ALAMO TOP REALTY
Making Dreams Come True One Home at a Time

Welcome to Alamo Top Realty

Dear New Team Member and Partner,

We are very excited to welcome you to our ATR team! Our goal is to help you achieve your highest potential in real estate. Please take a moment to review this booklet, and keep it readily available for a short time, as it is a great resource guide.

I hope that you will take full advantage of our great in-house training as well as courses offered through ATR Business Center. Refer to office updates that come via email and we will keep you informed of upcoming training events.

If you have any questions or concerns that are not addressed in this manual, please contact Alexander Cano, Toni Sarzoza or one of our awesome staff members!

Yours in building careers worth having,

Your Alamo Top Realty Office Team

ALAMO TOP REALTY
Making Dreams Come True One Home at a Time

<u>OFFICE INFORMATION</u>

Address
7530 Bandera Road
Suite 110
San Antonio, Texas 78238

Phone
210.607.0700

E-Fax
888.352.1297

Hours of Operation

Monday - Friday	9:00 am – 5:00 pm
Saturday - Sunday	Closed
	24/7 Access to Agents & Agent Clientele

Broker ID:
9008452

Tax ID: 84-3591401

Receptionist Duties – Our receptionist opens the office, greets clients and guests, handles incoming calls, tracks agents working the property desk, distributes incoming faxes, and handles incoming and outgoing mail and packages. When a package is delivered by the United States Post Office, UPS, FedEx or any other mail carrier, we sign for it and notify you via email. Please pick up your packages in a timely manner.

Copy and Print Codes – All of the copy machines require the use of codes. Your monthly agent bill will reflect charges of all color copies and prints.

- **Copy Code** – Your copy code will be the last four digits of your social security number.

- **Print Code** - Your print code will be the last four digits of your social security number. You must have your computers/laptops setup to print by admin prior to being able to print from your device.

Customer Pick Up Center - All items to be picked up by customers should be brought to the receptionist. All items should have the agents' name and the date on them. This will facilitate in notifying you if the item is not picked up.

Dress For Success - It is important that everyone who associates with and represents Alamo Top Realty do so in a professional manner. Associates should conduct themselves properly in public, keep their car clean, drive courteously, and maintain a well-groomed appearance.

We are a professional business and your manner and appearance should always reflect this. Business or business casual attire is always required in the following areas:

- All ATR Events, Meetings and Training Classes
- Conference Rooms
- Lobby
- Property Tours

Mail Folder - There are two file cabinets in the "Copier Room". The file cabinet to the right of the copy machine is used for incoming mail. The hanging file folders in this cabinet are in alphabetical order by your first name. Any mail that is too large for these folders will be left at the receptionist desk. If you receive mail in your folder that is not intended for you, please either put it in the correct folder, or place it in the "Misplaced Mail" receptacle located on top of the file cabinet. When joining SABOR and NAR, please check the box that reads "Home Delivery" for your mail type and be sure you use the ATR business mail address for business mail only.

Malfunctions – Please report malfunctions with equipment immediately to the staff. Please do not move on to another computer without reporting the problem. We always want to keep the equipment running, and we want a Win-Win for everyone! You can also help by exiting your programs before you leave the computer. Also, please do not unplug any of the office equipment; this will not take care of the problem.

Meeting your Clients and Visitors - There is a conference room located at the front of the office. When you are ready to meet your clients, you will reserve the conference room with the receptionist. All clients must check in with the receptionist.

Parking – The parking lot has an “Open Parking” policy. You and your clients can park in any available space.

Personal Computers - Agents wishing to network their personal computers must make an appointment with a Business Center staff member. The network may allow access to printers and copiers depending on your computer software. All agents will have access to the Internet.

Phone Roster -You will find the agent roster updated and emailed to you periodically.

Phone System – Incoming calls will be forwarded to your phone number on file. If forwarding is not available, a message will be collected, and an email will be sent to you to notify you of the message received.

Research Rooms/ Work Areas - Our “Research Rooms, Booths and Work Areas” have computers and access to printers and copiers at your fingertips. Mortgage, Title and other useful vendor information is also placed in the Work Rooms for your use. If you work with a particular vendor and would like to see their items accessible to our associates, please contact an ATR staff member.

Security Precautions - All agents need to be very careful when showing properties to strangers. If possible, meet the client at our office and make a copy of their driver’s license for the receptionist. Never show a vacant home alone. If you feel unsure of the situation, let the office know and we will call you on your mobile phone during the showing.

Precautions are necessary when coming to the Business Center after hours. The building’s exterior is not equipped with surveillance cameras and we do not have on-site security. Please do not leave any valuables in your vehicle, even if you are just coming in for a moment.

Sexual Harassment Policy – Please refer to the Alamo Top Realty Policy and Guidelines Manual (located on the Brokermint online system).

Team Meetings - You will be notified via email of the location, date, and time in advance. The Team Meetings are a great way to network with your peers and get caught up with the latest information about your business.

Title Company Pick Up Center - All items to be picked up by a title company representative should be brought to the receptionist.

ShowingTime – Alamo Top Realty partners with SowingTime for our showing appointments, and they are great! When you get a listing, please inform ShowingTime immediately for the property showing instructions.

Office Invoices
Any invoices owed will be emailed to you on or about 10th of each month IF you have an open balance. The invoice is due on the 20th day of the month. If payment is not made within that time period, there may be a $25.00 penalty. The Business Center is authorized to take any outstanding agent invoices from upcoming closings. After 90 days of non-payment, the agent's license may be returned to TREC. The past due amounts will still be due as well and may be turned over for collection.

NSF checks will be treated as non-payment of the invoice. NSF charges will also be added to your office bill.

COMPLIANCE

Teams - Teams are two producing licensed associates. Their total annual production is combined for award purposes. A team can be:

- A husband and Wife
- Two individual Agents

Groups – Groups have more than two producing licensed associates. Their total annual production is combined for award purposes. A group can be:

- A husband and Wife with a buyer's agent +

Brokermint Compliance - Brokermint is our paperless system, once your paperwork is signed and completed you will upload your documents through this system. **http://www.brokermint.com**

- Make sure you are using a current up-to-date browser.

- Confirm the URL you are going to is: http://www.brokermint.com

NOTE:

- Always choose the correct transaction type.
- Use the system as your online folder for any transaction related documentation (emails from clients, etc.).
- You cannot add a contract on a listing unless the listing paperwork has been turned in.
- You cannot add a contract on a listing if the listing has an active contract. Be sure to turn in termination paperwork.
- Turn in appropriate paperwork, this helps ensure we remain compliant.
- Transactions that have expired, terminated or have been set as closed will no longer display in the active transaction box section.

How to Handle your Listing Paperwork - Scan your documents to your email, (you can email them as one document) and type the property address in the “subject” line of the email. During the life of the listing please note any price change, status change, etc., in MLS is your responsibility to ensure your listing file is up to date. Scan all changes as listed above. **It is important all your documents are uploaded within 5 days of the executed date of the listing.** This will ensure prompt processing when your listing is sold.

If the property is re-listed or extended, please upload a fully executed copy of the Amendment to the Listing Agreement and a copy of the new MLS printout. ALL withdrawal or termination requests need to be scanned to the paperless system. To withdraw the listing from MLS, the fully executed Termination of Listing Agreement or the Amendment to the Listing Agreement to the Listing is required.

Disbursements, How you get Paid – Commission Disbursement Authorizations known as CDA’s are created once your paperwork is approved. You will upload your paperwork into the paperless system online. There are videos and classes that will teach you the process and you will learn how the paperless system works.

Within 5 days of executing a sales contract, documents need to be uploaded with all applicable documents through our paperless system.

The CDA is then emailed to you from the Business Center and you must forward the CDA to the title company representative. In almost all cases you will be paid at the closing. The part of the commission paid to Alamo Top Realty is then sent to our office by the title company and you are free to take yours!

How to Process your Contracts - When you have a completed contract (all signatures and related documents) you will upload it to the Paperless System.

Scan your documents to your email, (you can email them as one document) and type the property address in the “subject” line of the email. It is your responsibility to edit any changes to the contract, including closing date, commission changes, title company changes, etc.

Within 72 hours after we receive a completed and correct file, a CDA will be sent to your email for you to forward to the title company Not having a CDA will not affect the closing/funding for your clients; however, the title company will not process your commission check or the Business Centers’ without one.

In most cases you are paid at closing. Please make sure the title company will send the Alamo Top Realty commission check to us via courier. You can bring the Alamo Top Realty commission to us if you would like! If you have a closing at the end of the month, we ask that you bring the check into the office for prompt processing for month end.

NOTE: To ensure prompt processing of your CDA, i**t is important all of your documents are uploaded within 5 days of the executed date of the contract.**

If a transaction is turned in more than 5 days beyond the effective date, there may be a delay.

Procedural Rule P-53. Rebates and Discounts Prohibited.

The following is an explanation of **“RULE P-53”.** This rule was adopted by the Texas Insurance Department regarding rebates and discounts. To learn more about **“RULE P-53”,** please go follow the cut and past the link below in your internet browser:

http://www.vuwriter.com/vubulletins.jsp?displaykey=BL111573264800000007

1. No person doing the business of title insurance under the authority of the Texas Title Insurance Act of the Insurance code (in this rule called an Authorized Person) and no Affiliate of an Authorized Person shall, directly or indirectly, pay for or subsidize advertising or promotional materials or activities of any Producer or Affiliate of a Producer in a position to make a referral of title insurance business. For the purposes of this Rule:

a. A Producer is a real estate broker or agent, lender, mortgage company, mortgage broker, builder, developer, attorney or architect or any Affiliate, but a person is not a Producer if the person is an Authorized Person, or an Affiliate of Authorized Person(s), and

b. An Affiliate of a Producer or Authorized Person is an officer, director, agent or employee of such a person, or a member of the immediate family of any of them, or a person who owns, is owned by or is under common ownership with a Producer or Authorized Person, respectively.

2. An Authorized Person or Affiliate shall not, individually or jointly with a Producer of Affiliate, or with a person or group of persons or a company or group of companies that includes a Producer of Affiliate, advertise any particular real property or group of properties. Prohibited activities under this section are those which have the direct or indirect effect of subsidizing the business or advertising or promotional activities of any Producer or Affiliate of a Producer, including but not limited to, providing, paying for, subsidizing the cost of, or sponsoring signs advertising a property or group of properties for lease or sale, electronic or hard copy media describing, promoting or advertising a property or group of properties, or boxes or similar items in which to store such advertising media, or conducting, sponsoring or promoting or paying for any part of an event benefiting a Producer or Affiliate of a Producer (such as, without limitation, an open house, holiday party, or reception or convention event) including, but not limited to, providing or furnishing prizes, food, beverages, gifts, decorations, entertainment or professional services.

3. An Authorized Person or Affiliate shall not provide or pay for any advertising medium that subsidizes the business, products, services or promotional activities of a
Producer or Affiliate of a Producer.

4. An Authorized Person or Affiliate shall not provide or pay for furnishings, postage, office supplies, electronic or hard copy documents or media, computer hardware or software, telephones, telephone systems, copiers, fax machines,

office equipment, vehicles, administrative, management or staff services, rental space or office facilities for the use of any Producer or Affiliate of a Producer.

5. This Rule does not prohibit an Authorized Person or Affiliate from producing or distributing promotional and educational materials about title insurance, loans and mortgages, laws and legislation and related matters, provided: a) the Authorized Person or Affiliate is lawfully authorized to do so, b) the name and business symbol of the Authorized Person or its Affiliate, respectively are set out prominently on the cover and first page of the materials, and c) the materials do not depict or include the name or business symbol of a Producer or Affiliate of a Producer.

6. An Authorized Person or Affiliate shall not solicit or engage in a title insurance transaction(s) involving land located in more than one state which includes land located in Texas if the policy premium charged or solicited to be charged by that Authorized Person or Affiliate for the title insurance policy issued in the transaction(s) covering land described in the policy outside the state of Texas violates the law of that other jurisdiction where the land is located or the policy premium for the land in the other jurisdiction is so discounted or reduced from the normal and customary charge as to constitute a thing of value in this state.

7. Authorized Persons and Affiliates shall maintain auditable records documenting compliance with this Rule.

8. In addition to any other sanction or penalty which the Commissioner may impose by law, after notice and opportunity for hearing, any person (including a Producer or Authorized Person) found to have violated this Rule is subject to a civil penalty of not more than $10,000 for each act of violation and for each day of violation, unless a greater penalty is specified by the Insurance Code or another insurance law of Texas. The Escrow Officer, Title Insurance Agent or Direct Operation license or the certificate of authority of any person found in violation of this Rule may be suspended or revoked, after notice and opportunity for hearing, for subsequent or repeated violations of this Rule.

National DO NOT CALL Registry www.telemarketing.donotcall.gov - Even if you never make a cold call the federal do-not-call law apply to everyone in the real estate industry, including those who never make a cold call.

- **Past Clients:** Did you know it is illegal to call most of your past clients beyond 18 months after the last transaction with them? Do you know how to fix that, so you can call them forever?

- **Inquiries:** Did you know you may only contact most new prospects during the first 90 days after their inquiries?

- **FSBO's:** Do you know which FSBO calls are legal, and which are not?

- **Expired Listings:** Do you know which Expired listing prospects can lawfully be called, and which cannot?

Why Do-Not Call? In October 2003, sweeping new federal laws were passed granting consumers the right to restrict unsolicited call to their residential telephone numbers. Those laws apply to real estate professionals, mortgage lenders, and other small businesses just as they apply to traditional telemarketers. The penalty for even one illegal call can be $11,000 and roughly 40% of the numbers you might want to call are on the do-not-call list.

To help you avoid making one of those $16,000 mistakes, your company has provided you with access to Do Not Call Sentry. With it, you can look up the numbers you wish to call and get a complete, printable report of which ones are, and are not permitted.

- http://telemarketing.donotcall.gov

- Enter your organization ID: 10255977-67979

- Enter password: Alamo7530/

- Click “Downloader” Access

- Click “Yes” to acknowledge the agreement

- Now check your numbers!!

- You may search Interactively with a certain phone number or download a list

OUR VALUE PROPOSITION FOR YOU

To provide the most information for our associates to take their careers to the next level. Alamo Top Realty provides:

TRAINING

Alamo Top Realty Education Courses - Most courses held in the Business Center are free, unless otherwise posted.

Business Building Skills

IN-HOUSE TRAINING -

- **Agent Orientation** – Important information that agents need to be able to successfully operate out of the Business Center, including introduction to staff, where to go to get what, dress code, and who does what.

- **Avoiding Contract and Transaction Mistakes** – Discussion of mistakes that are commonly made during transactions that will help you avoid the courthouse. Some of the topics discussed are procuring cause, lease/purchase contracts, walkthroughs, filling out a Seller's Temporary Lease, using the Information from "Other Sources" form and the Addendum for Back-up Contract.

- **Broker Open Houses –** One of the most important things an agent can do for his/her career is to know their inventory. Agents are encouraged to get a group of agents and go to Broker Open Houses. Not only does it prepare agents to be able to talk intelligently on the phone and for listing presentations, but it promotes camaraderie within the office, builds relationships with coop agents and shows a strong presence in the industry for the Business Center.

- **Buyer Representation** – How to complete the Buyer/Tenant Representation Agreement paragraph by paragraph. Suggestions and recommendations are provided as to when and how to present these forms to the Buyer and Tenant.

- **Celebrating Success** - Agents that are Succeeding and How – Agents, experienced and new to the business, in our Business Center who are having success, share their ideas and systems for what is working for them.

- **Client, Customer or Both?** – Discusses the differences in the agent's fiduciary duties when working with a Client or Customer.

What you can and cannot give a customer as opposed to a client.

- **Contracts** – How to complete a 1-4 Family Residential Contract paragraph by paragraph and review the differences in the 1-4 Family Residential Contract versus the Condominium Contract. This course also includes review and discussion of the Real Estate Addenda pertaining to the Contract as well as the Listing Agreement.

- **Contract Timelines and Checklists** – Discusses Contract Timelines as to when various actions and documents are due according to the contract; given checklists for agents to use as the Listing Agent or the Buyer's Agent.

- **Do the Right Thing** – What does it look like - Various scenarios are presented to stimulate discussion among the agents about how best to handle certain situations. Some of the scenarios include mortgage fraud, appropriate dress in the office, poaching a client and many others.

- **Know Your Neighborhood, Know Your Numbers** – Top producing agents from the Business Center are brought in to teach about subdivisions in which they are experts. Topics included in the presentation are history of the area, deed restrictions, sales price history, what's going on in the neighborhood currently, the culture and the market center's stats for the area. The agents are asked to discuss everything that they think would be helpful to another agent showing in that subdivision or going on a listing presentation.

- **Listings** – How to complete a Listing Agreement paragraph by paragraph. In addition, there will be review and discussion of the Addenda in Paragraph 19 that are applicable in various situations. Suggestions and recommendations are provided on how to prepare for your Listing Appointment.

- **Marketing Orientation** - Learn about the different opportunities available to you to advertise your listings, how to request a property to be advertised, the advertising request form and advertising schedule and where you can find it; the CMA: What it looks like and what you need to access a CMA. How to obtain the ATR logo as well as the guidelines and frequently asked questions about proper use of the logos; how to navigate online marketing tools; create flyers, brochures, mailing cards as well as how to e-blast the other brokerages your listings; state of the art mapping address tool where you can pull from over 200 million addresses; and custom orders. Handouts will also be given to show examples of the department's quality of work.

- **Think-Tank** – A brainstorming session for agents about various topics. Topic suggestions welcomed!

- **MCE Classes** – Various topics are covered for MCE credit for a nominal fee provided by numerous providers. Topics will be named and emailed to all agents with dates and fee if applicable.

- **Most Commonly Made Contract Mistakes/Omissions** – Discussion of a list of mistakes and omissions that has been made after having reviewed thousands of contracts to give agents as a guideline for minimizing mistakes on their own contracts.

- **Open Houses** – Open Houses, WHY and HOW. It describes the real purpose of this activity, which types of open houses, and emphasis on the Public Open Houses. Pre and post activities are reviewed such as preparation and follow up. We attempt to dedicate most of the time to the execution, allowing for the questions and answers that many times help even the most seasoned professionals. Many tips, from materials to scripts and examples of how to deal with the Public are covered in a very interactive discussion. Like any endeavor, when you create a system, follow and fine tune it; it becomes second nature. We wish for you to be comfortable doing open houses as it is one of the most direct and least $ investment sensitive activities to grow your business.

- **Pathways to Success** – How to Win Friends and Influence People – It's all about the relationships, so come learn the fundamental techniques in dealing with people, six ways to make people like you, win people to your way of thinking, and how to be a leader.

- **Presenting and Negotiating an Offer** – Presentation of "Contract Presentation" form that assists the agent in discussing the offer with the Seller in a way that lets them concentrate on the details of the offer other than just the sales price. Learn what information to give the Seller so that they can make an informed decision and procedures and forms to use in communicating with the Buyer's Agent. Techniques to use when presenting an offer on the Buyer's Side.

- **Representation Papers Needed for Contracts** – Discussion of documents needed when you represent the Seller, Buyer, In-House sale, FSBO, and Buyer has no representation. How to use the Intermediary, Buyer Representation Agreement and IABS forms.

- **Scripts and Dialogs** – Agents role playing scripts designed to achieve various selling goals, i.e. getting buyer or seller referrals, getting a listing appointment, getting a buyer appointment.

- **And MANY MANY more!!!**

PRINTING AND COPYING

The copiers/printers are in the agent mail/copy/print area.

Printer Access - your print code will always be the last 4 digits of your social security number.

Copier/Scan Access - your copier code will always be the last 4 digits of your social security number. The copiers have email and copy capabilities. If you need help operating the copiers, any staff member will be glad to show you how!