



eXp Realty

Policies and Procedures

These Virginia Policies and Procedures (“VA P&Ps”) of eXp Realty LLC 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 VA 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 VIRGINIA POLICIES

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

CONTACT INFORMATION

[VA Agent website](#)

Virginia Leadership Team va.broker@exprealty.net

Name & License #	Title	Office Address	Office Phone
Esther Camarotte	DMB Designated Managing Broker	1320 Central Park Blvd Suite 200 Fredericksburg, VA 22401	Toll Free: 866-825-7169 Local: 757-932-9277 Fax: 888-802-3767
Debbie Baxter	MB		
Tonya Morrow	MB		
Chris Whicker	MB		
Mark Urbanski	MB		

Broker Office Hours in the World

Monday - Thursday 9 am to 4 pm

Friday - 9 am to 3 pm

Staff is available Monday through Thursday 9 am-4:00 pm except Holidays

Friday 9:00 am to 3:00 pm except Holidays

Agents may also contact any eXp Realty staff through Workplace Chat.

After Hours

Please reach out via Workplace Chat or email for after hours emergencies. For items that can wait until business hours, please send e-mail to va.broker@exprealty.net email address.

Email Addresses

Accounting: accounting@exprealty.net

Agent Experience: agentservices@exprealty.net

Stock:	stock@exprealty.net	Marketing:	marketing@exprealty.net
Tech Support:	support@exprealty.net	Concierge:	va.expertcare@exprealty.net
Expand Mentor:	mentorprogram@exprealty.net	1099:	1099@exprealty.net
VA Onboarding:	va.onboarding@exprealty.net	Compliance:	va.compliance@exprealty.net
Transactions:	va.transactions@exprealty.net	Commercial:	va.broker@expcommercial.net

State Website

<https://us.exprealty.com/states/virginia/>

IMPORTANT INDUSTRY LINKS

[DPOR Regulations](#)
[NAR Fair Housing](#)

[NAR Code of Ethics](#)
[VIRGINIA ASSOCIATIONS](#)

MEETINGS / TRAINING

VA State Meeting	2nd and 4th Tuesdays at 9:00am
VA eXp Agent Orientation	1st and 3rd Tuesdays at 9:00am
Agent Round Table	Every Fridays at 11:00 am except Holidays

This is subject to change without notice. See the calendar on the Virginia [workplace](#) Group. All Agents are encouraged to meet with staff in the eXp World State Broker Office for what is usually an hour meeting.

LICENSE RENEWAL

Virginia real estate licenses with [DPOR](#) are renewable upon expiration date. Each Agent is responsible for maintaining active status with their license through completing all necessary CE classes as well as making sure their license fees are up to date and paid. eXp Realty will terminate any Agent whose license is not current.

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.

Personal advertising and advertising listings are the responsibility and expense of the Agent. Agents must comply with all [Virginia Real Estate Licensing & Fair Housing laws](#).

According to Virginia law, anything that is posted online must contain the following:

- Firm name;
- City and state of main office; and
- All jurisdictions in which the firm is presently licensed
- Online ads for a licensee (individual, not a firm) must have:
 - Licensee's and firm's name;
 - City and State of the licensee's office (not necessarily firm's main office); and
 - Jurisdiction(s) (usually States) in which licensee holds a license, active or not.

For all other ads, the requirement is simply this: The firm's name must be clearly and legibly displayed.



Please refer to the [eXp brand guidelines](#).

LISTINGS

Each Agent is responsible for preparing an accurate and factual listing agreement. Only information that is known to be true should be included in the listing agreement. Even though the MLS listing carries the disclaimer statement that the information is reliable, it is not guaranteed and should be independently verified. Please be accurate.

When a new listing is acquired, It is the responsibility of the Agent to create a new file and get all paperwork uploaded to eXp's Skyslope system within **48 hours** after the listing agreements are

signed. The listing Agent is responsible for proofreading the listing information and making sure it is correct. The listing Agent is responsible to correct any MLS compliance notice/violation immediately.

Sales/Lease Contracts, Buyer/Tenant Agreements and Seller/Landlord Listings:

When a contract is fully executed, it is to be uploaded to Skyslope within **two** business days.

- **Late Paperwork:** Will Follow the [U.S. Policies and Procedures](#)

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.

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:

Bright MLS

REIN

Paragon/Charlottesville MLS

Bristol TN/VA (TVRMLS)

Rockbridge Highlands (RHR MLS)
Williamsburg MLS
Southwest MLS
Dan River MLS

RENTALS

When working with a rental where the eXp Agent represents the tenant, the Agent should use the [Lease Invoice](#) document to get paid! Please note eXp Realty does not accept wired funds and the Transactions Team does not generate a CDA for rental transactions. To ensure there are no delays in processing the commission, the Agent should complete and provide the Lease Invoice to the co-op agent or landlord. Similar to the CDA, the lease invoice provides the landlord or management company/agent with directions for where to send the payment! [Rental Listing Procedure](#).

As a reminder, processing a rental is not the same as engaging in Property Management activities. eXp Realty does not provide Property Management services.

ESCROW ACCOUNTS AND DEPOSITS

eXp Realty requests that earnest money deposits be held by the closing settlement/title company or the buyer/listing brokerage other than eXp Realty. **NEVER** have the buyer write the buyer's EMD check out to eXp Realty as eXp Realty does not operate with an escrow/trust account in VA. Use the [EMD Receipt Confirmation Form](#) for verification of the deposit and upload a copy to the Skyslope Checklist.

AGENCY

Dual Agency

eXp Realty allows Dual Agency as long as both represented parties have informed consent, are in agreement, and have confirmed their agreement in writing by their respective agency agreements with the firm. Married agents in the same transaction who are working on opposite sides of the transaction MUST DISCLOSE to the parties as Dual Agents. Agents are not allowed to be a Dual Agent on their own personal property(or properties).

Designated Agency

eXp Realty allows Designated Agency as long as both represented parties have informed consent, are in agreement, and have confirmed their agreement in writing by their respective agency agreements with the firm.

To qualify as a designated agent, the Agent must not have knowledge of any confidential information of the other party, must have the written consent to act as such from the client and be appointed as designated agent by the Broker/Manager.

FEDERAL AND STATE FAIR HOUSING LAWS

[Virginia Fair Housing guidelines](#) eXp Agents are expected to follow all Federal and State Fair Housing laws. Any deviation of practice of said laws is strictly prohibited by eXp Realty and the

Agent will be subject to termination.

TOP 13 CONTRACT CHECKLIST DOCUMENTS

While eXp Realty Agents must obey all VA policies and procedures, the following are of particular importance:

1. **EMD** - Must turn in earnest money deposit (EMD) to the party who is holding the EMD within 5 days of ratification or as per the contract.

EMD Verification - Must have the [EMD verification](#) addendum completely filled out and signed by the escrow agent.

2. **Signing Documents:** eXp Realty authorizes Agents to sign listing agreements, buyer brokerage agreements, and sales agreements on behalf of the company. Agents are not permitted to sign any release on behalf of the company.
3. Only the Designated Managing Broker or Managing Brokers are authorized to sign release documents/agreements.
4. **Buyers/Tenant Agreements** - All buyer/tenant agency agreements must be signed by buyer/tenant and the Agent or eXp Broker **AND** returned to the buyer/tenant with signature **before** the Agent starts working with the buyer/tenant.
5. **Ratified Contracts** - Contracts must be uploaded to Skyslope within **48 hours** of ratification.
6. **Listing Agreements** - All listing agreements must be signed by seller(s) and the eXp Agent or eXp Broker **AND** returned to the seller(s) with signature before the Agent starts working with the seller.
7. **Unsigned Contracts** - NEVER upload active contracts, addendum or listing agreements without **ALL** signatures including Broker's. Must have all signatures before uploading to Skyslope.(offers only may be uploaded without all signatures)
8. **Lead Based Paint Disclosure** - If the house is older than 1978, Agent **MUST** have a lead based paint disclosure signed with **ALL** parties; regardless of whether the buyers have waived the lead-based paint inspection.
9. **Uploading Contracts** - All remaining necessary paperwork must be uploaded to Skyslope no later than **7 days** prior to settlement or Agent may not get paid timely.
10. **Broker Credits** - Any broker commission credits MUST be in writing on the appropriate Broker [Commission Reduction Request](#) form and signed by the Broker prior to settlement.
11. **Commission checks are NEVER to be mailed to a Branch office only to the address below/**
12. Please upload to Skyslope a copy of the commission check and the final settlement statement signed by all parties. Make all checks payable to:

eXp Realty LLC Tax ID# 20-8369429

U.S. Postal Service mailing send to:
eXp Realty LLC
PO Box 716426
Philadelphia, PA 19171-6426

For overnight deliveries via courier use the address below. However, please inform the remitters that use of the overnight address for payments mailed via the U.S. Postal Service will result in delays.

This address is to be used overnight only!
Lockbox Services 716426
eXp Realty LLC
2005 Market Street, 5th Floor
Philadelphia, PA 19103-7042

Paperwork - Be Thorough...Be Complete.....Be the Best!!

SKYSLOPE

Skyslope is a transaction management system to which eXp Realty subscribes. It is mandatory that every Agent uses this platform, on every transaction to which they are a party. The Designated Managing Broker reviews and approves transaction files to ensure compliance. Agents must submit their transaction file which is complete and compliant with the necessary documents as per State Requirements and eXp Realty's checklist. (A checklist that is designed, maintained and updated by the Contract Compliance Team). Every file must be reviewed by the Managing Brokers and Compliance for completion and compliance and approved before it is reviewed by the Transaction Coordination Team for completion and compliance, meeting the required parameters. Throughout the process, if a form is missing, incorrect or incomplete, the Agent is notified via the system and asked to rectify the deficiency. Once the deficiency is rectified, Compliance is alerted through the system and reviews the file again and approves. It is not until such time as the Broker marks the file "Broker Approved" and the Transaction Coordination Teams approve the file that a commission is paid. The system will not allow for incomplete or non-compliant files.

There is a video step-by-step training and a 24/7 chat support within the SkySlope system to assist Agents with the uploading of documents to their files.

REAL ESTATE TEAMS

HB 862 | SB 758 -

Virginia Teams must follow DPOR guidelines and in order to operate and advertise as a real estate team must obtain a business entity. [DPOR GUIDELINES](#)

SIGNATURE REQUESTS

All signature requests must come through an electronic signing program like DocuSign, Digisign, etc completely filled out and ready to sign. Send to va.broker@exprealty.net do not send to the Designated Managing Broker or Managing Broker's emails directly

REFERRAL AGREEMENTS

If an agent wants to establish an arrangement with a referral company please send the contract for approval before asking for signatures. Contracts must be approved by eXp Realty legal before a Broker can sign.

MAIL POLICY

Mail received in a Regus or other eXp Realty office such as Magazines, postcards and any other mail that is not first class will be discarded.

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 of 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 the [Virginia Department of Emergency Management](#) go to their website.

TELEPHONE SOLICITATION

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

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 Federal laws, the state has created Idaho 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 Idaho and people who live or work outside the state boundaries but make incoming calls to those in Idaho.

[ID Telephone Solicitation](#)

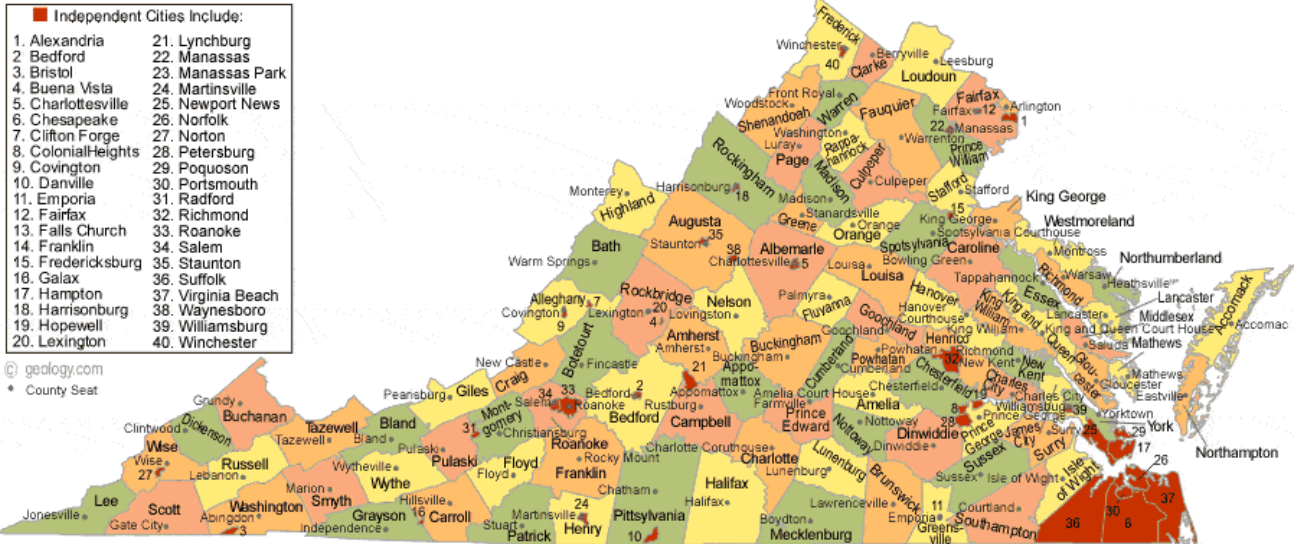
In addition to the federal telephonic solicitation laws, VA, also has statutes regarding laws to protect the public. Agents are required to be familiar with these laws and adhere to them in the course of their real estate business. [Virginia Telephone Privacy Protection Act](#)

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: Working Documents > Office Docs > Virginia Listing Agreements 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.

RECORDING DEVICES

Virginia is considered a single device consent state, meaning that as long as one party agrees to be recorded, then the recording is permitted. Agents need to assume that they and their customers are always being recorded, and therefore, should act accordingly.



eXceptional **eXperts** **eXcellence**
eXpectation **eXposure** **eXponential**

NOTIFICATION OF POLICY AND PROCEDURE MANUAL REVISION

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

[END OF DOCUMENT]