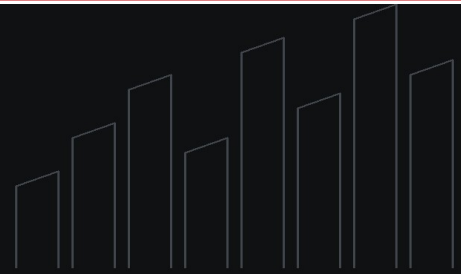




EXECUTIVE REALTY SERVICES

BROKERAGE OPERATIONS / NEVADA



Policies and Procedures Manual

Nevada brokerage operations

Broker review edition | October 16 2026 | Version 1.1

Prepared for Enrique A. Moreno
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Purpose and status

This manual establishes a proposed operating framework for ERS agents and support personnel. It combines owner-provided practices with procedures drafted for adoption. It is not effective until the Broker approves it, completes the adoption items, and distributes the approved version. It does not certify NRED compliance or replace current law, executed agreements, or professional advice.

Broker adoption

Effective date **10/16/2026** Approved version **1.1**

Enrique A. Moreno signature *Enrique A. Moreno*

Approval date October 16, 2026

Scope: Executive Realty Services only. Agent Connect Realty is a separate brokerage and is not governed by this manual unless separately adopted for that entity.

Using this manual

Policy authority

Applicable law and regulatory orders control. Executed client agreements and the agent's signed independent contractor agreement govern their respective contractual subjects. This manual supplies operating procedures; it does not retroactively change earned compensation, contractual rights, insurance terms, or client obligations. Refer conflicts to the Broker before acting.

Established practices and proposed procedures

The fee amounts and named ERS services in Section 10 reflect information previously supplied by the Broker and require reconciliation with current signed agreements. Procedures elsewhere in this review edition are proposed ERS standards, not a representation that ERS has already adopted them. Regulatory statements are identified by source references in Section 15.

Access and revisions

Keep the approved manual in the agent dashboard. The Broker assigns a version, effective date, and change notice for each revision. Agents acknowledge material revisions. Archive superseded versions and do not circulate an obsolete copy as current policy.

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Broker supervision and escalation

1

IDENTIFY ISSUE

2

CALL BROKER

3

PRESERVE RECORD

4

DOCUMENT DIRECTION

Decision authority

Enrique A. Moreno is the supervising Corporate Broker. Agents conduct brokerage activity through ERS and may not commit ERS to debt, guarantees, litigation settlements, fee waivers, vendor contracts, or changes to brokerage agreements without written authorization. A team leader or transaction coordinator does not replace Broker supervision.

When to involve the Broker

Seek guidance before signing or changing unusual provisions, accepting conflicting representation, working outside your competence, advertising an unfamiliar service, handling disputed money, or responding to a demand for compensation. If an activity requires a permit, additional license, or specialist, obtain written clearance first.

Immediate escalation

- Call the Broker promptly for suspected wire fraud, missing funds, safety threats, discrimination complaints, a regulatory inquiry, legal demands, or a material missed deadline.
- After the call, send a factual written summary with the property, parties, next deadline, relevant documents, and the decision needed.
- Preserve the complete record. Do not admit liability, promise reimbursement, delete messages, or contact an opposing lawyer on behalf of ERS.

Routine questions

Email nonurgent questions to enrique@executiverealtyservices.com with a clear subject and requested response date. If a deadline is approaching, call 702-278-8871 and identify the deadline. Do not assume silence means approval. Keep written Broker instructions in the transaction file.

Review and delegation

The Broker sets review assignments and documents delegated authority. Agents remain responsible for accuracy, deadlines, communication, and uploading records. Administrative help does not authorize anyone to perform licensed acts beyond their credentials. Broker oversight requirements are addressed in NAC 645.600. [R1]

Affiliation and onboarding

1

VERIFY LICENSE

2

SIGN AGREEMENTS

3

ACTIVATE ACCESS

4

REVIEW FIRST FILE

Before conducting ERS business

The Broker or authorized administrator verifies active Nevada licensing and affiliation, required permits, the signed independent contractor agreement, fee acknowledgment, contact details, and approved payment instructions. Agents must not hold themselves out as affiliated with ERS before affiliation is confirmed.

Onboarding sequence

- Submit required affiliation documents, identification through the approved secure process, tax information, and current license information.
- Review the independent contractor agreement, current fee schedule, this manual, and transaction checklists. Resolve questions before signing.
- Receive dashboard access and BrokerageBox instructions. ERS sends the BrokerageBox invitation after receiving the license from NRED, under the owner-provided workflow.
- Confirm MLS, association, and lockbox access where applicable; do not use another person's credentials.
- Complete a supervised walkthrough of a listing or purchase file and the incident-reporting process.

License maintenance

Each agent tracks license and permit expiration, continuing education, and association requirements. Provide updated evidence when requested. Notify the Broker promptly of any lapse, restriction, disciplinary matter, or change affecting eligibility. Pause regulated work if authorization is uncertain until status is verified.

Independent contractor relationship

The signed agreement controls classification, expenses, taxes, benefits, and termination terms. This manual does not establish employee benefits or change legal classification. Agents arrange their own business resources except for services expressly provided by ERS.

Restricted activities

Do not undertake property management, business brokerage, commercial work beyond your competence, trust-account administration, or out-of-state practice without Broker approval and verification of required authority. A residential real estate license alone should not be treated as authorization for every specialty.

Conduct and client service

Professional standards

Communicate accurately, courteously, and without threats, harassment, or retaliation. Do not conceal material facts, fabricate offers, alter signed documents, or make claims you cannot support. Keep personal disputes out of client transactions and public brokerage communications.

Respectful communication and termination of affiliation

All conversations and communications must be handled with respect and professionalism. Unprofessional conduct, verbal abuse, or threats directed toward the Broker, administrative assistants, staff, or any other agent within ERS shall result in immediate termination of affiliation. This standard applies to in-person interactions, telephone calls, emails, text messages, social media, and other company-related communications.

Equal service

Provide consistent service and objective property information. Federal fair housing protections include race, color, national origin, religion, sex, familial status, and disability. Follow additional applicable Nevada and local protections. Do not steer, use discriminatory advertising, or honor a client's discriminatory request. Refer accommodation and accessibility questions to the Broker promptly. [R3]

Client communication

Agree on communication preferences and explain key deadlines. As a proposed ERS service standard, acknowledge routine client inquiries by the next business day and respond sooner when a contract deadline requires it. Record substantive instructions, decisions, and advice; a text message that changes a transaction must be retained.

Competence and advice

Describe the services you are qualified to provide. Recommend appropriate inspectors, attorneys, tax advisers, lenders, or specialists without guaranteeing their work. Do not interpret legal or tax consequences beyond your competence. Ask for assistance before committing the client to a course you do not understand.

Confidentiality and conflicts

Use client information only for authorized business purposes. Disclose your own interests, relationships, and potential conflicts to the Broker before proceeding. Do not use confidential information from one client to benefit another. Refer requests to release a file or client data to the Broker.

Property access and safety

Confirm showing authorization, respect occupancy instructions, secure keys, and verify the identity of unfamiliar prospects using an appropriate consistent process. Never share lockbox credentials. In an emergency, contact emergency services first, then the Broker.

Representation and compensation

Explain the relationship

Before substantive representation, identify the client, any existing representation, the scope of ERS services, and required disclosures. Use current Broker-approved agency and brokerage forms. Refer proposed multiple representation and conflicts to the Broker before proceeding; obtain any required consent.

Buyer agreement before touring

As proposed ERS policy, obtain a completed written buyer representation agreement before providing a buyer with a private tour, including a virtual tour. Explain scope, duration, compensation, termination, and any property or geographic limits. Treat an unrepresented open-house visitor differently from a buyer seeking representation, and consult the Broker when the role is unclear. This is an ERS operating standard; do not describe every touring circumstance as a blanket statutory requirement.

Negotiable compensation

Explain that compensation is negotiable. Record the agreed method and amount in the appropriate written agreement; do not promise a uniform industry rate. Do not increase a client's obligation merely because another party offers more compensation. Obtain written amendments when authorized changes are needed.

Seller contributions and broker payments

Keep seller concessions for buyer costs distinct from an agreement to pay buyer-broker compensation. Document the purpose and recipient clearly, obtain the required approvals, and confirm lender and settlement treatment. Never disguise compensation or a concession in a way that misleads a party or lender.

MLS and builder practices

Use current local MLS rules and approved forms. Do not place prohibited compensation information in MLS fields or attachments. For new construction, confirm the builder's registration and agent-accompaniment rules before the first visit; a builder registration is not a substitute for client representation documents.

Ending or changing representation

Agents may not promise cancellation, transfer, commission release, or settlement on behalf of ERS. Send the client's request and all relevant agreements to the Broker. Maintain service and deadline protection while the Broker resolves the request.

Listing and buyer workflows

1

REPRESENTATION

2

DOCUMENTS

3

DEADLINES

4

CLOSING

Seller representation

- Confirm ownership, signing authority, existing brokerage obligations, property facts, and the seller's instructions.
- Prepare a documented pricing analysis. Explain agency, services, compensation, term, marketing permissions, and applicable disclosures.
- Obtain complete signatures on approved documents before activating the listing. Verify MLS and advertising information against the source record.
- Track showings, offers, responses, status changes, and the seller's written decisions. Do not withhold offers because compensation is unfavorable.
- Reconcile marketing removal, key return, final paperwork, and transaction-file closure.

Buyer representation

- Discuss goals, timing, agency, financing readiness, existing agreements, and service expectations.
- Complete required representation documents and disclosures; clarify compensation before touring under ERS policy.
- Verify showing access, property facts, and builder registration requirements. Do not guarantee condition, value, schools, or investment results.
- Prepare offers with clear deadlines and instructions. Retain the signed offer, proof of delivery, responses, amendments, and client decisions.
- Track inspections, financing, appraisal, disclosures, repairs, title, walkthrough, and closing with the client and service providers.

Offer and deadline control

Use a shared transaction calendar with the triggering event, responsible person, due date, and completion evidence. Agents confirm delivery and receipt of time-sensitive notices. Offer presentation and rejection duties are addressed in NAC 645.630 and 645.632. [R1]

Contract changes

Use approved amendments. Never backdate, overwrite an executed document, or assume a verbal extension is effective. Route disputed interpretation, cancellation, default, or threatened litigation to the Broker. Obtain specialist review when appropriate.

Transaction files and retention

BrokerageBox is the system of record

Maintain each ERS transaction in BrokerageBox using the current dashboard checklist for its transaction type. A personal drive, email inbox, text thread, or coordinator's folder does not replace the brokerage file. Use an indexed property or transaction identifier and clear document names.

Submission timing

Nevada requires associated salespersons and broker-salespersons to provide paperwork to their broker within five calendar days after execution by all parties. ERS proposes uploading each completed document as soon as practicable and no later than that limit, with faster delivery when needed for review or deadlines. [R1]

Documents requiring Broker signatures

All documents requiring the Broker's signature must be submitted through Authentisign or DocuSign for electronic signature using enrique@executiverealtyservices.com as the Broker's signer email. Prepare a complete, accurate signing package, identify all required signature and initial fields, and include the property or transaction reference and any signing deadline. Retain the fully executed documents in the transaction file.

File contents

- Representation agreements and disclosures; listing information and advertising approvals where applicable.
- Offers, counteroffers, acceptances, amendments, cancellations, and evidence of delivery.
- Inspection and due-diligence records, seller disclosures, title information, and material client communications.
- Deposit evidence, referral agreements, compensation instructions, settlement statement, and closing or termination documentation.
- Broker reviews, correction requests, completion evidence, and any complaint or incident record.

Review and corrections

Notify the assigned reviewer when a file is ready. Address each deficiency and retain the corrected version without deleting the audit trail. An agent's or coordinator's upload does not mean the Broker has approved it. Escalate missing signatures or deadline-sensitive defects immediately.

Retention and preservation

NAC 645.650 requires complete records for at least five years after closing or last property activity, including rejected offers and incomplete transactions. Suspend routine deletion when a complaint, claim, audit, or legal hold applies. The Broker controls record location, access, and disposal; electronic records must remain available for regulatory inspection. [R1]

Deposits and closing safeguards

1

CONFIRM PAYEE

2

VERIFY DIRECTLY

3

RECORD RECEIPT

4

RECONCILE

Handling funds

ERS agents shall not accept, collect, or hold earnest money deposits (EMD). Earnest money deposits must be handled directly and privately between the buyer(s) and the designated escrow company named in the purchase agreement. Buyers are responsible for delivering their deposits directly to escrow in accordance with the agreement's deadlines and instructions.

Deposit control

Confirm the amount, payee, due date, delivery method, and receipt. Upload deposit evidence promptly. Track any late, missing, returned, or disputed deposit and alert the Broker immediately. Do not negotiate release of disputed funds without Broker direction and appropriate written authority.

Wire fraud prevention

Do not send new or changed wiring instructions as verified unless independently authenticated through a trusted, previously established phone number. Tell clients to verify directly with escrow and their financial institution. Treat urgent last-minute changes as a fraud warning. Never rely only on an email reply or a number inside the suspicious message.

Closing review

Compare the settlement statement with signed compensation agreements, referral obligations, credits, and authorized brokerage charges. Obtain Broker approval for ERS disbursement instructions. Confirm material discrepancies are resolved before closing, and retain the final statement and closing evidence.

Commission release

All brokerage compensation and referral payments flow through authorized brokerage procedures. Agents may not redirect ERS compensation to a personal account, instruct escrow to bypass the Broker, or authorize another broker's commission. Disbursement follows the signed independent contractor agreement and lawful Broker instructions; this manual does not create an automatic forfeiture or new withholding right.

Commission wire letter for escrow

Agents must supply the escrow company with the current ERS commission wire letter from the agent dashboard so commissions are wired to ERS promptly and efficiently. Send it early, confirm receipt before closing, and retain confirmation in the transaction file. Verify wiring instructions directly with ERS using a trusted, established telephone number.

Suspected theft or fraud

Contact the financial institution and escrow immediately to request recovery measures, then notify the Broker. Preserve original messages and transaction details. Follow the Broker's reporting instructions and any applicable legal or insurance deadlines. Do not promise that transferred money can be recovered.

Advertising and outreach

ERS identity

Use the approved ERS logo, business name, and current license disclosures. Keep brokerage identification clear on websites, social accounts, flyers, videos, email signatures, and property advertising. Do not imply that an agent or team is an independent brokerage. Submit team names, new domains, paid campaigns, and materially changed advertisements for Broker review.

Accuracy and approvals

Confirm listing permission, status, price, photos, statistics, testimonials, and incentives before publishing. Get approval for a property you do not list and follow applicable MLS rules. Keep the approved version and supporting permissions. Check current NAC 645.610 and 645.611 before release; advertising requirements are not satisfied merely by using an ERS template. [R1]

Photos and artificial intelligence

Use only licensed or authorized images and music. Clearly disclose virtual staging or material digital changes as required by the applicable platform and rules. Do not remove defects, invent views, fabricate testimonials, or present generated people as actual clients. Review AI text for accuracy and compliance before use.

Email text and telephone campaigns

Use approved business accounts and maintain contact-source records, consent where required, suppression lists, and opt-outs. Do not upload a purchased or scraped list to a service simply because the software permits it. The Broker must review the campaign's applicable calling, texting, privacy, and platform requirements before launch. Honor stop requests promptly and do not restart contact through another channel to evade an opt-out.

Publishing and maintenance

Check every link, phone number, disclosure, form response, and delivery destination before launch. Assign an owner for updates and remove obsolete offers. A drafted page, saved ZIP, or successful upload is not proof that a live form delivers; verify the published result and record the test without signing a fabricated binding agreement.

Fees and brokerage services

Owner-provided schedule for Broker confirmation. Apply the current signed agreement and approved disclosures if they differ. Do not describe these amounts as client commissions or industry rates.

Item	Owner supplied amount or rule
Residential transaction	\$495 including E&O
Commercial transaction	\$795
Teams of 2 to 6	\$695; \$50 per additional agent above 6; application requires Broker confirmation
Commercial transactions — teams of 2 to 6	\$995; \$50 per additional team member above 6
2027 annual ERS fee	\$495 effective January 1 2027; due January 5 2027
Annual fee waiver	Waived if qualifying 2026 ERS brokerage revenue is \$495 or more; Broker confirms eligibility
VIP file submission	\$50 per submission under the approved concierge arrangement
Transaction coordination	Service available through Top Tier Closings; use a Broker-approved written quote

Fee administration

Before the activity begins, confirm the fee category, responsibility for payment, and written authority for any client charge. Do not split a transaction to avoid a charge or promise a waiver. Send disputes and exceptions to the Broker. Apply credits only after approval and keep a ledger showing the source, use, and balance.

Transaction coordination

Owner-provided contact: Keith Cope, Top Tier Closings, 702-285-4241, keith@toptierclosings.com, ers.toptierclosings.com. Confirm current availability and scope. The agent remains responsible for client advice, negotiations, deadlines, and complete records.

Pricing reconciliation needed

Prior owner instructions cite a \$475 agent TC charge and a \$975 combined transaction, E&O, and TC package. Because \$495 plus \$475 equals \$970, the Broker must approve the current package allocation before publication or billing. No unresolved package amount is adopted by this manual.

Concierge and dashboard

The owner-provided VIP file submission contact is files@executiverealtyservices.com. Confirm scope and authorization before sending client documents. Use ersdash.online for current checklists and service instructions; third-party tools may require separate accounts or paid upgrades.

Teams referrals and vendors

Teams and assistants

Obtain Broker approval for team structure, names, advertising, commission allocations, and assistant duties. Team agreements must specify responsibilities, lead handling, expenses, and departure procedures without overriding brokerage authority. Verify an assistant's licensing before assigning regulated tasks. Do not share MLS or brokerage logins.

Brokerage referrals

Document the referring and receiving brokerages, licensing status, client permission as applicable, fee basis, payment trigger, and responsibilities before the referral proceeds. Submit the agreement for Broker approval. Do not personally accept or pay a brokerage referral outside the approved process. A referral does not authorize services outside an agent's jurisdiction or competence.

Agent recruiting incentives

Owner-provided program: \$100 cash or \$200 ERS credit after the recruited agent's first closing; additional \$250 credit at five recruits and \$500 at ten recruits. The Broker must approve milestone counting, eligibility, cumulative treatment, timing, and credit expiration before administration. Do not advertise an incentive as guaranteed income. Record the recruiter and verify the trigger before paying or crediting.

Vendor recommendations

Provide options based on client needs and preserve the client's freedom to choose. Disclose relevant ownership or financial relationships through approved procedures. Do not guarantee results or make access to brokerage services contingent on using a preferred vendor.

Advertising partnerships

Vendor payments purchase approved, documented advertising services—not guaranteed referrals. Have the Broker review settlement-service arrangements and obtain appropriate advice before launch. RESPA Section 8 restricts referral kickbacks and unearned fee arrangements in covered transactions; a written marketing agreement alone does not establish compliance. [R4]

Separation from ACR

Use the correct brokerage name, license, contracts, fees, account access, and commission instructions. ACR's lifetime membership and referral terms do not automatically apply to ERS agents or files. Route transfers between the entities through formal Broker-approved affiliation procedures.

Technology privacy and AI

1

LIMIT ACCESS

2

PROTECT DATA

3

VERIFY OUTPUT

4

RETAIN RECORD

Account security

Use unique passwords and multifactor authentication where supported. Keep credentials out of email threads, shared documents, and marketing files. Access only the systems and records needed for your work. Report lost devices, suspicious sign-ins, misdirected messages, and accidental disclosures promptly.

Client information

Collect only information needed for the task. Use approved secure channels for identification, tax forms, banking details, and other sensitive documents. Verify the recipient before sharing a file. Avoid public links to client folders and do not retain personal copies after access is no longer authorized, subject to record-preservation duties.

Approved platforms

BrokerageBox is the designated transaction file platform under owner-provided ERS practice. Dashboard resources support work but do not replace the transaction file. Free services listed in the dashboard are third-party offerings, with their own terms and limits; ERS does not promise that those plans remain free or meet every transaction need.

Use of AI tools

Use AI to draft, summarize, organize, and check for omissions, with human verification. Do not allow a tool to make representation, legal, valuation, screening, compensation, or disciplinary decisions without authorized review. Do not upload confidential client or personnel data to an unapproved tool. Check source documents and calculations before relying on an output.

Forms and automated delivery

For online agreements, preserve the submitted fields, version of terms, signature evidence, and delivery record in the approved file. A typed name is not proof of identity by itself. Email acceptance by a sending service does not prove inbox receipt. Report delivery failures; do not falsely label a form completed or a contract countersigned.

Access removal

Administrators revoke access when the Broker directs, preserve required records, and maintain a record of the change. Deleting a person's access is different from deleting transaction records. Do not purge accounts or documents subject to a hold.

Complaints incidents and departures

Complaint intake

Listen without arguing or admitting liability. Record the complainant's name, contact details, property, dates, requested resolution, documents, and next deadline. Notify the Broker promptly and preserve original communications. The Broker assigns responsibility and determines the response with counsel or the insurer when appropriate.

Claims and insurance

Notify the Broker immediately of threatened claims, demand letters, subpoenas, or regulatory contact. The Broker evaluates insurer notice requirements and directs the response. E&O inclusion in a transaction fee is not a promise that every act, deductible, expense, or claim is covered. Do not settle or incur defense costs in ERS's name without authorization.

Corrective action

The Broker may require training, heightened review, restricted assignments, or other lawful corrective action consistent with contracts and applicable law. Investigate facts fairly and document decisions. An urgent restriction may protect clients while facts are reviewed. Avoid retaliation against a person who raises a good-faith concern.

Agent departure

Notify the Broker in writing. Prepare a current inventory of listings, representation agreements, pending files, deadlines, keys, client property, receivables, and referral obligations. The Broker directs any reassignment, release, or transfer and required regulatory notices. Do not promise clients that agreements automatically transfer with the agent.

Offboarding procedure

Complete the file handoff before access removal where practicable, with protection for urgent risks. Return brokerage property and stop using ERS branding or access credentials. The administrator updates systems, websites, and rosters under Broker direction. Compensation and surviving obligations remain governed by signed agreements and law; this manual does not impose a new penalty or forfeiture.

Regulatory status

Use current NRED termination and affiliation procedures. Do not assume that a blanket 30-day grace period authorizes continued brokerage activity after affiliation ends. Confirm current license status before performing licensed services. [R2]

Operational checklists and acknowledgment

Before opening a file

- Confirm license and affiliation; identify client and signing authority.
- Resolve representation, disclosures, compensation, conflicts, and service scope.
- Use current approved forms and the correct ERS transaction checklist.
- Create the BrokerageBox file and calendar all known deadlines.

Before closing or terminating

- Reconcile signed agreements, deposit evidence, amendments, disclosures, and notices.
- Confirm Broker review and correction completion.
- Verify compensation, referrals, authorized fees, and settlement instructions.
- Upload closing or cancellation records and preserve material communications.

Weekly agent review

- Review every active deadline and unresolved client request.
- Check missing file documents and outstanding Broker instructions.
- Update listing status and remove obsolete marketing.
- Verify upcoming license, permit, and education dates.

Agent acknowledgment

I acknowledge receipt of the Broker-approved version identified below. I agree to follow its lawful procedures, seek clarification when needed, protect client information, and report material issues promptly. I understand that the signed independent contractor agreement and applicable law govern their respective subjects. This acknowledgment does not waive legal rights or amend compensation terms by implication.

Agent name _____

Nevada license number _____

Manual version _____ Effective date _____

Agent signature _____ Date _____

Broker or administrator _____ Date _____

Adoption decisions and references

Complete before distribution

- Reconcile fees with the current independent contractor agreement, including team application, TC pricing, and package allocation.
- Confirm the licensed office address, brokerage license formatting, support contacts, platform access, and record location.
- Approve proposed service standards, review responsibilities, restricted activities, and incident escalation coverage.
- Approve recruiting program eligibility, milestone counting, credit rules, and any vendor advertising arrangement.
- Have Nevada counsel or an appropriate compliance adviser review the final manual; date, sign, and distribute the approved edition.

Source register

Regulatory references checked October 16 2026. These links are supporting references, not a substitute for checking amendments, local requirements, MLS rules, or transaction-specific advice. The balance of this manual is proposed internal procedure or owner-provided operating information.

R1 Nevada Administrative Code Chapter 645

Supervision 645.600; advertising 645.610 and 645.611; offers 645.630 and 645.632; records 645.650 and 645.655.

<https://www.leg.state.nv.us/NAC/NAC-645.html>

R2 Nevada Revised Statutes Chapter 645

Brokerage duties, affiliation, office and licensing framework. Read with current NRED instructions.

<https://www.leg.state.nv.us/NRS/NRS-645.html>

R3 HUD Fair Housing Act overview

Federal protected classes and housing discrimination overview.

<https://www.hud.gov/helping-americans/fair-housing-act-overview>

R4 CFPB RESPA frequently asked questions

Section 8 referral and marketing-services considerations.

<https://www.consumerfinance.gov/compliance/compliance-resources/mortgage-resources/real-estate-settlement-procedures-act/real-estate-settlement-procedures-act-faqs/>

Version record

Version	Status	Change
1.1	Broker revision	Added Broker e-signature and escrow wire letter procedures.