



# **eXp Realty Policy and Procedures**

*These eXp Realty of Missouri Policies and Procedures (“MO P&Ps”) 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 MO 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 MISSOURI POLICIES

All Agents doing business in the State of Missouri (MO) 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 (“MO P&Ps”), To the extent that these MO P&Ps conflict with the eXp P&Ps due to specific Missouri laws or regulations, these MO P&Ps will govern. If there are any questions about these MO P&Ps or the eXp P&Ps in general, contact the State Broker or Managing Broker(s).

## COMPANY INFORMATION

**Company Name - eXp Realty LLC**

**Registered DBA - eXp Realty, eXp Realty LLC**

**Main Address - 9393 W. 110th Street, #500, Overland Park, KS 66210**

**Main/Office Phone Number - 866-224-1761**

**MREC eXp Real Estate License Number # 2016012645**

**Missouri HUD NAID # EXPRLT9470**

**eXp Federal ID/EIN # 20-8369429**

### Broker Hotline

The broker team is easily accessible by calling 866.224.1761. This line is monitored by the Designated Managing Broker (DMB), Managing Brokers (MB), Contract Compliance Specialists and Administrative Support Coordinator.

### State Website

eXp maintains a website for its Agents which is located at [eXp MO Agent website](#)

### State Boker Team Contact Information

**Broker Support:** For board or MLS problems or issues, license transfer review & signature, transactional guidance or legal disputes please send emails to [MO.Broker@eXpRealty.net](mailto:MO.Broker@eXpRealty.net).

**Broker Signature of Documents:** To obtain Broker signature on contract forms/documents, referral agreements, mutual release/termination forms, send documents in electronic signature format to [MO.Sign@eXpRealty.net](mailto:MO.Sign@eXpRealty.net).

**Contract or Compliance Questions:** For contract, Skyslope or compliance questions or issues, agents are to send an email to [mo.contracts@exprealty.net](mailto:mo.contracts@exprealty.net)

**Transaction or Commission Questions:** For payment or commission questions, requests to fix a file, or requests for commission letter or revised commission letters (also known as the CDA), please send an email to [mo.transactions@exprealty.net](mailto:mo.transactions@exprealty.net)

**Onboarding/Offboarding Questions or Support:** - [mo.onboarding@exprealty.net](mailto:mo.onboarding@exprealty.net)

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## Brokerage Team

**Designated Managing Broker (DMB)** - Chris Cribb  
State of MO - Broker of Record, Head Broker State of MO  
Email: [Chris.Cribb@eXpRealty.net](mailto:Chris.Cribb@eXpRealty.net)  
Phone: (816) 982-5990  
Workplace: [Chris Cribb](#)

**Managing Broker (MB)** - Tony Kisivo  
Email: [Tony.Kisivo@eXpRealty.net](mailto:Tony.Kisivo@eXpRealty.net)  
Phone: (913) 424-0567  
Workplace: [Tony Kisivo](#)

**Managing Broker (MB)** - Lea Green  
Email: [Lea.Green@eXpRealty.net](mailto:Lea.Green@eXpRealty.net)  
Phone: (314) 648-5180  
Workplace: [Lea Green](#)

**Managing Broker (MB)** - Deborah Wilkinson  
Email: [Deborah.Wilkinson@exprealty.net](mailto:Deborah.Wilkinson@exprealty.net)  
Phone: (360) 334-6378  
Workplace: [Deborah Wilkinson](#)

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**Lead Administrative Support Analyst (ASA)** - Elisha Nyberg  
Email: [Elisha.Nyberg@eXpRealty.net](mailto:Elisha.Nyberg@eXpRealty.net)  
Phone: (206) 455-6230  
Workplace: [Elisha Nyberg](#)

**Administrative Support Analyst (ASA) - Stephanie Williams**

Email: [Stephanie.Williams@eXpRealty.net](mailto:Stephanie.Williams@eXpRealty.net)

Workplace: [Stephanie Williams](#)

**Administrative Support Analyst (ASA) - Dawna Licayan**

Email: [Dawna.Licayan@eXpRealty.net](mailto:Dawna.Licayan@eXpRealty.net)

Workplace: [Dawna Licayan](#)

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**Contract Compliance Analyst/MB (CCA/MB) - Leslie Corcoran**

Email: [Leslie.Corcoran@exprealty.net](mailto:Leslie.Corcoran@exprealty.net)

Phone: (360) 262-4249

Workplace: [Leslie Corcoran](#)

**Contract Compliance Analyst/MB (CCA/MB) - Amanda Vendt**

Email: [Amanda.Vendt@eXpRealty.net](mailto:Amanda.Vendt@eXpRealty.net)

Phone: (360) 464-1210

Workplace: [Amanda Vendt](#)

**Contract Compliance Analyst/MB (CCA/MB) - Rachel Stamm**

Email: [Rachel.Stamm@eXpRealty.net](mailto:Rachel.Stamm@eXpRealty.net)

Phone: (360) 768-0558

Workplace: [Rachel Stamm](#)

**Contract Compliance Analyst/MB (CCA/MB) -Josh Halperin**

Email: [Josh.Halperin@eXpRealty.net](mailto:Josh.Halperin@eXpRealty.net)

Workplace: [Josh Halperin](#)

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**Individual and Teams Transaction Settlement Manager - Megan Teegarden**

Email: [Megan.Teegarden@eXpRealty.net](mailto:Megan.Teegarden@eXpRealty.net)

Phone: (360) 946-2635

Workplace: [Megan Teegarden](#)

**Teams Transaction Settlement Lead - Cecily Garcia**

Email: [Cecily.Garcia@eXpRealty.net](mailto:Cecily.Garcia@eXpRealty.net)

Phone: (360) 946-2635

Workplace: [Cecily Garcia](#)

## **Individual Transaction Settlement Lead - Janet Tharpe**

Email: [Janet.Tharpe@eXpRealty.net](mailto:Janet.Tharpe@eXpRealty.net)

Phone: (360)

Workplace: [Janet Tharpe](#)

## **Mega/Special Teams Transaction Settlement Manager - Jes Toole**

Email: [Jessica.Toole@eXpRealty.net](mailto:Jessica.Toole@eXpRealty.net)

Phone: (360)

Workplace: [Jes Toole](#)

## **eXp Broker Room Office Hours**

- **State of MO - eXp World Broker Room - DMB / MB, ASC & CCS Staff Supported Office Hours For All Agents, Partners & Affiliates**
  - a) Staffed on non-holiday(s) Monday-Friday, 8am - 5pm CST
  - b) Or by appointment
- Upon entry to the MO Broker Room, Agents will be greeted by the Administrative Support Coordinator (ASC) and asked to sign in. This process is to register the Agent and the reason for their visit, as each interaction is processed and tracked to ensure timely resolution and support.

## **HOW TO CONNECT**

### **EXP World**

With Agents across the world, eXp Realty has taken collaboration to the next level through its one-of-a-kind virtual office environment. Agents, Brokers and eXp Realty staff and leadership work together at any time or any place — in real time. Agents have more access to their DMB/MBs, company leadership, and support staff than in other brokerages.

### **Workplace**

In an effort to streamline communication, Agents and staff use Workplace as a central communication tool. Not only does it allow everyone at eXp Realty to communicate more effectively and efficiently with one another, it also acts as an internal archive. Workplace Chat allows Agents to reach their DMB/MBs and support staff instantly for assistance when needed.

### Important Workplace Groups

- [State Workplace Group - MO](#)
- [eXp Realty Announcements](#)
- [eXp Technology Updates & Announcements](#)
- [eXp Agent Compliance](#)
- [eXp Attraction Services](#)

- [eXp University Library](#)

## Workplace Chat

Workplace CHAT is the primary and preferred method of communication with all Agent to Broker communications. Workplace chat is an instant messaging feature within Workplace that allows Agents from any location to communicate instantaneously with the State Broker team, other eXp Agents or groups of staff/Agents. Specific chat groups can be created for Agents to communicate quickly and effectively with compliance personnel, brokers, or any department within the company. The chat feature is available within the online Workplace system and is also available in app format for android and iOS mobile devices.

## Agent Orientation

Agents who are newly licensed or are new to eXp are strongly encouraged to attend state Agent orientation. This thorough introduction to 'life at eXp Realty' provides Agents with the necessary resources to begin learning the tools and systems provided by eXp.

The orientation is offered every Tuesday at 10 am in the MO Broker Room Auditorium. Topics include Agent tools, state policies and procedures, advertising and marketing requirements and an introduction to the support staff and state broker team.



Orientation is recorded and disseminated to Agents via the WP group and a copy of all slides presented are emailed to Agents. Agents will also be introduced to the State Broker team and will have the chance to talk with team members and introduce themselves or ask questions.

## State Classes and Training

- State Meeting:** Third Wednesday of the month @ 10:00 AM - Missouri Broker Room Auditorium. **Agents are expected to attend the monthly state meeting, as important and valuable information for your business is shared. Each month the previous month's sales figures and rankings are celebrated. Please make every effort to join the state meeting.**
- Contract Training:** Second & Fourth Wednesday of the month @ 10:00 AM - Missouri Broker Room (various rooms)
- Agent Orientation:** Every Tuesday @ 10:00 AM

- d) **Monthly Spotlight:** First Wednesday of the month @ 10:00 AM
- e) **Compliance Meeting:** First Thursday of the month @ 10:00 AM
- f) **Coffee Connection:** Every Tuesday @ 9:00 AM via Zoom

*All meetings and trainings are held in the Missouri Broker Room Auditorium except where noted. All times are Central time.*

NOTE: All meetings/trainings are recorded & can be viewed on demand in the MO Video Library - [eXp MO Video Library](#)

## **eXp University**

From mentors to new Agents to Agents who just want to absorb all the knowledge they can, eXp University is for everyone ... and from wherever an Agent or team is located. There are more than 50 hours of live training each week on eXp Realty tools and real estate business best practices. eXp adds new classes and events based on Agents' needs and experience level. The eXp University On-Demand Library allows agents to access training content at their convenience.

## **Managing Broker Notices & Announcements**

Important notices shall be disseminated to Agents via post in the Missouri State Group Page on Workplace, by email, in the Missouri eNewsletter, and by presentation in the Missouri monthly state meetings.

Examples of information to be disseminated include but are not limited to company policies, state and regional law changes, REALTOR® policies, monthly calendar of events, scheduled classes and training, MLS / Board of REALTORS® contract changes or policy updates, company policy changes and announcements and more.

## **ADVERTISING**

Any printed pieces, 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 the Brokerage must comply with Federal and State laws, Missouri Real Estate Commission rules, local MLS/Board of REALTORS® Rules, the Clear Cooperation Policy and eXp Realty Marketing Standards. The eXp Marketing Center has a wide variety of approved advertising templates; thus, Agents are encouraged to use these.

In accordance with the [Missouri Real Estate Commission \("MREC"\) Code of State Regulations \("CSR"\)](#) Section 4 CSR 250-8.070 Advertising and all amendments thereto, "advertisement" and "advertising" shall mean communication in any form of media between an Agent or other entity acting on behalf of one or more licensees and consumers or the public, for any purpose related to licensed real estate activity.



The terms “advertisement” and “advertising” shall include:

- Business cards
- Signs
- Insignias
- Letterheads
- Telephone Voicemail
- Electronic mail
- Radio, television, newspaper and magazine advertisements
- Internet advertising
- Websites
- Social media or social networking
- Display or group advertisements in telephone directories
- Billboards



The following advertising requirements must be observed by all Agents at all times. “Brokerage name” and “eXp Realty LLC” are the same for these purposes.

1. ALL advertising must display the name of eXp Realty LLC in a readable and conspicuous manner. It is prohibited for an Agent to advertise a property as for sale or rent without disclosing their status as a licensee. The use of a hashtag referencing eXp Realty is not sufficient to meet this standard.

**For additional information related to MO Advertising please consult the:**  
[eXp MO Social Media & Advertising Guidelines](#)

2. The brokerage name, eXp Realty LLC, must be displayed on the main page of a website without a consumer needing to click on the ad to ascertain affiliation with the brokerage.

3. Advertising must not include a name or team name which uses the term “realty”, “brokerage”, “company”, or other terms that can be construed as a separate real estate company from their DMB’s company.

4. Advertising must not “offer real estate for sale or lease without the knowledge and consent of the owner or owner’s authorized agent or on terms other than those authorized by the owner or the owner’s authorized agent.”

5. Any advertising must not be confusing, misleading, or inaccurate.

6. All advertising must be conducted with DMB/MB approval.

7. All advertising must include any other information considered necessary by the DMB/MB.

8. Any advertising must not include any unlawful discrimination against any individual or group because of race, color, religion, national origin, ancestry, sex, handicap or familial status or any other protected class as defined by local, state or federal laws.

9. No advertisement or post can contain only a P.O. Box, telephone number or address (Blind Ad).

10. No free offering of any value may be offered in any promotional material.

11. The use of any logos or trademarks owned by others are not allowed unless authorized in writing to do so.

12. Advertising must not include the address of an office where real estate activity is conducted that is not designated as a primary office or branch office with the MO Real Estate Commission.



13. IDX Feed / Sharing of Listings - To share or advertise another agent's listing(s), the Agent must obtain permission from the listing agent/brokerage. Permission must be obtained from any eXp Agent as well as any outside agent/brokerage, whichever is applicable.

14. Agent Owned Properties - Any Agent with ownership or indirect interest in a property shall disclose said ownership/interest in the MLS, advertising, signage and the sale contract. ANY advertising, signs and MLS must show one of the following:

- "Owner Agent"
- "Owner Salesperson" or
- "Owner Broker"
- **MUST BE DISCLOSED IN SALE CONTRACT**
- **MUST SHOW BROKERAGE NAME**
- **AGENT OWNERSHIP MUST BE DISCLOSED IN MLS**



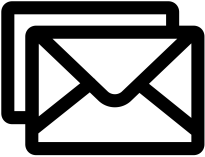
15. Business Cards must contain the eXp company logo

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16. Signs must contain the following:

- Company Name (eXp Realty LLC)
  - Company Logo
  - Company Office Phone # (866-224-1761)
  - Agent # can also be added in larger font
- 



17. **ALL ADVERTISING MUST BE APPROVED BY the DMB PRIOR TO USE.**

To obtain approval, send a copy of your proof to:

[MO.Broker@eXpRealty.net](mailto:MO.Broker@eXpRealty.net)

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18. Guaranteed Sales - No guaranteed sales may be offered in any form of advertising unless such advertising adheres to the following guidelines.

(A) As used in this rule, the term guaranteed sales plan includes, but is not limited to: i) any plan in which a seller's real estate is guaranteed to be sold, or ii) any plan where an Agent or anyone affiliated with the Agent will purchase a seller's real estate if it is not purchased by a third party in the specified period of a listing or within some other specified period of time.

(B) Any written advertisement by an Agent of a guaranteed sales plan shall include a statement advising the seller that if the seller is eligible, costs and conditions may apply and advising the seller to inquire of the Agent as to the terms of the guaranteed sales agreement. This information shall be set forth in print at least one-fourth (1/4) as large as the largest print in the advertisement.

(C) Any radio or television advertisement by the Agent of a guaranteed sales plan shall include a conspicuous statement advising if any conditions and limitations apply.

(D) Every guaranteed sales agreement must be in writing and contain all of the conditions and other terms under which the property is guaranteed to be sold or purchased, including the charges or other costs for the service or plan, the price for which the property will be sold or purchased and the approximate net proceeds the seller may reasonably expect to receive.

## 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:**

Bagnell Dam Association of Realtors - Bagnell Dam/LOZ MLS	MO
Bootheel Regional Board of REALTORS, MARIS MLS	MO
Central Missouri Board of Realtors / MLS	MO
East Central Board of Realtors / MLS	MO
Jefferson City Area Board of Realtors, Inc / MLS	MO
Lebanon Board of Realtors / MLS	MO
Mineral Area Board of Realtors - MARIS MLS	MO
My State MLS	MO
Mark Twain Board of Realtors / MLS	MO
Newton McDonald Counties Association of Realtors - 4 Corners MLS	MO
Ozark Gateway Association of Realtors / SOMO MLS	MO
Randolph County Board of Realtors / MLS	MO
Southwest Missouri Multiple Listing, Inc. - SOMO MLS	MO
Tri Lakes Board of Realtors - SOMO MLS	MO
West Central Association of Realtors / MLS	MO
West Plains Board of Realtors / SOMO MLS	MO
Lake of the Ozarks Board of REALTORS / MLS	MO
Mid America Regional Information Systems, Inc. - MARIS MLS	MO
KCRAR - Kansas City Regional Association of REALTORS and Heartland Multiple Listing Service - Heartland MLS	MO
Columbia Board of Realtors / MLS	MO
Central Missouri Board of Realtors / MLS	MO
Franklin County Board of Realtors / MLS	MO
Northeast Central Association of Realtors / MLS	MO
Greater Springfield Board of Realtors, Inc. GSBOR - SOMO MLS	MO
Missouri REALTORS - MAR	MO
Ozark Board of Realtors - SOMO MLS	MO
Ozark Gateway Association of Realtors - SOMO MLS	MO
Pulaski County Board of Realtors - MARIS MLS	MO
South Central Board of Realtors - MARIS MLS	MO
Southeast Missouri Realtors - SOMO MLS	MO

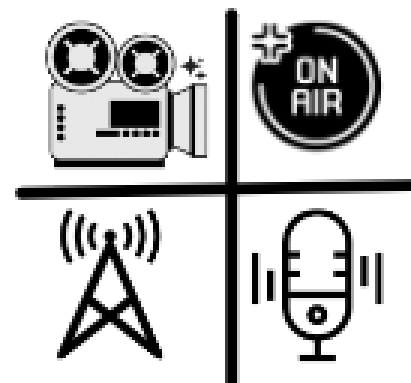
Southwest Missouri Association of Realtors - SOMO MLS	MO
Southern Gateway Association of Realtors - MARIS MLS	MO
St. Charles County Association of Realtors - MARIS MLS	MO
St. Louis Association of Realtors - MARIS MLS	MO
Three Rivers Board of Realtors - MARIS MLS	MO

## CLEAR COOPERATION

<https://www.nar.realtor/about-nar/policies/mls-clear-cooperation-policy>

The Clear Cooperation Policy (CCP) is designed to support a more cohesive and collaborative marketplace — where professional REALTORS® belonging to a cooperative network (MLS) share listings with each other under a common set of rules. Agents are bound by the Clear Cooperation Policy and must adhere to it at all times. Within one (1) business day of marketing a property to the public, the listing brokerage must submit the listing to the MLS for cooperation with other MLS participants. Public marketing includes, but is not limited to,

- a) Flyers displayed in windows
- b) Yard signs
- c) Digital marketing on public-facing websites
- d) Brokerage website displays
- e) Digital communications marketing (ie., email blasts)
- f) Multi-brokerage listing sharing networks
- g) Any applications available to the general public.



The new policy does not include an “opt-out”. Any listing that is publicly marketed must be filed with the service and provided to other MLS participants for cooperation within one (1) business day. In the

case of an office exclusive listing/withheld, direct promotion of the listing between the Agents affiliated with the listing brokerage must follow the corresponding MLS / BOR rules.

## AGENCY DISCLOSURE

Missouri law requires Agents to provide the MO Broker Disclosure to all prospective sellers and buyers at the first practical opportunity. This brochure is provided for informational purposes and does not create an obligation to use the brokerage’s services.

In the state of MO, eXp Realty practices “Designated Agency.”

eXp Realty MO does not allow the practice of “Sub Agency.” The following depicts the agency relationships authorized by eXp Realty LLC.

**Other Agency Relationships**

Missouri law does not prohibit written agency agreements which provide for duties exceeding that of a limited agent described in this pamphlet.

This brokerage authorizes the following relationships:

- Seller's Limited Agent
  - Landlord's Limited Agent
  - Buyer's Limited Agent
  - Tenant's Limited Agent
  - Sub-Agent
  - Disclosed Dual Agent
  - Designated Agent
  - Transaction Broker
  - Other Agency Relationship
- Client \_\_\_\_\_
- Client \_\_\_\_\_

<p>Broker or Entity Name and Address</p> <p>eXp Realty, LLC          MO Main Office          9393 W. 110th St.          Suite 500          Overland Park, KS 66210</p>
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Prescribed by the Missouri Real Estate Commission as of January, 2005. This additional format prescribed October 2007 and April 2018.

All Agents shall follow the guidelines established by MREC in regards to agency relationships - please find more information at: [MO Broker Disclosure](#)

**Agency Relationships**

- A. **Default Position** - All Agents start in a default position of Transaction Broker providing “Customer Level” service until an agency agreement is signed creating a “Client Level” relationship.
- B. **Designated Agency** - eXp uses Designated Agency as its authorized form of agency. All Agents participating in a transaction must be listed as a part of the agency agreement to be designated by the DMB.
- C. **Buyer Agency** - An Agent representing a buyer shall be a Designated Buyer’s Agent. Buyer agency agreements are required to be signed at the earliest opportunity and before writing a sales contract.
- D. **Seller Representation** - An Agent representing a seller shall be a Designated Seller’s Agent. Designated seller’s agency shall be established by signing a listing contract.
- E. **Transaction Brokerage** - eXp allows Agents to operate in the role of Transaction Broker for the Buyer, Seller, or both. The definition of transaction brokerage is that the Agent does not represent nor advocate for either party. If an agency agreement has previously been signed by a client, a Transaction Broker Addendum must be signed to switch to transaction brokerage.

- F. **Dual Agency** - The state of Missouri allows Dual Agency. eXp allows Dual Agency which means the same Agent represents both the buyer and seller on the same transaction. Dual agency can be entered into only with the full written consent of both the buyer and seller.
- G. **Broker Signature** - All listing contracts & buyer agency agreements must be signed by the DMB or its delegate in order to be legally enforced. Send all contracts in electronic signature format to [mo.sign@exprealty.net](mailto:mo.sign@exprealty.net).

## BRANCH OFFICE REQUIREMENTS

- In order for additional offices to be opened, it is required that the office be registered with the Missouri Real Estate Commission as a branch office. This must be approved by the DMB. NO office can be opened without written permission and registration by the DMB and approval by eXp Realty.
- All branch offices will be directly supervised by the DMB or an MB for eXp Realty in Missouri and will follow the eXp branch office application approval process and guidelines. All branch offices must follow the attached checklist to be approved and the DMB / MB and COE Director will ensure compliance with all regulations for advertising and compliance, [Branch Office Checklist for eXp Realty](#).
- All branch offices are located in commercial buildings and not personal residences and are registered with MREC compliance.
- Any branch office changes to addresses, contact information and management will be reported to the DMB/MB, the state of MO and all applicable real estate boards/ MLS thientities in a timely manner via written notice and submission forms in accordance with MREC policy.
- All branch offices for eXp Realty will be maintained & operated under the same name and license as the parent office and every such place of business shall comply with all applicable MREC guidelines and rules.
- All eXp Realty branch offices that have been established with the eXp Branch office policy guidelines can be used for contract, marketing and advertising purposes.

## COMMERCIAL REAL ESTATE

eXp Realty LLC, as a brokerage, allows Agents to service both residential and commercial real estate transactions for buyers and sellers. Commercial transactions are allowed provided the



Agent has the knowledge required to competently handle the transaction. Agents who are interested in working in commercial real estate should schedule a meeting with a DMB/MB.

## **DATA SECURITY**

All data is to be kept secure and not shared with anyone not authorized to receive it. It is the responsibility of the Agent to see that this is done. In accordance with MREC guidelines and statutes [20 CSR 2250-8.160 Retention of Records](#) - all files will be kept and be available for at least three years from transaction closing.

## **FAIR HOUSING**

Agents shall unilaterally follow and adhere to all federal and state fair housing laws in all aspects of their business. Federal and state laws and guidelines shall govern. [U.S. Fair Housing](#)  
[MO Dept of Labor fair housing](#)

## **MLS DATA INPUT**

Agents are responsible for inputting their own listings and changing the status of property, etc. Agents are to remain informed on all MLS policies, to be in good standing and to abide by their local MLS board rules and policies.

## **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.

## **LICENSING**

### **Continuing Education**

Agents must complete 12 hours of continuing education every 2 years with a minimum of 3 hours being Core credits and the remaining 9 hours can be either Core or Elective credits.

Every 3 years each Agent must complete a code of ethics class to satisfy the National Association of Realtors (NAR) Code of Ethics Requirement.

### **License Law**

MO Real Estate License Law is Covered by the MREC Rules and Statutes at the following location:

[MO Real Estate Commission Rules and Statues](#)

## **OUT OF TOWN OR UNAVAILABLE AGENT**

Agents shall find another eXp Agent to assist and manage their client responsibilities in the event they are unavailable. Agents shall notify the Broker team, and team leaders that they will be gone and who is assisting them. If Agents cannot find someone to assist in their short term duties, they shall inform the DMB/MB in a timely manner. In the event of major illness, emergencies or extended absence, the Agent will notify DMB/MB as soon as possible so that assistance may be made to handle the Agent's business needs.

## **PROVISIONAL BROKERS or UNIQUE LICENSING STATUS**

Any provisional or unique licensing status must be approved by eXp Realty LLC and the DMB.

## TEAMS

All teams must have a written team agreement that is provided to the DMB/MB which will be kept on file. Formation of teams within eXp Realty must occur according to the eXp P&Ps & all Agents joining or leaving a team must be sent an official communication in writing to the state broker team. All team disputes will be settled according to the team agreement terms and conditions.

## TRANSACTIONS

Agents are responsible for acknowledging where EMD - Earnest Money Deposits are to be accepted & all earnest money is to be deposited with a third party escrow company. **eXp Realty LLC does not operate a trust account, and therefore, does not hold earnest money.**

## AGENT FILE REVIEW/BROKER AUDITS



Skyslope is the transaction and document management software system used by eXp Realty. In addition, Skyslope is used for the company's compliance and file review processes. It is strongly recommended that all Agents learn to use Skyslope by viewing video tutorials and/or attending classes in eXp world. Following is an extensive Skyslope Tutorial Index: [Skyslope Tutorials for Agents](#)

Every transaction, whether a listing or sale, must be entered into Skyslope in order for the agent to be compensated by eXp Realty.

## REQUIRED DOCUMENTS ON EVERY FILE

Every listing or sale transaction must include three eXp required documents which are the 1) eXp Wire Fraud Notice; 2) Affiliated Business Arrangement (ABA) Disclosure; and 3) the MO Broker Disclosure. Only the eXp client is required to sign these documents.

Agents are expected to create a file in Skyslope and upload the corresponding documents within 48 business hours (2 business days) of receiving a fully executed listing or sale contract.

Listing agreements, which include the right to advertise a property with owner permission, must be fully executed before an Agent can advertise or place a sign in the yard for physical advertising. Please refer to the SkySlope checklist for the required documents. Some forms are suggestions and others are required. A required document **MUST** be uploaded for the file to be

complete for payment. Any status change (price, extension, terms) must have the appropriate form signed by the seller/landlord and uploaded to SkySlope. (Price changes are acceptable with an email that includes the property address, but the email must be uploaded prior to making the change. The email must also include the owner/landlord's name and effective date. Both the previous price and the new price must be listed.) From time to time eXp Realty is audited, and the listing must be in SkySlope, if the file information is not uploaded properly and completely, it could lead to the listing being released and implications for the Agent with eXp.

Buyer Representation Agreements which must be completed and signed before showing a prospective buyer property must also be uploaded to Skyslope.

Agents will submit contracts upon acceptance, within 2 days. All paperwork must be uploaded to SkySlope within a reasonable time of execution (ideally within 24 hours but no later than 48 hours). The checklist for the forms that the Broker requires is in SkySlope. A transaction is a moving and evolving process, upload the items as they are completed but make sure all are within 5 DAYS prior to closing. Agents must always keep the closing date and price adjusted and current in SkySlope for the Disbursement Authorization (DA) to be correct. It is highly recommended to check the DA before closing and not at the closing table when delays could happen. All information should be completed in full (including addresses and phone numbers) in the transaction tabs. Contact information for all parties is required on each transaction to allow for brokerage continuity in the event something happens to any party of the transaction whereby eXp needs to be able to get in touch with the principals of any transaction. All agreements and contracts are ultimately the property of eXp Realty.

## **DELEGATION OF DESIGNATED BROKER DUTIES**

Per [§339.780.1](#) of the Revised Statutes of Missouri The Designated Broker may authorize affiliated licensees in writing to enter into written agreements on behalf of the designated broker. Such delegation agreements will specifically state the duties being delegated, and will be signed by both the Designated Broker and the licensee to whom the duties are being delegated.

## **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.

## **WIRE FRAUD**

Each year tens of thousands of dollars are lost due to wire fraud. eXp Realty requires clients to sign eXp Realty's Wire Fraud Advisory. Agents can find the form in Skyslope Forms or Working Documents. Please note that eXp Realty does not require the customer on the co-op side of the transaction to sign this document. While this disclosure document is part of the customer file, the

document is not part of the Purchase & Sale Agreement. Once the eXp Realty customer signs the document, the Agent will upload it to the customer file.

## **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 on Missouri Emergency Preparedness, go to their website. <https://sema.dps.mo.gov/>

## **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.

**Before making solicitation calls, the licensee or telemarketer must be familiar with the current laws.**

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) to obtain prior express written consent from consumers before robocalling them
- (2) to no longer allow telemarketers to use an "established business relationship" to avoid getting consent from consumers when calling their home phones
- (3) to 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 <https://www.fcc.gov/sites/default/files/tcpa-rules.pdf>. 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 Federal laws, the state has created Missouri do not call registry and statutes regarding telephone solicitation. Agents are responsible to know and understand the telephonic laws and abide by them. These laws impact both people who reside in MO and people who live or work outside the state boundaries but make incoming calls to those in Missouri. [MO telemarketing laws](#)

#### **NOTIFICATION OF POLICY AND PROCEDURE MANUAL REVISION**

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

[END OF DOCUMENT]