



**SIT BACK - WE'VE  
GOT YOU COVERED**

## POLICIES & PROCEDURES

- 1. Administrative rules and State Statutes:** Associates shall maintain all Rules governing the association, State and National Association of Realtors. Associates shall hold themselves to a higher standard, acting professional in all their transactions and courteous to all they come in contact with.
- 2. Sexual Harassment:** As a professional we will maintain a professional working environment. It is unacceptable to flirt or degrade anyone. Please keep your business on a professional level.
- 3. Selling of Agents Own Properties:** Agents are allowed to sell their own properties. It is expected that an agent will disclose all major and minor defects in the property that they know of. It is also expected that as the seller they will encourage the buyer to have an independent inspection done on the property to make sure the property meets up to the buyers expectations. E & O insurance does not cover the brokerage on these properties. However the brokerage will still take the same amount into it's account. This money shall be used at the Brokers discretion.
- 4. Independent Contractor's Agreement:** Is hereby made apart of these Policies and Procedures.
- 5. Earnest Money:** Associates agree to turn in Earnest Money within 3 business days of an accepted offer.
- 6. Forms:** Associates agree to only use state approved forms for handling transactions.

## ADVERTISING POLICY

- 1. Advertising Expense Responsibility:** Associate shall be responsible for, and pay for all of associate's advertising. Associate has no authority and shall not obligate, commit, or bind or make any financial obligations on behalf of R AND R Realty, LLC.
- 2. Design of Signage Material:** All signage including, but not limited to, "For Sale" yard signs, open house signs, directional signs, etc . . . must have Broker's written approval prior to ordering. The design, colors, and style must meet the Broker's Standards.
- 3. Brokerage Disclosure in all Advertising:** All advertising including, but not limited to, newspaper, magazine, radio, television, internet, on site, and off site displays, brochures, direct mail advertising, car signs, business cards, etc, shall include the full name of "R AND R Realty, LLC", pursuant to Administrative Code Rule R160-6.1.5.1 of the "Division of Real Estate" No Abbreviated Form is permitted and shall not be used. Associate shall insure that the brokerage name (R AND R Realty, LLC on all display and print advertising such as newspaper and magazine advertising, business cards, car signs, internet materials, direct mail advertising, brochures, flyers and promotional pieces, ect. . . is at least one-half the size of the associate's name pursuant to Administrative Rule R16206.1.5.5 of the "Division of Real Estate."

4. **Blind Ads:** All Associate advertising of any type which does not include the name of the Brokerage (R AND R Realty, LLC) is a blind ad and is prohibited. The single exception is if the Associate advertises a property privately and the Associate has an ownership interest in the property and the advertisement includes one of the terms identified in Provision 5.
5. **Associate's Personal "For Sale by Owner" or "For Lease or Rent by Owner":** All Real Estate owned by the Associate that is not listed, may advertise privately so long as the advertisement includes the words "Owner-Agent" or the words "Owner-Broker", whichever is applicable.
6. **Advertising Listed Properties:** Associate shall not advertise any property the Associate does not have listed, except Associate has ownership in the property that is privately advertised. Associate may advertise a listing of another Associate only if the Associate has written permission of the Seller, and the Listing Agent, and the listing Broker. The written authorization shall state the Associate is not a sub-agent of the Seller.
7. **Information from Listing:** Associate is only authorized to advertise information contained in the Listing. Associate shall not advertise any information that contains derogatory or misleading information concerning the property or the Seller or the Listing Agent/Brokerage.
8. **Compliance with all advertising regulations:** Associate acknowledges that the Federal Law (Truth in Lending-Regulation Z); Department of Housing and Urban Development (HUD); the Division of Real Estate of the Department of Commerce of the State of Utah; The National Association of Realtors; and other governing agencies impose certain regulations on advertising, as well as the Associate's dealing with the general public. Associate acknowledges that he/she is familiar with regulation Z, the Real Estate licensing laws, the Board of Realtors Code of Ethics and Standards of Practice, and the Multiple Listing Service By-Laws and agrees to abide by them.
9. **Advertising Terms of Financing:** Associate shall not advertise financing terms (monthly payment, interest rate, down payment, etc) without disclosing all the terms as required by Regulation Z of the Truth in Lending Act. Further, Associate shall not participate in advertisements with others (loan brokers, loan officers, banks etc.) with contain financing terms unless all terms required by Regulation Z are also Disclosed.
10. **Equal Housing Opportunity Act:** Associate shall always comply with the "Equal Housing Opportunity Act" and shall not act or advertise in any way to deny equal professional services to any person for reasons of race, color, religion, sex, disability, familial status, national origin, or sexual orientation status.
11. **Written permission for Sign:** Associate shall not place any sign on any property unless the Associate has a written and signed Listing Agreement or other documentation allowing it, giving the property owner's/Seller's written consent to such a sign pursuant to Administrative Code Rule R162-6.1.2