

Agents of eXp Realty in Vermont will register and set up a profile in Workplace and join the Vermont State Group. Important communications from the Vermont Designated Managing Broker will be made in this group.

After the Agent set up their Workplace account, join the [Vermont State Workplace Group](#)

### **World**

Most of eXp trainings, meetings and social gatherings will occur in eXp World. eXp World [Explore eXp World](#)

The Vermont State Meeting will take place the first Thursday of the month at 11:00 AM in the Vermont State Office in eXp World. This meeting is also available on the mobile app. Meetings will be recorded whenever practical and shared in the Vermont State Group on Workplace.

## Managing Broker Notifications & Acknowledgments

Important notices including but not limited to company policies, state and regional law changes, REALTOR® policies, will be disseminated

- by post in the Vermont State Group on Workplace,
- by email in our Vermont Newsletter, and
- by presentation in monthly state meetings.

## Agent Education

Agents will attend or complete any education required by the Designated Managing Broker.

## Continuing Education

Agents will comply with Vermont Secretary of State Real Estate Commission rules regarding continuing education requirements as well as all REALTOR® Code of Ethics training. All certificates of completion shall be provided to the Designated Managing Broker, if requested.

Please submit the certificates as credit is earned via this form. [Continuing Education Records](#)

## Mentor Required

Agents who have not closed the minimum transactions in Vermont will be assigned a mentor and must commit to fulfill the terms of a mentoring agreement until the minimum number of transactions have been accomplished. New Agents who are supervised by a Team Leader may be exempt from mentoring if the Team Leader agrees to adequately supervise and train. Only the State Broker may exempt an Agent from this requirement.

## TEAMS

All team agreements must be in writing to be recognized by eXp Realty. If no team agreement is on file, eXp will authorize payment only as indicated in SkySlope. Team leaders are hereby made aware that commissions may not be paid correctly to the team leader or team member if no agreement is on file. Please see the eXP P&Ps

A [sample template for a team agreement](#) is provided here.

## SKYSLOPE

Skyslope is the document Management System. All documents must be submitted for Broker Review within 2 Business Days of execution. <http://Skyslope.com> **Late document submissions may result in a fine by the Vermont Real Estate Commission, NEREN, or REALTOR® association.**

# ADVERTISING

## Definition

The term "Advertising" refers to Solicitation or promotional materials intended to engage Consumers which includes, but is not limited to, promotional and advertising flyers, postal mail, leaflets, and any marketing or promotional materials designed to solicit the creation of a professional relationship between the licensee and a consumer, or which is intended to incentivize, induce or entice a consumer to contact the licensee about any service for which a license is required, publications, radio and television broadcasts, all electronic media including email messages, text messages, social-media websites and the Internet, business stationery, business cards, signs and billboards.

## Email Signature Requirements

All Agents are required to include the following in their email signature:

- Wire Fraud Prevention Statement (must be prominent) :  
IMPORTANT NOTICE: Never trust wiring instructions sent via email. Cyber criminals are hacking email accounts and sending emails with fake wiring instructions. These emails are convincing and sophisticated. Always independently confirm wiring instructions in person or via a telephone call to a trusted and verified phone number. Never wire money without double-checking that the wiring instructions are correct. [FBI Wire Fraud Prevention Booklet](#)
- Name
- REALTOR® *[other titles can be added here in addition]*
- eXp Realty
- *[Insert other contact info here]*
- Digital Communication Disclaimer:  
This e-mail message may contain confidential or legally privileged information and is intended only for the use of the intended recipient(s). E-mails are not secure and cannot be guaranteed to be error free as they can be intercepted, amended, or contain viruses. Neither EXP REALTY nor its Agents can be held responsible for errors or omissions in this message or for any damages arising from the use of e-mail. Any statements made within this email cannot be interpreted as creating a legally binding agreement.

Any printed collateral, websites, social networking sites and postings, and any other communication distributed for the purposes of promoting real estate or soliciting customers and clients on behalf of eXp must comply with Federal and State laws, Vermont Real Estate Commission rules, and [eXp brand guidelines](#) [eXp Marketing Dos & Don'ts](#)

The [eXp Marketing Center](#) has a wide variety of approved advertising templates. Thus, Agents are encouraged to use these.

## Use of Names

Any Agent or team must obtain written permission from the State Broker prior to advertising using any name other than that which is on the license with the Vermont Real Estate Commission.

Register the name here to for Designated Managing Broker review: [Agent Advertising Name Registration](#)

## Broker Review

Agents will register and deliver uploaded copies of or links to any advertising that:

- Is used to prospect for new business,
- promotes any property, or
- otherwise includes the logo to eXp Realty

for Managing Broker review prior to distribution.

The form to submit advertising for approval is [Advertising Approval Form](#).

## COMMISSION PAYMENTS

### When Will Agents Be Paid?

Agent commissions shall be paid

- Immediately, at closing if the attorney will allow us to pay by split check, or
- when the commission check, new deed, and closing disclosure have been uploaded to SkySlope, or
- when the commission check or referral fee is received by eXp Realty.

State regulations require Agents be paid according to the name that appears on their real estate license. However, there is a provision that allows Agents to be paid as an entity. If an Agent wishes to be paid under an entity name then that Agent must provide a signed letter stating that the Agent is *assigning* all commission payments to the legal entity. The Agent must comply with all the laws and rules for such an entity under Vermont law.

*This may not be allowed if eXp Realty is under order to collect for back taxes, child support or other such liens or garnishments..*

Submit legal documentation here: [Agent DBA Registration](#)

## PRIME MLS

MyPrimeMLS.com is the agent-facing website for the Prime MLS. Whenever an Agent adds listings into the MLS database, those listings will be made available on the PrimeMLS.com public facing website, which gets hundreds of thousands of clicks per month. In addition to a public side for consumers to search and find properties, consumers can also search to find an agent. Leads can be generated for agents from PrimeMLS.com, which can be retrieved via email or the member side of MyPrimeMLS.com. The member side also includes statistics and analytics on agent listings, so agents can see how many times the listing has been searched, viewed and more. Agents are required to comply with the Terms & Conditions of Use for the Prime multiple listing service.



## AGENT SAFETY

Agent safety is a priority. Resources, tips and best practices for Agent safety can be found on the [National Association of Realtors](#) website

## EMERGENCY PREPAREDNESS

Natural disasters, acts or terrorism, health crises and other events can happen at any time and without warning. Each crisis is different in scope and has varying degrees of impact and exposure at the local, regional and national levels. The company is responsible for and maintains all files and has a backup system. It is recommended that Agents backup all their files and have a secondary system access for files such as an external hard drive or thumb drive. In the event of an evacuation, the company will communicate with Agents on safety procedures. Before a situation arises, the company will provide communications for direction on how to navigate a crisis and who to contact for information and support. For more information go to their website. [Vermont Emergency Management](#)

## DO NOT CALL

Before making solicitation calls, the licensee or telemarketer must be familiar with the current laws. All Agents are encouraged to utilize [eXp Realty's DialSafe tool](#) to ensure all consumer phone numbers are verified to not be on the Do Not Call List prior to commencing any contact, thereby ensuring compliance with the Do Not Call regulations.

The [eXp Realty TCPA Resource Guide](#) is a valuable resource for Agents to familiarize themselves with to ensure they are in compliance with and abide by federal laws and the Telephone Consumer Protection Act ( TCPA) regulations.

The **Telephone Consumer Protection Act (TCPA)**, regulates telemarketing calls, automatic telephone dialing systems, and artificial or prerecorded voice messages. The law also requires those who make telephone solicitations to have procedures for maintaining company-specific **do-not-call** lists. Licensees must maintain their own electronic or written list and make it available to eXp Commercial upon request. Within two business days of the request from a consumer, the licensee will place that consumer and phone number to the licensee's **do not call list**.

In 2012, **TCPA** updated rules require telemarketers:

1. obtain prior express written consent from consumers before robocalling them
2. No longer allow telemarketers to use an "established business relationship" to avoid getting consent from consumers when calling their home phones
3. require telemarketers to provide an automated, interactive "opt-out" mechanism during each robocall so consumers can immediately tell the telemarketer to stop calling.

For more details about the Commission's telemarketing rules, including the **do-not-call** provisions, click on the link on this page for the July 3, 2003 [Order](#). For details about registering with or accessing the **do-not-call registry**, visit the [National Do-Not-Call Registry page](#). Additional reference materials available on the web include a [summary of TCPA rules \(PDF\)](#)

and the Commission's [Telemarketing Rules \(CFR Title 47, Part 64, subpart L: "Restrictions on Telemarketing, Telephone Solicitation, and Facsimile Advertising"\)](#).

**TSR: The Telemarketing Sales Rule** requires telemarketers to make specific disclosures of material information; prohibits misrepresentations; sets limits on the times telemarketers may call consumers; prohibits calls to a consumer who has asked not to be called again; and sets payment restrictions for the sale of certain goods and services.

<https://www.ecfr.gov/current/title-16/chapter-I/subchapter-C/part-310?toc=1>

The **TSR** has a “*safe harbor*” for unintentional calls or mistakes. If a licensee or telemarketer can show that, as part of its routine business practice, it meets all the requirements below of the “*safe harbor*,” the person/firm will not be subject to civil penalties or sanctions for mistakenly calling a consumer who has either asked for no more calls (and who should have been placed on the licensee’s **do not call list**), or for calling a person who is on the **national do not call registry**. eXp and the licensee/telemarketer share the responsibility to meet the “*safe harbor*” requirements. eXp, the licensee or telemarketer must demonstrate that:

- it has written procedures to comply with the do not call requirements
- it trains its personnel in those procedures
- it monitors and enforces compliance with these procedures
- it maintains a company-specific list of telephone numbers that it may not call
- it accesses the national registry no more than 31 days before calling any consumer, and maintains records documenting this process
- any call made in violation of the do not call rules was the result of an error

**If you or the telemarketer you hired have violated any of the above laws, report this event to your broker immediately in writing.**

In addition to the federal telephonic solicitation laws, VT, also has statutes regarding laws to protect the public. Agents are required to be familiar with these laws and adhere to them in the course of their real estate business. [Vermont Telephone Solicitation laws](#)

#### NOTIFICATION OF POLICY AND PROCEDURE MANUAL REVISION

eXp Realty reserves the right to revise this VT P&P in its sole discretion. Agents are encouraged to review this document regularly to review any revisions.

[END OF DOCUMENT]