

New York Real Estate Standard Operating Procedures

Pursuant to New York State law, Polaris Homes is required to publish its Standard Operating Procedures that detail prerequisites that all prospective homebuyers ("Prospective Buyers") must meet before they receive services from a New York Polaris Homes agent.

New York Polaris Homes agents must implement these pre-services procedures uniformly with respect to any Prospective Buyer.

- Prospective Buyer Identification. Polaris Homes does not require Prospective Buyers
 to provide identification to work with a Polaris Homes agent. However, Prospective
 Buyers may be required to show proof of identification to (i) enter certain Polaris Homes
 offices if required by the building's security, (ii) attend an open house or showing at the
 direction of a homeowner or listing agent, or (iii) in any other circumstance as directed
 by a third party, including but not limited to, a seller or listing agent.
- Buyer Representation Agreement. Polaris Homes does not require Prospective Buyers to sign an exclusive buyer representation agreement to work with a Polaris Homes agent, however, a prospective buyer and Polaris Homes agent may agree to utilize an exclusive buyer representation agreement.
 - Prospective Buyer Evidence of Pre-Approval. Polaris Homes does not require
- Prospective Buyers to provide confirmation of a loan or mortgage pre-approval to work
 with a Polaris Homes agent; however, a third party, including a seller or listing agent,
 may require proof of pre-approval, including but not limited to, prior to attending a
 showing or open house or receiving an offer from the Prospective Buyer.