

STANDARD OPERATING PROCEDURES FOR PROSPECTIVE HOMEBUYERS

Saunders & Associates ("SA"), in compliance with Section 442-h (4) of the Real Property Law of the State of New York, and to ensure full disclosure and honest and fair dealing and to be fully transparent in its workings with all buyers in compliance with Fair Housing Rules and Regulations, hereby adopts and declares the following as the prerequisites every homebuyer shall meet prior to receiving licensed real estate sales services:

- 1. SA does not require prospective homebuyers to show photographic identification.
- 2. SA does not require prospective homebuyers to show pre-approval for a mortgage loan in order to view properties for purchase.
- 3. SA does not require a homebuyer to sign an exclusive buyer broker agreement requiring a homebuyer to work only with SA on all properties.
- 4. SA requires every SA agent to present for review and signature to every homebuyer the NYS Agency Disclosure Form and Fair Housing Disclosure Form.

Notwithstanding SA's policy, an individual property owner may require some or all the above items. If an individual property owner does so require any of the items, we will communicate such fact to the prospective homebuyer.