



eXp Realty

Policy and Procedures

These New Hampshire Policies and Procedures (“NH 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 NH 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 NEW HAMPSHIRE POLICIES

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

COMPANY INFORMATION

[NH Agent website](#)

Exp Realty LLC

EIN: 20-8369429

Corporate Address: 2219 Rimland Dr Ste 301, Bellingham, WA 98226

Firm Main Office License Number: 076099

Expiration Date: 8/13/2024

NEREN Main Office MLS ID: 33960

NAID for HUD Homestore

EXPRLT9447

*Agents need to set up a new account if they registered under the prior Principal Broker.

Mailing Address for Brokerage and Designated Broker:

Debbie Ball
eXp Realty
170 Commerce Way, Suite 200
Portsmouth, NH 03801

Designated Managing Broker (DMB)

Debra A. Ball, Principal Broker
License Number: 033055
Expiration Date: 3/11/2024
Phone: 603.722.0126
Email: NH.broker@exp Realty.net

Administrative Support Coordinator (ASC)

Maria Broome - Maria.Broome@exp Realty.net

Contract Compliance Specialist

Lisa Marie Doherty - Lisa.Doherty@exp Realty.net

Transaction Support Specialist (TSS)

NH.Transactions@exp Realty.net
Agents are asked to set up a Workplace Chat with the Broker and ASC and we'll add the TSS team

Office Address(es)

Main Office Physical Address:

Regus
170 COMMERCE WAY, SUITE 200
PORTSMOUTH, NH 03801
Regus Front Desk (603) 205-8500
License Number: 076099
Expiration Date: 8/13/2024
NEREN MLS ID: 33960

Branch Office(s) Physical Address(es):

Tara and Richard Gowen, Team Leaders
Gowen Realty Group Brokered by eXp Realty
57B MAIN STREET

PLYMOUTH, NH 03264
(603) 968-7211
License Number: 075286
Expiration Date: 10/15/2023
NEREN ID: 339602

Corina Cisneros, Team Leader
Cisneros Realty Group eXp Realty
61 LISCOMB CIRCLE
GILFORD, NH 03249
(603) 273-6160
License Number: 075287
Expiration Date: 10/15/2023
NEREN ID: 339601

Christine Tatro, REALTOR
6 LOUDON ROAD, SUITE 504
CONCORD, NH 03301
License Number: 066300
Expiration Date: 8/13/2024
NEREN ID: 339603

Chadd Dempsey, REALTOR
4 Bell Hill Rd, Suite 3
Bedford, NH 03110
Lic# 078694
Expiration Date:

Terry Lajoie, REALTOR
Lajoie Home Team
10 Northern Blvd #12
Amherst, NH 03031
Lic#079292
Expiration date: 8/25/2024

Lisa Merrill, REALTOR
255 Daniel Webster Highway
Meredith, NH 03253
Lic#079295
Expiration Date: 08/25/2024

David Hall, REALTOR
12 Middle Street

Amherst, NH 03031
Lic#079293
Expiration Date: 08/25/2024

Holleigh Tlapa, REALTOR
42 South Street, 2nd Floor
Milford, NH 03055
Lic#079294
Expiration Date: 08/25/2024

Office Phone Number

888-398-7062 *(The phone number MUST be included on all advertising)*

Phone Service is managed by Twilio
Each Agent agrees to set up and monitor their individual phone number provided by eXp Realty.
See Tech Support for support@exprealty.com or visit
<https://support.expcloud.com/portal/home> .

Mail Commission Checks to:

PLEASE be sure to remind title companies and attorneys to **NEVER** send checks to the local address!

Overnight / Fed Ex:

EXP REALTY, LLC - EAST
LOCKBOX 603506
1525 WEST W.T. HARRIS BLVD- 2C2
CHARLOTTE, NC 28262

Regular Mail:

EXP REALTY LLC
PO BOX 787962
PHILADELPHIA, PA 19178-7962

Agents are able to look up licenses through this link. [License Lookup](#)

NEW HAMPSHIRE REAL ESTATE COMMISSION

All Agents are required to keep informed of [New Hampshire Real Estate Commission Rules and Regulations](#) and comply with the same.

NEW HAMPSHIRE REAL ESTATE PRACTICE ACT

All Agents will abide by all state laws related to the [The New Hampshire Real Estate Practice Act](#)

REALTOR® MEMBERSHIPS

Agents Must Be a REALTOR®.

Each Agents agrees to maintain an active REALTOR® association membership in good standing with National Association of REALTORS®, New Hampshire Association of REALTORS®, and one of the local boards or councils where eXp's Designated Broker is already a member.

[National Association of REALTORS®](#)

[New Hampshire Association of REALTORS®](#)

Local Boards

[Capital Region Board of REALTORS](#) 5 Franklin Street, Concord, NH 03301 | 603-225-5052

[Contoocook Valley Board of REALTORS®](#) PO Box 156, Claremont, NH 0743 | 603-543-5923

[Granite State South Board of REALTORS®](#) 50 Nashua Road, Suite 105, Londonderry, NH 03053 | 603-965-3329

[Greater Claremont Board of REALTORS®](#) P.O. Box 311, Claremont, NH 03743 | 603-453-5923

[Greater Manchester Nashua Board of REALTORS®](#) 176 South River Road, Bedford, NH 03110 | 603-668-1054

[Lakes Region Board of REALTORS®](#) 67 Water Street, Suite 210, Laconia, NH 03246 | 603-528-3544

[Monadnock Region Board of REALTORS®](#) PO Box 156, Claremont, NH 03743 | 603-543-5923

[Seacoast Board of REALTORS®](#) Pease International Tradeport, 110 Corporate Drive, Unit 4, Portsmouth, NH 03801 | 603-433-9990

[Strafford County Board of REALTORS®](#) 36 Industrial Way, Suite 10, Rochester, NH 03867 | 603-330-3131

[Sunapee Region Board of REALTORS®](#) 11 South Main Street, Suite 301, Concord, NH 03301 | 603-225-5549

[Upper Valley Board of REALTORS®](#) 11 South Main Street, Suite 301, Concord, NH 03301 | 603-225-5549

[White Mountain Board of REALTORS®](#) 53 Technology Lane, Suite 116, Conway, NH 03818 | 603-733-4748

[Commercial Investment Board of REALTORS®](#) 166 South River Road, Bedford, NH 03110 | 603-647-0100

Agents must obtain Designated Broker approval prior to joining any of the Boards where we are not currently a member.

APPROVED FORMS AND RELATED PROCEDURES

All Agents will use only forms approved by the Designated Managing Broker for New Hampshire. If other forms are requested by clients, customers or cooperating brokerage agencies, the affiliated licensee must present the form to the Designated Managing Broker for approval prior to use or prior to advising a client to sign. If your client is represented by a New Hampshire attorney and the attorney provides contractual documents and advises the client, permission is automatically granted with supporting documentation.

New Hampshire Real Estate Commission Forms

The New Hampshire Real Estate Commission provides a disclosure that Agents must provide to all clients and customers. [The New Hampshire Real Estate Brokerage Disclosure Form](#) must be presented and discussed with buyers and sellers prior to any substantive and/or specific discussion about property or a potential transaction. The customer is requested to sign and acknowledge that they have received the disclosure. Signing this form does bind either the customer or eXp Realty into any fiduciary relationship.

If an Agent presents a New Hampshire Real Estate Brokerage Relationships Form and the customer does not enter into a Buyer or Listing Agreement, please fill out the form and email it to: NewHampshireOffice@skyslope.com *** Be sure to put the name(s) of all customers in the Subject line so eXp staff can identify the form if needed.***

If a customer refuses to sign the Brokerage Disclosure Form, the Agent who presented the form must provide evidence that the form was provided to the customer. The preferred method would be that there is evidence of delivery of the form by email to the customer. If that is not possible, the Agent will write “customer refused to sign” on the customer signature line and initial next to this statement and make a note of the date the form was delivered.

New Hampshire Association of REALTORS®

Agents will use the contractual and disclosure forms provided by the New Hampshire Association of REALTORS®. These forms can be found in [ZipForm® Plus](#) and [DotLoop](#).

Agents are permitted to complete the forms by filling in the blanks. 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. Only attorneys admitted to the bar in New Hampshire may write legal language in real estate contractual documents agreements.

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](#)

(must be logged into Skyslope to access this link)

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 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 you will be bringing with you OR if you are leaving eXp Realty and wish to transfer a transaction under contract to your next brokerage, please complete this form with clients' and brokers' signatures.am

[Appraisal Contingency Form](#)

[Commission Reduction/Waiver Request](#)

[Escalation Addendum](#)

[FSBO Compensation Agreement](#)

Requests for helpful forms can be submitted through the [New Hampshire Suggestion Box](#).

EMAIL 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
- Office Phone: 888-398-7062
- [*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 affiliated licensees 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.

CONSUMER RELATIONSHIPS

Definitions of Relationships and Duties

Client: A Seller/Lessor or Buyer/Lessee with whom eXp has an Exclusive representation agreement establishing a fiduciary relationship, and the Agent is acting in the role of Designated Buyer Agent or Designated Listing Agent.

Customer: A Seller/Lessor or Buyer/Lessee with whom the Firm has NO Exclusive representation agreement establishing a fiduciary relationship, and the Agent is acting in the role of Facilitator.

Fiduciary Duties: Those duties reserved only for clients of eXp.

Ministerial Acts: Those duties performed for both clients and customers.

For Both Clients and Customers

Accounting

Agents may be responsible for handling monies related to a real estate transaction. This may involve handling earnest money deposits, rents and rental application fees, and other exchanges related to a specific transaction.

Disclosure

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

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 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.

AUTHORIZED ACTIVITIES

The purpose of eXp Realty in New Hampshire is to facilitate the exchange of rights to real property in New Hampshire, 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 part of eXp Realty's scope of activities. Should an eXp Agent wish to own a property management company, they may do so by following all the applicable laws. An Agent can only be licensed with one real estate company in New Hampshire. Any consumer using the property management company must be made aware that eXp Realty has no rights or responsibilities for those services.

BROKERAGE RELATIONSHIPS

Designated Agency

This agency practices Designated Agency, NOT Single Agency. All Agents work with clients as Designated Agents and only the Agents listed on the agency agreement have fiduciary duties to the client. Therefore, any and all affiliated Agents acting as client representatives or are aware of confidential client information must be listed in the Designated Agent section of 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. Any Exclusive Representation agreements must have a start date and a termination date.

Non-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. Some clients may choose to work with other agencies as well as eXp Realty. Therefore, non-exclusive agreements are permitted provided that the term of such agreements is no less than ONE DAY and no more than ONE YEAR: Specific dates must be used to create a binding agreement.

Brokerage by Facilitator

Representing a Buyer or Seller as a Facilitator is permitted by law, but highly discouraged because most Agents have must limit their assistance to:

- Providing access to properties for sale;
 - Disclosing all material defects pertaining to the physical condition of the real estate that are known by the licensee;
 - Completing Purchase & Sale Agreements and related forms on behalf of Buyers or Sellers provided no advice is given;
 - Treating both the buyer and seller honestly and not knowingly give false information;
 - Accounting for all money and property received from or on behalf of the buyer or seller;
- and

- Complying with all state and federal laws related to real estate brokerage activity.

Licenses working with buyers or sellers as Facilitators are NOT permitted to:

- Perform anything beyond ministerial acts on behalf of a buyer or seller;
- Provide specific opinions of value,
- Research property information on behalf of a buyer or seller;
- Be required to keep information obtained from a buyer or seller customer confidential; or
- Advise a buyer or seller with regard to negotiations.

Disclosed Dual Agency

Disclosed Dual Agency is permitted with written permission by the client prior to entering into a Purchase and Sale Agreement. Both the buyer and the seller must consent to this type of representation in writing. When representing both a buyer and a seller, the dual agent must not disclose to one party any confidential information obtained from the other party, AND may never compromise the negotiating power of either client. .

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 Agents are using the required documentation for rental property. An Agent of eXp Realty may NOT participate in property management activities.

COMPARATIVE MARKET ANALYSIS

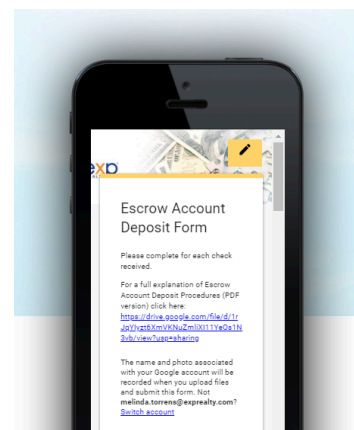
All Agents are expected to perform a Comparative Market Analysis (CMA) for clients. Agents may ONLY perform a Comparative Market Analysis for customers as part of preparation for a listing presentation. Any reports of CMAs may be discussed, but should not be provided to customers - only to clients.

EARNEST MONEY HANDLING PROCEDURES

In compliance with New Hampshire Real Estate Commission Rules, eXp Realty has a trust account at M&T Bank.

Failure to properly handle earnest money deposits in accordance with these instructions will be grounds for immediate dismissal from eXp Realty.

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 within 2 business days of the Effective Date, or the actual date the check was received if a longer delivery period is specified in the Purchase and Sale Agreement. Since eXp Agents work remotely the Agent will be responsible for making the deposit at any [M&T Bank](#) branch, DepositLink or the FTNI mobile app. Please do not have checks sent to a New Hampshire branch office.

How to use DepositLink to request Digital Payment

DepositLink is now available for digital escrow/EMD payments in N.H.. Agents are just a few steps away from eliminating paper checks from their business.

Step 1: [Watch a short training video.](#)

Step 2: Find the DepositLink app in [eXp Passport/OKTA](#). Validate with your eXp email address.

Step 3: Connect your Skyslope account with this [User Guide](#).

Get Started

NOTE: There is no cost to the Agent or eXp for using DepositLink, but 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.

Check Handling

FTNI Mobile App Deposit:

FTNI is eXp's new system for mobile deposit of earnest money. If someone gives the Agent a check, the Agent can deposit the check via the mobile deposit system with FTNI. There is a very short training to complete before receiving personal login credentials. Agents will receive an email and if the email does NOT arrive, please let the State Broker know. Here are the : [New Mobile Deposit Instructions](#) (must be a member of the New Hampshire WP group for the link to work)

Deposit Check at a Local Branch:

Here is a [downloadable deposit slip](#).

The Bank and Account below:

M&T Bank

Account Number: 6500336281

ALWAYS make sure to include the full property address including the city and state in the memo line of the check!

Disbursement of Earnest Money

As the transaction approaches closing (usually about 7-10 days prior), Agent will submit the request for earnest money disbursement to the closing agent. If the transaction has been terminated, make sure all releases have been signed by all parties and uploaded to the SkySlope file before submitting the request. Please use the following form to request earnest money to be disbursed.

[New Hampshire Earnest Money Disbursement Request](#)

Closing

When a transfer (closing) is due to occur where eXp Realty is holding the earnest money funds, the Managing Broker or trust department 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 3 business days prior to closing assuming that the deposit has seasoned and funds are available.

Agents are required to keep the closing date and title company contact information accurate in SkySlope.

eXp will ALWAYS send the full amount held in escrow rather than withholding the commission due. This is best for the eXp accounting department and helps everyone get paid more promptly.

Canceled Contract

When a Purchase and 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 two (2) Business Days of approval or the deposit clearing eXp's account, whichever is later..

DO NOT CANCEL YOUR FILE IN SKYSLOPE! Please follow these [instructions](#).

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.

COMMISSION PAYMENTS

When Will the Agent Be Paid?

All Agent commissions shall be paid

- immediately upon closing,
- when the commission is received by eXp Realty, or
- when the Skyslope file is substantially complete*,
whichever is later.

In the event that a Commission Disbursement Authorization is not accurate, the following rules will apply for how the difference in commission will be received by eXp:

- If the amount of commission paid to eXp is GREATER than the sum of agent commission, company commission and any referral fees to be paid, the excess shall be paid to eXp and later disbursed proportionately to the agent; or

- If the amount of commission paid to eXp is LESS than the commission due to eXp Realty, the deficiency will be subtracted from the Agent's portion of the commission and any corrective compensation will be paid after the file has been reported closed.

Can an Agent be Paid as a Business Entity?

Yes. If all of the terms and conditions of the statute have been met. See below.

TITLE XXX

OCCUPATIONS AND PROFESSIONS

CHAPTER 331-A

NEW HAMPSHIRE REAL ESTATE PRACTICE ACT

Section 331-A:16-b

331-A:16-b Commission Payments to Unlicensed Entities. –

I. A principal broker may pay all or part of a fee, commission, or other compensation earned by his or her firm, broker, associate broker, or salesperson to a partnership, association, limited liability company, limited liability partnership, or corporation only if all of the following conditions are satisfied:

(a) All of the partners, members, officers, or shareholders of any unlicensed business entity, including a partnership, association, limited liability company, limited liability partnership, or corporation, hold a valid and active license issued under this chapter.

(b) At least one of the partners, members, officers, or shareholders of the unlicensed business entity, including a partnership, association, limited liability company, limited liability partnership, or corporation, is the licensee who earned the fee, commission, or other compensation.

(c) The partnership, association, limited liability company, limited liability partnership, or corporation does not engage in any of the prohibited acts specified in RSA 331-A:26 and the partnership, association limited liability company, limited liability partnership, or corporation is registered to do business in New Hampshire.

(d) The broker keeps a record of all of the following information for each transaction, for a period of 3 years after the date of the transaction:

(1) The name of the licensee who earned the fee, commission, or other compensation;

(2) The amount of the fee, commission, or other compensation that was earned;

(3) The name of the partnership, association, limited liability company, limited liability partnership, or corporation to which the broker paid the licensee's fee, commission, or other compensation.

II. Compliance with this section does not relieve a broker of any obligations to supervise a licensee, or of any other requirements of this chapter or rules adopted pursuant to this chapter.

III. Compliance with this section does not render a broker or licensee exempt from any portion of the chapter, or immune from liability in a regulatory action against the broker or licensee for a violation of this chapter or rules adopted pursuant to this chapter.

Source. 2019, 49:1, eff. Aug. 4, 2019.

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

Personal Transactions

Personal transactions are permissible. [See eXp's P&Ps](#)

What happens to clients when an Agent leaves eXp Realty?

[Please refer to the eXp's P&P.](#)

OVERSIGHT OF AGENTS

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 New Hampshire State Group on Workplace,
- by email in our New Hampshire eNewsletter, and
- by presentation in our NH State Meetings.
- [eXp Policies & Procedures](#)

Education

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

Realtor Code of Ethics, Fair Housing, and the current Core course must be completed in every two year licensing cycle.

Continuing Education

All Agents will comply with New Hampshire 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.

Mentor Required

All joining Agents with less than three (3) transactions completed within the past year in New Hampshire will be assigned a mentor and must commit to fulfilling the terms of a mentoring agreement until the minimum number of transactions have been accomplished. Agents joining a team where the Team Leader will be providing ongoing training and Agent coaching may be exempt from mentoring. Only the Designated Managing 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. .

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

Skyslope

[Skyslope](#) is eXp's electronic document Management System. All documents must be submitted for Broker Review within two (2) Business Days of execution. Repeated failure to submit executed documents to the eXp in a timely manner may result in dismissal from the Firm.

ADVERTISING

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 the Agency must comply with Federal and State laws, New Hampshire Real Estate Commission rules, and [eXp brand guidelines](#) [eXp Marketing Dos & Don'ts](#) [NH Rules and Regulations](#)

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

Use of Names

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

Request approval for the name by emailing the Broker NH.broker@exprealty.net approval: [Agent Advertising Name Registration](#)

Broker Review

All 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.

All advertising (including business cards, websites...) must include:

1. eXp Realty logo prominently displayed
2. Office Phone Number - 888.398-7062
3. Fair Housing symbol/logo
4. REALTOR® symbol or the word REALTOR® next to agent name

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

TECHNOLOGY PLATFORMS

Workplace

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

World

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

Skyslope

Skyslope is eXp's document Management System. All documents must be submitted for Broker Review within 2 Business Days of execution. <http://Skyslope.com> **Documents submitted after 5 Business Days may be subject to discipline and any amount fined by the Real Estate Commission, NEREN, or REALTOR association.** Failure to submit any executed document to the eXp within five business days may result in immediate dismissal from the company.

Enterprise

Enterprise is eXp Realty's portal to track Agent activity and financials.

My eXp

<https://my.exp Realty.com/> is the portal to track revenue share and downline activity.

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:

MaineListings

MLS PIN (MLS Property Information Network)

NEREN (New England Real Estate Network)

Paragon

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 [New Hampshire Emergency Management Division](#), go to their website.

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 **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) <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 the federal telephonic solicitation laws, NH, 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. [NH Telemarketing laws](#).

WIRE FRAUD

Each year tens of thousands of dollars are lost due to wire fraud. eXp requires clients to sign eXp’s Wire Fraud Advisory. Agents can find the form in Skyslope Forms or Working Documents: Working Documents > Office Docs > South Carolina Listing Agreements Please note that eXp 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 customer signs the document, the Agent will upload it to the customer file.

NOTIFICATION OF POLICY AND PROCEDURE MANUAL REVISION

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

[END OF DOCUMENT]