**Standardized Operating Procedures**

Universal Home Sales LLC. standardized office procedures (per New York Real Property Law section 442-h) concerning the prerequisites that prospective homebuyers must meet prior to receiving any services are as follows:

1. we do not require prospective clients to show identification,
2. we do not require an exclusive buyer broker agreement, and
3. we do not require a pre-approval for a mortgage loan.

*Consumers must understand however, that****sellers****often require a lender pre-approval letter and/or a COVID-19 Disclosure Form or COVID-19 Questionnaire prior to confiming a showing appointment, or prior to accepting an offer.****These, however, are not the requirements of Universal Home Sales LLC.***"