



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,

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- 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,

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- 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.