

## New York Standard Operating Procedure

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All agents affiliated with Pantiga Group Inc (collectively referred to as "Broker") are required by New York State Law to uniformly apply their Brokerage's Standard Operating Procedure (SOP) when qualifying Buyers:

Broker abides by all Federal, State and Local Fair Housing Laws to protect individuals from housing discrimination and pursuant to New York Real Property Law §442-H has adopted the following Standard Operating Procedures:

1. **Prospective Client's Identification:** Buyer(s) who are unaccompanied and/or accompanied by their advisor are not required to provide identification before entering a property or making an offer.
2. **Exclusive Broker Agreement:** Prospective home buyers are required to sign an exclusive buyer representation agreement prior to receiving representation services from Broker and its real estate advisors.
3. **Pre-Approval / Proof of Funds:** Broker does not require buyer(s) to provide proof of funds or a mortgage pre-approval as a condition to begin working with one its advisors. Proof of funds, or a mortgage pre-approval when an offer includes financing, may be required before making an offer to purchase.

Notwithstanding the foregoing procedures, a seller of real property may require buyer to provide identification, and/or proof of funds prior to showing the property and/or as part of any purchase offer. All criteria established by sellers of real property must be in writing in advance of soliciting buyers and must be uniformly applied to all buyers.

By:   
Manuel Pantiga  
Owner  
Broker of Record