

AREA DIRECTOR AGREEMENT

Supplemental Leadership and Recruiting Agreement

Area Director Name	
Team / Division Name	
Effective Date	
Florida Real Estate License No.	

This Area Director Agreement (the "Agreement") is entered into by Liberty One Realty, LLC ("Liberty One Realty" or the "Brokerage") and the individual identified above ("Area Director"). This Agreement governs only Area Director's leadership, recruiting, team-development, and related compensation rights. Area Director's activities as a licensed real estate sales associate or broker associate are governed by a separate real estate agent independent contractor agreement with the Brokerage.

1. SEPARATE FROM REAL ESTATE AGENT AGREEMENT

This Agreement is supplemental to, and does not replace, Area Director's separate real estate agent agreement. Nothing in this Agreement changes the Area Director's individual real estate commission plan, agent dues, brokerage policies, licensing duties, or transaction obligations unless expressly stated in a written amendment signed by the Brokerage. If there is a conflict regarding Area Director's individual real estate sales activity, the separate real estate agent agreement controls.

2. AREA DIRECTOR ROLE AND RECRUITING RESPONSIBILITIES

Area Director is expected to actively build and support a team of real estate professionals while representing Liberty One Realty accurately and professionally. Area Director's recruiting and leadership responsibilities include the following:

- Recruit qualified Florida-licensed real estate sales associates and broker associates who may be a good fit for Liberty One Realty and the Area Director's team.
- For each recruit who will be coded to the Area Director's team, select the agent's applicable real estate compensation percentage or commission plan from the Brokerage-approved compensation structures and submit that selection for inclusion in the agent's separate Liberty One Realty independent contractor agreement.
- Use only Brokerage-approved recruiting materials, compensation descriptions, fee schedules, marketing claims, and
- Accurately explain the Brokerage's programs and opportunities without guaranteeing income, production, leads, closings, loan approvals, or any particular financial result.
- Direct prospective recruits to complete all Brokerage-required onboarding, licensing, independent contractor, tax, policy, and compliance documentation before performing licensed activity under Liberty One Realty.
- Assist new team members with onboarding, systems access, training resources, business planning, prospecting habits, marketing resources, and use of the Liberty One Network or other Brokerage systems made available to agents.
- Maintain reasonable, ongoing contact with agents coded to the Area Director's team and provide mentoring, accountability, production support, and general business-development guidance.
- Promote compliance with Brokerage policies, fair housing laws, advertising rules, transaction procedures, recordkeeping requirements, and instructions issued by the designated broker or Brokerage management.
- Promptly refer legal, escrow, licensing, compensation, contract, advertising, or compliance questions to the designated broker or other person designated by the Brokerage rather than making unauthorized decisions on behalf of the Brokerage.
- Support retention of team members through professional leadership, communication, training, and assistance while avoiding coercive recruiting or misrepresentation.

3. AREA DIRECTOR AUTHORITY OVER TEAM COMMISSION PLANS; BROKERAGE CONTROL

For real estate agents officially assigned or coded to the Area Director's team, the Area Director has authority to determine the real estate compensation percentage or commission plan that will apply to that agent, including a compensation percentage below 100%, provided the selection uses a Brokerage-approved contract form or compensation structure and is approved and documented by Liberty One Realty. The agent's compensation percentage must be stated in the agent's separate independent contractor agreement with Liberty One Realty. The designated broker retains final authority over licensing,

legal compliance, brokerage supervision, contract approval, escrow, advertising, and all matters reserved to the broker by Florida law. Except for the commission-plan selection authority expressly granted in this Section, Area Director may not bind Liberty One Realty to another contract, waive Brokerage fees, make final compliance determinations, direct escrow handling, or hold himself or herself out as the designated broker.

4. AREA DIRECTOR COMPENSATION

Subject to the eligibility, collection, compliance, and chargeback provisions of this Agreement, Liberty One Realty will calculate Area Director compensation as follows:

4.1 Team Agent Real Estate Commission Plan and Override.

For each real estate agent officially coded to the Area Director's team, the Area Director will determine the agent's real estate compensation percentage or commission plan, subject to the requirements of Section 3 and the agent's separate signed Liberty One Realty independent contractor agreement. The Area Director is treated as having a 100% real estate compensation percentage for purposes of calculating the team override. On each qualifying real estate transaction, the Area Director will earn an override equal to the difference between 100% and the commission percentage stated in the team agent's contract, applied to the commission income actually received by Liberty One Realty and attributable to that team agent's side of the transaction. All commissions and overrides are paid through Liberty One Realty; no team agent owes the Area Director a direct commission payment.

Example: If a team agent is on an 80% commission contract, the agent receives 80% of the qualifying commission and the Area Director receives the remaining 20% as the Area Director's real estate commission override. If the qualifying commission received by Liberty One Realty for that side of the transaction is \$10,000, the agent's 80% share is \$8,000 and the Area Director's 20% override is \$2,000, before any separately applicable fees, chargebacks, outside referral obligations, credits, or other adjustments required by the applicable contracts.

Compensation Source	Area Director Share	Current Base Amount	Current Area Director Amount
Team agent real estate commission override	100% less compensation percentage	Commission income received by Brokerage	Difference between 100% and agent contract %
Monthly agent dues override	20%	\$85.00 per month	\$17.00 per collected dues payment
Real estate transaction processing fee	20%	\$685.00 per qualifying fee	\$137.00 per collected qualifying fee
Eligible mortgage compensation	20 basis points	Funded principal balance	0.20% of eligible funded loan amount

4.2 Monthly Agent Dues Override - 20%.

For each active real estate agent who is officially coded in the Brokerage's records to Area Director's team, Area Director will earn an override equal to twenty percent (20%) of each \$85.00 monthly agent dues payment actually collected by the Brokerage from that agent. Based on the current \$85.00 monthly dues amount, the Area Director override is \$17.00 per collected monthly dues payment. No override is earned on dues that are waived, not collected, refunded, reversed, disputed, or charged back.

4.3 Real Estate Transaction Processing Fee Share - 20%.

For each qualifying real estate transaction generated by an agent officially coded to Area Director's team in which the Brokerage actually collects a \$685.00 real estate transaction processing fee from the client, Area Director will earn twenty percent (20%) of that collected fee, equal to \$137.00. This provision assumes the \$685 charge is a real estate brokerage transaction processing fee and not a mortgage settlement-service charge. The fee must be lawfully disclosed, charged, and collected. No share is earned on any fee that is waived, unpaid, refunded, reversed, or charged back.

4.4 Mortgage Compensation - 20 Basis Points, Subject to Separate Mortgage Eligibility.

The parties intend that Area Director may be eligible to earn compensation equal to twenty (20) basis points, or 0.20%, of the funded principal balance of an eligible mortgage loan involving a borrower first introduced through Area Director's business activities, including the borrower's initial funded loan and future refinances through Liberty One Home Loans. However, no compensation is paid merely for making a mortgage referral. Payment is permitted only when, at the time compensation is earned, Area Director is properly licensed, sponsored, appointed, authorized, or otherwise legally

eligible to receive mortgage compensation; has entered into any separate agreement required by Liberty One Home Loans; and has actually performed compensable mortgage-origination or other lawful services required for the payment. All mortgage compensation is subject to federal and state law, including RESPA and Regulation X, and to the separate compensation policies of Liberty One Home Loans.

Example: 20 basis points on a \$400,000 eligible funded loan equals \$800.00. This example is mathematical only and does not create eligibility for payment.

4.5 Future Refinance Compensation.

The parties intend the opportunity for eligible 20-basis-point mortgage compensation to apply when an identified borrower later refinances through Liberty One Home Loans, even if the original real estate transaction has already closed. Any future refinance payment remains conditioned on Area Director being legally eligible to receive the compensation at the time of the refinance and satisfying the separate Liberty One Home Loans compensation agreement then in effect. This provision does not require payment when payment would violate applicable law, licensing requirements, investor requirements, or mortgage compensation rules.

5. TEAM CODING AND COMPENSATION ELIGIBILITY

Compensation under Sections 4.1, 4.2, and 4.3 is earned only for agents shown in Liberty One Realty's official records as coded to Area Director's team. Recruiting contact alone does not create compensation rights. For Section 4.1, the agent's commission percentage must also be documented in the agent's signed independent contractor agreement or other Brokerage-approved written compensation schedule. If there is a discrepancy, Liberty One Realty's executed contract records control.

If an agent transfers to another team, becomes uncoded, terminates affiliation with the Brokerage, has the agent relationship suspended, or ceases paying applicable dues, Area Director's override eligibility ends as of the effective date reflected in Brokerage records. The Brokerage may correct clerical coding errors, but will not arbitrarily reassign agents for the purpose of avoiding earned compensation.

6. PAYMENT TIMING, STATEMENTS, AND ADJUSTMENTS

Regular Area Director payment date/cycle: _____

Minimum payment threshold, if any: _____

Compensation is calculated from amounts actually received and finally retained by the applicable Liberty One entity. The Brokerage may offset later Area Director payments for refunds, chargebacks, payment reversals, accounting errors, duplicate payments, or amounts previously paid but later determined not to have been earned. Area Director must report a statement discrepancy within thirty (30) days after the statement or payment is made available, unless a longer period is required by law.

7. RECRUITING AND MARKETING STANDARDS

Area Director shall not make false, misleading, or unapproved claims concerning agent income, commission plans, fee refunds, mortgage programs, leads, closings, licensing, or business opportunities. Area Director will follow all Brokerage branding, advertising, social-media, fair-housing, and recruiting standards. Any recruiting advertisement using the Liberty One Realty name or marks must comply with Brokerage policy and applicable law.

8. MORTGAGE ACTIVITIES AND CONSUMER CHOICE

Nothing in this Agreement authorizes Area Director to quote mortgage rates, take a mortgage application, negotiate loan terms, discuss individualized loan qualification, or perform any other activity requiring a mortgage license unless Area Director is properly licensed and authorized to perform that activity. Consumers must remain free to choose their lender and other settlement-service providers. Area Director shall not condition real estate services on the use of Liberty One Home Loans and shall provide any disclosure required by law or company policy.

9. CONFIDENTIALITY, DATA, AND COMPANY SYSTEMS

Area Director shall protect confidential consumer, agent, transaction, compensation, and business information obtained through Liberty One Realty or Liberty One Home Loans. Company CRM records, recruiting records, transaction records, borrower information, templates, internal training materials, proprietary marketing assets, and nonpublic compensation data may be used only for authorized business purposes and must be handled in accordance with company policies and applicable privacy requirements.

10. INDEPENDENT CONTRACTOR; TAXES AND EXPENSES

Except to the extent a separate written agreement expressly provides otherwise, Area Director performs the leadership services described in this Agreement as an independent contractor and is responsible for Area Director's own

taxes, business expenses, insurance, equipment, and operating costs. Nothing in this Agreement creates a partnership, joint venture, franchise, or employment relationship. Area Director has no authority to incur an obligation in the Brokerage's name without prior written approval.

11. TERM AND TERMINATION

Initial term, if any: _____

Required notice of termination, if any: _____

Either party may terminate this Agreement as provided above or immediately for material breach, loss or suspension of a required license, fraud, misuse of company funds or data, unlawful conduct, material policy violations, or conduct reasonably determined by the Brokerage to create material legal or reputational risk. Termination of this Area Director Agreement does not automatically determine the status of Area Director's separate real estate agent agreement unless the Brokerage separately takes that action.

Upon termination, Area Director remains entitled to compensation already earned under Sections 4.1 through 4.3 through the effective termination date, subject to normal collection, closing, and chargeback rules. Any opportunity for compensation on future mortgage refinances is governed exclusively by Section 4.5, applicable law, and the separate Liberty One Home Loans agreement in effect at the time of the refinance.

12. COMPLIANCE SAVINGS CLAUSE

No provision of this Agreement requires either party to make or accept a payment that is prohibited by applicable federal or state law. If a compensation provision is determined to be unlawful as written or as applied to a particular transaction, the provision will be enforced only to the maximum lawful extent, and the parties may amend it in writing to preserve the intended business arrangement without requiring a prohibited referral fee, unearned fee, fee split, or unlicensed compensation.

13. BROKERAGE POLICIES; AMENDMENTS

Area Director will comply with Liberty One Realty policies as amended from time to time. The Brokerage may modify operational procedures, systems, and compliance requirements upon reasonable notice. The compensation percentages stated in this Agreement may be changed only by a written amendment signed or electronically accepted by both parties, except that a change in the underlying agent dues amount or transaction processing fee does not automatically change the percentage unless the parties agree otherwise in writing.

14. GOVERNING LAW; VENUE

This Agreement is governed by the laws of the State of Florida. Venue for any action arising from this Agreement will lie in _____ County, Florida, unless the parties agree in writing to another lawful forum or are required by law to proceed elsewhere.

15. ENTIRE AGREEMENT; ELECTRONIC SIGNATURES

This Agreement, together with any written addenda expressly incorporated into it, states the entire agreement concerning Area Director's leadership and recruiting role and supersedes prior oral or written discussions concerning that role. Electronic signatures and electronic acceptance may be used and will have the same effect as originals to the extent permitted by law.

ACCEPTED AND AGREED:

AREA DIRECTOR	LIBERTY ONE REALTY, LLC
Signature: _____	By: _____
Printed Name: _____	Printed Name/Title: _____
Date: _____	Date: _____

TEAM CODING ROSTER / ADDENDUM A

This addendum may be used to document agents coded to the Area Director's team. The Brokerage's electronic records control if there is a discrepancy. Additional pages may be attached and incorporated by reference.

Area Director: _____

Team / Division Name: _____

Roster Effective Date: _____

Agent Name	FL License No.	Coding Date	End/Transfer Date

Brokerage Approval:

Approved by: _____

Date: _____