

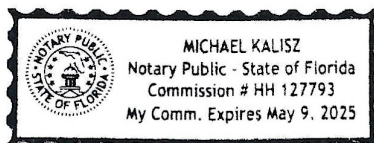
NEW YORK STATE REQUIREMENT FOR ALL BROKERS
OPERATING PROCEDURES FOR HOMEBUYERS PRIOR TO
RECEIVING SERVICES:

ALL REAL ESTATE BROKERS IN NEW YORK ARE REQUIRED TO
INSTITUTE STANDARDIZED OPERATING PROCEDURES FOR THE
PREREQUISITES PROSPECTIVE HOMEBUYERS.

BELOW IS A LIST OF J H WINOKUR, INC. REQUIREMENTS

1. CLIENTS SHALL NOT BE REQUIRED TO SHOW IDENTIFICATION.
2. BUYERS SHALL NOT BE REQUIRED TO SIGN AN EXCLUSIVE.
3. AGREEMENT PRE APPROVAL FOR A MORTGAGE LOAN IS NOT REQUIRED.

THE ABOVE SHALL BE EFFECTIVE AS OF APRIL 20, 2022.



A handwritten signature in black ink, appearing to read 'Michael Kalisz', with a long horizontal flourish extending to the right.