

STANDARDIZED OPERATING PROCEDURE FOR PURCHASERS OF REAL ESTATE
PURSUANT TO REAL PROPRTY LAW §442-H

___Mikhitarian & Associates___ (the "Broker") is making this Standardized Operating Procedure available on any publicly available website and mobile device application maintained by the Broker and any of its licensees and teams. Broker has copies of these Standardized Operating Procedures available to the public upon request at Broker's office location.

Please be advised that Broker:

- ___ Requires ___X_ Does not require 1. Prospective buyer clients to show identification*
- ___ Requires ___X_ Does not require 2. Exclusive buyer broker agreements
- __X_ Requires ___ Does not require 3. Pre-approval for a mortgage loan / proof of funds*
Brokerage requires at the appropriate time proof-of-funds and company verification

*Although Broker may not require such information, a seller of real estate may require this information prior to showing the property and/or as part of any purchase offer.

Acknowledgement of Broker

Broker:

By:

Name: Deborah Mikhitarian-Russell
Title: Broker

State of New York
County of Albany

The foregoing document was acknowledge before me this 20th day of April 2022 by Deborah Mikhitarian who personally appeared who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument

Amy A. Thompson
Notary Signature

AMY A. THOMPSON
Notary Public, State of New York
No. 01MA5015435
Qualified in Schenectady County
Commission Expires July 19, 2025