



## **HOME LYNQ™ — Referral & Lead Submission Rules**

Version 1.0 — Prepared for Legal Review

### **1. PURPOSE OF THESE RULES**

These Rules ensure all referrals submitted through the Home LYNQ Referral Platform are legitimate, accurate, and compliant with all applicable laws.

### **2. WHAT A REFERRAL IS**

A “Qualified Referral” is an individual who:

- Has expressed genuine interest in an approved Home LYNQ service,
- Has given consent to be contacted,
- Provides accurate contact information, and
- Meets the category-specific requirements listed below.

### **3. WHAT A QUALIFIED LEAD IS (UPDATED)**

A Qualified Lead must meet ALL requirements in the relevant category and provide full, accurate information. Rules may be updated at any time.

#### **3.1 Qualified Mortgage Referral Requirements**

A mortgage referral is qualified ONLY when the individual:

- Completes the full mortgage application,
- Provides all required documents,
- Allows a credit pull (and pays any required fee),
- Provides a valid Social Security Number,
- Receives a pre-approval or pre-qualification determination.

#### **3.2 Qualified Homebuyer Referral Requirements**

A homebuyer referral is qualified ONLY when the individual:

- Has a valid pre-approval letter or allows Home LYNQ to obtain one,

- Signs a Buyer Representation Agreement,
- Is not represented by another agent,
- Is ready, willing, and able to purchase.

### 3.3 Qualified Home Seller Referral Requirements

A home seller referral is qualified **ONLY** when the individual:

- Signs a Listing Agreement,
- Allows access to the property for marketing, showings, and MLS listing,
- Is not already represented by another agent,
- Provides accurate property information.

### 3.4 Qualified Event Ticket Referrals

A ticket referral is qualified once:

- Payment is made,
- Payment clears,
- No refund or chargeback occurs.

### 3.5 Qualified Mastermind Membership Referrals

A membership referral is qualified when:

- Payment is received,
- Payment clears,
- No refund or chargeback occurs.

### 3.6 Qualified Insurance Referrals (if applicable)

An insurance referral is qualified when:

- Completes the application or intake process,
- Provides accurate data for a valid quote.

## 4. PERMISSION REQUIREMENT

All referrals must have explicit permission to be contacted. No cold submissions or unsolicited leads.

## 5. ACCURACY REQUIREMENT

Referrals must include accurate information. No guesses, placeholders, or incomplete submissions.

## **6. DUPLICATE REFERRALS**

Duplicate leads do not qualify for compensation.

## **7. SELF-REFERRALS**

Participants may not submit themselves or immediate family unless pre-approved by Compliance.

## **8. REAL ESTATE & MORTGAGE COMPLIANCE**

Participants may NOT:

- Quote interest rates,
- Provide real estate or loan advice,
- Negotiate contracts,
- Promise approvals.

## **9. COMMUNICATION WITH REFERRALS**

Participants must not pressure prospects or make promises. Licensed providers handle all professional communication.

## **10. HOW REFERRALS ARE ASSIGNED**

Home LYNQ assigns referrals to approved professionals based on availability, geography, and customer needs.

## **11. WHEN REFERRALS GET PAID**

Participants are paid only when:

- The referral is qualified,
- All Rules were followed,
- A real transaction or sale occurs,
- Home LYNQ receives payment,
- A real estate transaction closes (when applicable).

No payment on failed, canceled, or refunded transactions.

## **12. MISUSE OR ABUSE OF THE REFERRAL SYSTEM**

The following can result in loss of commissions or termination:

- Fake referrals,
- Spam referrals,
- Submitting without permission,

- Misrepresentations or income claims,
- Unauthorized marketing.

### **13. SYSTEM FEE**

The \$24.95 referral system fee is optional and may be turned ON/OFF at any time.

### **14. WEBSITE ACCESS REQUIREMENT (ADDED)**

All referrals MUST be submitted through the Home LYNQ Referral Platform website.

- Participants must have the system ON to submit referrals.
- Referrals cannot be submitted if the system is OFF.
- Referrals sent outside the system are NOT eligible for payment.

### **15. COMPANY RIGHTS**

Home LYNQ may reject referrals, audit submissions, withhold commissions, or terminate Participants for violations.

### **16. ACCEPTANCE**

By submitting referrals, Participant acknowledges they have read, understand, and agree to follow these Rules.