

South Shore  Realtors®

OMBUDSMAN PROGRAM



South Shore REALTORS®
48 Schoosett Street Pembroke Massachusetts 02359
Phone: (781) 826-5139
www.SouthShoreRealtors.com
January 1, 2016



PROCESS

DEFINITION of OMBUDSMAN for REALTORS® – The Ombudsman Program in its simplest definition is informal telephone mediation. In some cases it can address and solve minor complaints from the public. It can also solve inter-REALTOR® conflicts before they become serious problems. Like a mediator, an ombudsman helps parties find solutions.

WHAT IS THE SOUTH SHORE REALTORS® OMBUDSMAN Program?

Ombudsman Procedures adopted by the South Shore REALTORS® are intended to provide enhanced communications and initial problem-solving capacity to the professional standards process. The Association is charged with the responsibility of receiving and resolving ethics complaints, and hearing arbitration disputes filed against its' members. An Ombudsman can respond to general questions regarding real estate practices, transaction details, ethical practices and enforcement issues.

HOW WILL I KNOW TO ASK FOR AN OMBUDSMAN?

Many complaints do not expressly allege violations of specific articles of the REALTOR® Code of Ethics and may not concern conduct related to the Code. Some complaints are transactional, technical, and procedural questions that can be readily responded to. Some complaints are due strictly to lack of communication. These types of issues may be appropriate for the Ombudsman program.

WHAT ARE REALTOR® OMBUDSMAN BENEFITS?

You can receive non-judgmental real estate related information in a timely manner and at no cost.

WHAT THE OMBUDSMEN WILL NOT DO?

- Adjudicate/make the final decision;
- Give legal advice;
- Determine who is right or wrong;
- Disclose communications – Process is CONFIDENTIAL;
- Make any written record of discussions and/or agreements.

WHO ARE THE OMBUDSMEN?

REALTORS® appointed to be Ombudsmen must:

- Meet criteria for extensive real estate experience and/or additional qualifications as determined by the Association's Board of Directors;
- Demonstrate objectivity;
- Participate in a training program; and
- Possess extensive knowledge of the REALTOR® Code of Ethics, license law and best practices.

HOW DOES THE OMBUDSMAN PROCESS WORK?

The Professional Standards Administrator/Chief Executive Officer will assemble information to be sent to the Ombudsman via e-mail. This information may include:

- Name, phone number and role of the complainant (that is, buyer, seller, broker, etc.)
- Name, phone number, and role of the respondent (that is, broker, principal broker, etc.)
- If the respondent is a broker, the name of principal broker and/or managing broker.

The Ombudsman will make all necessary contacts in an attempt to resolve the complaint or assist with a question. If the Ombudsman efforts are effective, there is no further action necessary. If the efforts are not successful in resolving the Complainant's issues, the Ombudsman will advise the Complainant about the next step(s) in the complaint process.

INTRODUCTION & PROGRAM OVERVIEW

The definition of Ombudsman for REALTORS® – The Ombudsman Program in its simplest definition is informal telephone mediation. In some cases it can address and solve minor complaints from the public. It can also solve inter-REALTOR® conflicts before they become serious problems. Like a mediator, an ombudsman helps parties find solutions.

Boards and associations of REALTORS® are charged by the National Association of REALTORS® with the responsibility of receiving and resolving ethics complaints. This obligation is carried out by local, regional and state Grievance Committees and Professional Standards Committees.

Complaints and concerns received by the South Shore REALTORS® come in many different forms (i.e. phone, letter, email, fax). Some complaints received by the association do not allege violation of specific provisions of the Code of Ethics nor relate specifically to conduct governed by the Code of Ethics. Some concerns or questions relate to transactional, real estate practices, technical or procedural matters that could easily be responded to.

It seems that many members of the public are reluctant to file a written ethics complaint for several reasons; the process is too cumbersome and the paperwork is too hard to understand. There is also the perception that since the hearing panel is made up of members of the association that the board is trying to protect its own. Many ethics complaints might be averted with enhanced communications and initial problem-solving capacity at the local level. These ombudsman procedures are intended to provide that capacity.

ROLE OF THE OMBUDSMAN

The Ombudsman's role is primarily one of communication and conciliation, not adjudication. Ombudsmen do not determine whether ethics violations have occurred; rather, they anticipate, identify, and resolve misunderstandings and disagreements before matters ripen into disputes and possible charges of unethical conduct.

The Ombudsman:

- Listens to the complainant's concerns
- Ascertains complainant's desired outcome (revocation of licenses, sanctions, apology, money, etc.)
- Can field and respond to a wide variety of inquiries and complaints, including general questions about real estate practice, transaction details, ethical practice, and enforcement issues
- Explains possible avenues that might resolve the issue or reach the desired outcome
- Answers general questions and/or procedural questions and explains the formal ethics complaint process
- In cases where an Ombudsman believes that a failure of communication is the basis for a question or complaint, the Ombudsman can arrange a meeting of the parties and assist in facilitating a mutually acceptable resolution.
- Contacts the potential respondent to explain the complainant's concerns and desired outcome
- Tries to bring resolution
- Reports back to the complainant
- Explains the complainant's rights after the completion of the ombudsman process.
- Where a written ethics complaint in the appropriate form is received by OCBR, it can be initially referred to the Ombudsman who will attempt to resolve the matter, except that complaints alleging violations of the public trust (as defined in Article IV, Section 2 of the NAR Bylaws) may not be referred to an Ombudsman.
- In the event the Ombudsman concludes that a potential violation of the public trust* may have occurred, the ombudsman process shall be immediately terminated, and the parties shall be advised of their right to pursue a formal ethics complaint; to pursue a complaint with any appropriate governmental or regulatory body; to pursue litigation; and/or to pursue any other available remedy.

***For purposes of these policies, a potential violation of the public trust is "demonstrated misappropriation of client or customer funds or property, willful discrimination, or fraud resulting in economic harm."**

QUALIFICATIONS/CRITERIA

- 10 or more years of real estate experience or 5 or more years of real estate experience including additional qualifications such as experience in dispute resolution.
- Ombudsman must be familiar with the NAR Code of Ethics, state (Commonwealth of MA) real estate regulations, and current real estate practice.
- Ombudsman must serve on the Professional Standards Committee.

- Ombudsman are required to take Ombudsman & Professional Standards Training on an annual basis.
- Ombudsman do not receive compensation for their services as Ombudsman.
- Ombudsman are required to complete an application detailing their experience levels and are selected by the President in conjunction with the association's Chief Executive Officer.
- The Association will make every effort to incorporate Ombudsman from a variety of real estate specialties.
- There shall be a minimum of five Ombudsmen for the association.
- Ombudsman are appointed for terms of one year however, there is no maximum number of years the member can serve as an Ombudsman
- Ombudsman will meet a minimum of once per calendar year to discuss the program and determine if any policy changes are required. If so, the Ombudsman will forward those changes to the Professional Standards Committee. Upon approval by the Professional Standards Committee, those changes shall be forwarded to the Board of Directors for ratification.

ERRORS & OMISSIONS COVERAGE

Ombudsman is covered through the NAR insurance program, as long as they are acting within the coverage limits described in the policy.

As provided in the "Answers to Questions Most Frequently asked about the National Association of REALTORS® Professional Liability Insurance Program for Associations of REALTORS®, the policy defines an "ombudsman" (or "ombudsperson") as an individual designated by an association to be available for consultation about the association's ethics hearing, arbitration, and/or DRS processes. Only association staff or members may serve as an ombudsman; an attorney serving in this role will not be eligible for coverage. The policy excludes from coverage any claim that alleges or arises out of any action committed by ombudsman that does not involve an association's ethics hearing, arbitration or the DRS processes.

The following are examples of some situations in which an ombudsman would be covered and other situations when the ombudsman would not be covered:

A seller contacts the association because they feel their listing broker, who is a REALTOR®, is not responding to phone calls, and may have received offers that they haven't presented to the seller yet. If an ombudsman were appointed to assist the parties, the ombudsman's actions would be covered by the NAR insurance program.

A buyer contacts the association for help with a short sale transaction. If an ombudsman assisted the buyer, the ombudsman's actions would not be covered by the NAR insurance program.

REALTOR® A contacts the association because she has reason to believe REALTOR® B has been criticizing her business on Facebook after a difficult transaction. If an ombudsman were appointed to assist the parties, the ombudsman's actions would be covered under the NAR insurance program.

CONFIDENTIALITY

All communications made to the Ombudsman or the South Shore REALTORS® whether written or oral, shall be confidential and may not be disclosed (other than communicating information and results between staff and the Ombudsman) to any other person for any reason. The Ombudsman's opening statement shall confirm the parties understanding of this prior to discussing the issue.

Furthermore, it is the Association's policy that Ombudsman cannot be called as a witness as part of any future ethics complaint by the complainant or respondent in the matter in which they attempted to resolve in their role as an Ombudsman. This fact shall also be made known to the parties during the Ombudsman's opening statement.

RESOLUTION OF COMPLAINTS

If a complaint is resolved to the satisfaction of the complainant through the efforts of an Ombudsman, the formal ethics complaint brought initially (if any) will be dismissed by the Complainant and Association.

FAILURE TO COMPLY WITH AN AGREED UPON RESOLUTION

Failure or refusal of a member to comply with the terms of a mutually agreed on resolution shall entitle the complaining party to resubmit the original complaint or, where a formal complaint in the appropriate form had not been filed, to file an ethics complaint. The time the matter was originally brought to the Association's attention will be tracked by the board's professional standards administrator and the 180 day filing deadline shall be suspended from the date of the complainant's (or potential complainant's) request for informal dispute resolution service or assistance and shall resume when the informal dispute resolution procedures are concluded or terminated. This information shall be provided to the Grievance Committee for purposes of determining whether an ethics complaint is timely filed.

OPTIONS AFTER AN UNSUCCESSFUL OMBUDSMAN PROCESS

- The complainant may file a formal ethics complaint
- The complainant may obtain legal advice
- The complainant may file a formal complaint with the Massachusetts Board of Registration of Real Estate Brokers and Salespersons
- The complainant may be offered mediation after a Request and Agreement to Arbitrate is filed.
- The complainant may seek outside mediation services

* Please note, if a member serves as an Ombudsman and the issue is not resolved through the Ombudsman process, that member will be precluded from serving in any of the formal processes available through the association (i.e. ethics tribunal, mediation, etc.) with respect to that complaint.

REFERRALS TO THE GRIEVANCE COMMITTEE OR STATE REGULATORY BODIES

Ombudsmen cannot refer concerns they have regarding the conduct of any party utilizing their services to the Grievance Committee, to the Massachusetts Board of Registration of Real Estate Brokers and Salespersons or to any other regulatory body. The prohibition is intended to ensure impartiality and avoid the possible appearance of bias. Ombudsmen are, however, authorized to refer concerns that the public trust may have been violated to the Grievance Committee.

GUIDELINES

OMBUDSMAN OVERSIGHT AND COMMITTEE GUIDELINES

Ombudsmen are members with 10 or more years of experience or 5 or more years of experience including additional qualifications such as experience in dispute resolution. These members are familiar with the NAR Code of Ethics, state (Commonwealth of MA) real estate regulations and current real estate practice. These members also serve on the Professional Standards Committee and receive training on the professional standards process as well as serving as an Ombudsman on an annual basis. Ombudsmen are required to complete an application detailing their experience and are selected by the President in conjunction with the Chief Executive Officer. There will be a minimum of five ombudsmen for the association at any given time (if available to serve). Please note, if a member serves as an Ombudsman and the issue is not resolved through the Ombudsman process, that member will be precluded from serving in any of the formal processes available through the association (i.e. ethics tribunal, mediation, etc.) with respect to that complaint.

The following types of cases can be handled through the Ombudsman Process:

- Uncomplicated
- Communication based
- Non or small monetary amount
- May be solved by providing simple education or by providing basic knowledge

The following types of cases cannot be handled through the Ombudsman Process:

- Apparent violations of law
- Fair housing or discrimination issues
- Those already referred to legal counsel, a subject of a Massachusetts Board of Registration of Real Estate Brokers and Salespersons investigation and a REALTOR® vs. REALTOR® arbitration which shall be handled by the association's mediator.
- Large monetary amounts
- Complex cases
- Cases involving more than two parties
- Blatantly unreasonable or uncooperative parties

The following are "red flag" scenarios the Ombudsman should keep an eye out for:

- Unreasonable parties
- Parties seeking sympathetic assistance
- "Fishing expeditions"
- Overly excited or irritable complainant
- Party is unclear about the facts and/or issues
- Party exaggerates or misrepresents
- Party threatens retribution or violence

The goal of the ombudsman process is as follows:

- Defuse the situation and emotions
- Clarify the issues
- Deal with the facts
- Deal with only the essential elements of the dispute
- Avoid irrelevant, inflammatory elements
- Resolve the dispute in such a manner that both parties are able to view the resolution as helpful

The responsibilities of the Ombudsman are to:

- Acknowledge receipt of the request from the association to serve as an Ombudsman in a complaint
- Call the complainant within forty-eight (48) hours of receipt of the complaint
- Make two to three attempts to reach the parties prior to closing the file
- Email completed Ombudsman Log to the Chief Executive Officer within forty-eight (48) hours of closing the file
- After all materials relating the complaint have been sent to the association, shred all materials or return them to the association for proper disposal
- If you feel the complaint is centered on a field of real estate you are not familiar with (i.e. Commercial), contact the association and have an Ombudsman appointed who can field that type of complaint.

OMBUDSMAN DO'S AND DON'TS

DO's- When communicating with the complainant:

- Listen to their concerns
- Ascertain their desired outcome (i.e., monetary, repairs, contractual issues)
- Discuss possible avenues to reach desired outcome
- Clarify that you understand their desired outcome and get permission to repeat information to the respondent

DO's-When communicating with the respondent:

- Explain/communicate complainants concerns and desired outcomes
- Listen to their side of the issue
- Get respondent's permission to communicate their response to the complaint

DON'TS:

- Adjudicate/make the final decision
- Give Legal Advice
- Determine who is right or wrong
- Refer matters to the Massachusetts Board of Registration of Real Estate Brokers and Salespersons yourself – Let the complainant do so
- Refer matters directly to a Grievance Tribunal unless you feel there is a violation of the public trust
- Disclose communications to third parties-the process is confidential
- Put anything in writing

TIPS FOR COMMUNICATING WITH AN ANGRY COMPLAINANT/RESPONDENT

- *Treat the complainant/respondent with respect.* If they feel respected, they may gain a better ability to keep things in perspective.
- *Deflect hostile comments into opportunities to understand the caller's needs.* Rather than reacting to an attempt to find your "hot button" it is often very disarming to respond to the effort with a question seeking an explanation.
- *If you make a follow-up commitment to the call, be certain to follow through.* Never over-promise. Failure to come through will serve as evidence in the caller's mind of the lack of commitment demonstrated by you and our organization.
- *Know when to cut your losses.* The person may not respond to efforts to channel anger and hostility into a focused dialogue. When this happens, you are under no obligation to serve as the person's punching bag.
- *Appreciate your limitations and draw on help from experts when they are available.*
- *Be guarded when sharing information.* Whenever possible, avoid situations where it is likely that you may be misquoted. Angry people are often challenged listeners.
- *Practice tolerance and patience, but likewise demand basic decorum and observe it.* Don't get drawn into the drama.
- *Keep your own perspective and don't be afraid to laugh at yourself and learn from your mistakes.* Each call is unique and perfect outcomes may be rare.

VIOLATION OF THE PUBLIC TRUST

For purposes of these policies, a potential violation of the public trust is "demonstrated misappropriation of client or customer funds or property, willful discrimination, or fraud resulting in economic harm."

DISCRIMINATION ISSUES

As an Ombudsman, be sure not to get into a discussion over areas of discrimination. Let the complainant or respondent know that discrimination is a serious problem and that it should be reported to the proper authorities.

The phone numbers for discrimination complaints are as follows:

US HUD OFFICE	1.800.347.3735
MASSACHUSETTS HUD OFFICE – BOSTON REGIONAL	617. 994.8200
MA BOARD OF REGISTRATION of RE Brokers/Salespersons	617.727.2373

OMBUDSMAN SCRIPT AND FORMS INFORMATION

The South Shore REALTORS® Professional Standards Administrator/Chief Executive Officer and/or Administrative Coordinator will screen complaints. Information about the program and a Request for Ombudsman Service form will be available on the Association's website with a direct link to staff's email. Upon receipt of a request, staff will inquire what has been done so far to resolve the situation, and obtain basic information about the issue surrounding the complaint.

If the complaint meets the program guidelines, staff will email the Ombudsman Request Form (if received) and the Ombudsman Worksheet/Log to the Ombudsman selected – including staff's comments of the issue (limited solely to factual or clarifying information – not subjective or judgmental), the complainant's name and telephone number, as well as the respondent's name, telephone number and broker's name (if an agent).

The Ombudsman's responsibilities are as follows:

1. Acknowledge that the complaint has been received, either by email or call to staff.
2. Call the complainant within two business days of receiving the complaint. The ombudsman shall make two to three attempts to reach the parties should be made before closing the file.

The General Script to Use is as follows:

*I am an ombudsman with the South Shore REALTORS® and I understand that you have concerns regarding a member of the Association. As an ombudsman, I am available to answer questions about your situation and concerns. I cannot give legal advice. This process is completely confidential. If you would like to share your concerns with me I will attempt to resolve misunderstandings and disagreements. Would you like to share your concerns with me at this time? **Get a yes or no in order to proceed.***

Before we proceed, please understand I cannot make "decisions" in your situation, but I can provide you with some assistance in an effort to resolve your issue(s). After you share your concerns with me, I might be able to suggest some possible avenues or options to resolve the situation. While I will likely be communicating with the other party(s), it is not my place to refer the complaint back to the association or any regulatory agency, including the state (Commonwealth of MA) licensing authorities. The only exception is when a possible violation of the public trust appears to have occurred.

A violation of the public trust is defined as demonstrated misappropriation of client or customer funds or property, willful discrimination, or fraud resulting in economic harm.

3. The Ombudsman should not put anything in writing to the party by email/fax. All communications should be verbal.
4. Notify Association staff within two (2) days of closing the file.
5. Promptly destroy all materials as well as the Ombudsman Worksheet/Log

Name of Complainant: _____

Relationship to Transaction: _____
(i.e., buyer, seller, landlord, tenant, broker, agent)

Address: _____

Phone #: _____ Fax #: _____

Name of potential respondent: _____

Address: _____

Phone #: _____ Fax #: _____

Name of potential respondent's Broker: _____

Name of potential respondent's Principal Broker (if applicable): _____

Phone #: _____ Fax #: _____

Concerns that the complainant would like to address with the Association Ombudsman _____

"Hello, my name is _____;

I am an ombudsman with the South Shore REALTORS® and I understand that you have concerns regarding a member of the Association. As an ombudsman, I am available to answer questions about your situation and concerns. I cannot give legal advice. This process is completely confidential. If you would like to share your concerns with me I will attempt to resolve misunderstandings and disagreements.

*Would you like to share your concerns with me at this time? **Get a yes or no in order to proceed.***

Before we proceed, please understand I cannot make "decisions" in your situation, but I can provide you with some assistance in an effort to resolve your issue. After you share your concerns with me, I might be able to suggest some possible avenues or options to resolve the situation. While I will be likely communicating with the other party(s), it is not my place to refer the complaint back to the association or any regulatory agency, including the state (Commonwealth of MA) licensing authorities. The only exception is when a possible violation of the public trust appears to have occurred.

NOTE: VIOLATION OF THE PUBLIC TRUST DEFINITION

A potential violation of the public trust is "demonstrated misappropriation of client or customer funds or property, willful discrimination, or fraud resulting in economic harm."

Date Complainant Contacted: _____

Complainant's concerns:

Ascertain complainant's desired outcome (for example, is the complainant seeking revocation of license, sanctions, apology, money, etc.) and if they desire direct contact by the respondent.

Contacting a REALTOR® Respondent:

The Principal or Managing Broker will be the first contact if the respondent is not a Principal Broker, in order to explain the nature of your call and to determine the best way to proceed. If REALTOR® respondent is called, explain who you are and communicate the complainant's concerns and desired outcome. Determine if REALTOR® respondent is willing to call complainant to try to resolve. If so, give them their name and phone number if Complainant has authorized release of that information.

Date contacted: _____

- Complainant has given permission to have REALTOR® Respondent contact directly
- Complainant **DOES NOT** want REALTOR® Respondent to contact them directly.
- REALTOR® respondent **WILL** contact complainant.
- REALTOR® respondent **WILL NOT** contact complainant.

Contact complainant to communicate REALTOR® respondent's response.

Date contacted: _____

If REALTOR® respondent is to contact complainant or other action is required by respondent, follow up with complainant in approximately one week to determine if matter has been resolved.

Date contacted: _____

Follow-Up with South Shore REALTORS® (within 2 days):

- Complete Confidential Ombudsman Report and send to the Association
- **Destroy this worksheet/log**

OMBUDSMAN REPORT

CONFIDENTIAL

Follow up with the Association within 2 days via:

Phone (781-826-5139)

Email: RTristano@SouthShoreRealtors.com

Name of Ombudsman: _____

Parties:

Complainant: _____

Respondent: _____

- No resolution was reached through ombudsman services; please send complainant an ethics complaint packet.
- No resolution was reached and no further action is required.
- Complaint has been resolved to the complainant's satisfaction.

General category(s) complaint/question was about:

- _____ Repairs
- _____ Would not present contract
- _____ No copies of documents
- _____ Lack of communication
- _____ Advertising
- _____ Inspection reports
- _____ Affiliation disclosures
- _____ Earnest money
- _____ Property Condition
- _____ Contract
- _____ Agency
- _____ Procuring cause
- _____ Discrimination
- _____ Unauthorized practice of law
- _____ Inter-Office dispute
- _____ Other (please specify) _____

I have destroyed the ombudsman worksheet log received from South Shore REALTORS® to assure all parties are afforded confidentiality:

Print/Type Ombudsman Name	Signature of Ombudsman	Date

The matter was resolved to our satisfaction:

Complainant Signature	Respondent Signature	Date

**THIS DOCUMENT IS AN ONLINE FORM AVAILABLE ON THE ASSOCIATION WEBSITE FOR THE REALTOR®
AND/OR CONSUMER TO COMPLETE AND EMAIL TO SOUTH SHORE REALTORS®
STAFF WILL FORWARD THIS FORM ALONG WITH THE OMBUDSMAN WORKSHEET/LOG TO THE
OMBUDSMAN**

ONLINE OMBUDSMAN REQUEST FORM

Date: _____

Name of Complainant: _____

Firm (if any): _____

Address: _____

Preferred Phone for contact: _____

Best time to contact you: _____

Role in Transaction: _____
(buyer, seller, agent, broker)

Subject property (if any) _____

.....
Name of Respondent: _____

Firm: _____

Address: _____

Phone: _____

Role in Transaction: _____
(listing agent, selling agent, broker)

.....
What issue would you like the Ombudsman to resolve? *
(Attach additional form if necessary)

Return to: South Shore REALTORS®, 48 Schoosett Street,
Pembroke, MA 02359 or Fax to (781) 826-0329 or
Email to Rachel Tristano at: info@SouthShoreRealtors.com

* All information on this form is confidential. The South Shore REALTORS® will destroy this form and any other documents and materials pertaining to this matter at the conclusion of the ombudsman services.

SOUTH SHORE REALTORS® OMBUDSMAN APPLICATION

Program Overview:

The Ombudsman Program in its simplest definition is informal telephone mediation. In some cases, it can address and solve minor complaints from the public. It can also solve inter-REALTOR® conflicts before they become serious problems. Like a mediator, an Ombudsman helps parties find solutions, but does not impose solutions.

Ombudsman Qualifications:

- Active member of South Shore Realtors®.
- Knowledge of current NAR Code of Ethics and Commonwealth of MA Real Estate Rules and Regulations.
- 5+ years of Real Estate experience plus additional training/qualifications.
- 2+ years Professional Standards Committee Service.
- Completed Professional Standards Training within the last 2 years.
- Completed Mediation Training.

Name: _____ Office Phone#: _____

Email: _____ Cell Phone # _____

Qualifications/Experience:

Please answer the following with # of years' experience (be specific to local/state/national).

Real Estate: _____ Agent: _____ Broker: _____

Area(s) of specialty: (i.e. Residential, commercial, property management, rentals, etc.)

of Years on Professional Standards Committee: _____

of Years on Grievance Committee _____

Served on Grievance Tribunal: ___ Yes ___ No

Served as Hearing Panel Member: ___ Yes ___ No

Served as Ombudsman: ___ Yes ___ No

Served as Mediator: ___ Yes ___ No

Ombudsman Training: ___ Yes ___ No

If yes, location and date: _____

Mediation Training: ___ Yes ___ No

If yes, location and date: _____

Professional Standards Training: ___ Yes ___ No

If yes, location and date: _____

Please include any applicable trainings and/or qualifications below:

Signature of applicant

Date

Submit to: South Shore Realtors®
Address: 48 Schoosett Street, Pembroke, MA 02359
Fax: (781) 826-0329 OR Email: info@SouthShoreRealtors.com