



NEW AGENT GUIDE

WELCOME TO AARE

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EDUCATION & TRAINING

You are off to a great start and well on your way!

AARE TOUCHPOINT | COMMUNICATION PLATFORM

We created this online community to provide you with a variety of resources, information, and tools to inspire you, support you, and help you on the path to greater success. TouchPoint is an easy way to stay connected with other team members, share best practices, and acquire new skills.

SMALL GROUPS

Here at AARE, we believe that small groups are vital to your success as an agent. Small groups are a place where you can share, inspire and connect with other AARE's members in your service locations and area of expertise. The groups can collaborate on Touchpoint as well as meet in person as desired. We encourage each member to engage with each other in Touchpoint to share ideas on how to establish your brand and grow your business.

ONLINE DISCIPLESHIP

One of the keys to success involves participation in a small group with accountability and encouragement. We have seen a profound impact and growth for agents who participate in these groups. There will be a moderator and training for agents at all stages. Whether you are a part time agent trying to build your real estate business or a seasoned agent, these video trainings will help you integrate into AARE.

WEEKLY ONLINE ZOOM MEETINGS

Online meetings are held weekly via Zoom. You are encouraged to attend the team meetings weekly for your primary virtual office location and welcome to join any meeting at the additional locations (please notify the team leader first). Please check TouchPoint for upcoming events.

VISION, MISSION & VALUES

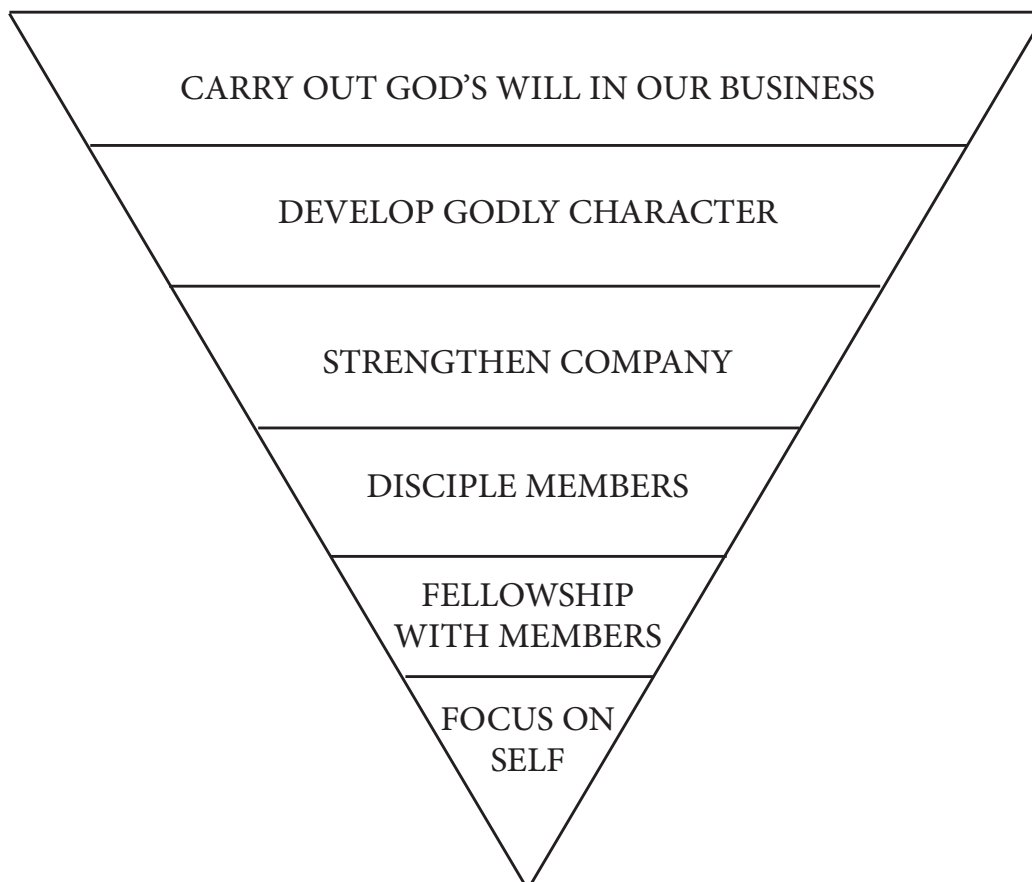
ANDREW ARROYO REAL ESTATE INC.
VISION, MISSION, BELIEFS
CORE VALUES & PURPOSE STATEMENT

PURPOSE: OBEY GOD'S WORD
VISION: BEAR MUCH FRUIT
MISSION: DO GOD'S WILL

BIBLICAL BELIEFS:

January: God Is Real February: Discipleship March: Holy Spirit Lifetsyle
April: Love Never Fails May: Obedience June: No Fear July: Wisdom Is Priceless
August: The Great Commission September: Our Burden Is Light October: No Doubt
November: Praise & Worship December: Christ Is King

PRIORITIES:



CORE VALUES:

January: Relationships & Faith February: Accountability & Integrity
March: Natural & Spritual Gifts April: Truth, Honesty & Trust
May: Standards of Excellence June: Generous Giving July: Education & Understanding
August: Clear Communication September: Work & Life Balance October: Morals & Ethics
November: Loyalty & Gratefulness December: Success & Rewards

STAFF ROLES & RESPONSIBILITIES

AARE provides a support staff and a leadership committee in order help their agents have a sustainable and prosperous career. We also provide personal support for you to live a well-rounded and healthy lifestyle. Read below to learn more about each support role, the preferred method to contact that support person and how each role benefits you as an agent.



Andrew Arroyo | 858.456.2355 | ama@aare.com
Founder

As the founder of AARE, Andrew's role is to create, develop and refine the vision, mission, systems, policies, procedures and strategies to make the agency a success. Andrew is currently the Broker of Record in states outside of California; however, he does not sell real estate or compete with the agents. Andrew's sole focus is producing benefits that will bless the AARE members and their families to become more successful in business and in life.

Primary Benefit for Agents:

Teaches agents best practices for long term success.

Secondary Benefit for Agents:

Creates and designs custom systems and tools

Preferred Method of Communication: See "Communicating with Founder"



Tiffany Mohler | 760.444.0828 | tiffany.mohler@aare.com
Director of Administration | Supervising Broker - California

Tiffany is the supervising Broker of all the California AARE offices. Her primary role is to support the agents and their day to day needs. Tiffany does not sell real estate or compete with the agents. Her sole focus is helping the agents. She contacts each agent frequently to make sure their needs are being met and they have the support they need. Her support role includes guidance on contracts, disclosures, client care, risk mitigation, and dispute resolution. Tiffany also helps with various administrative tasks such as compliance, system and programs development, event coordination, and any task that helps support the team. Tiffany coordinates monthly company-wide trainings and supervises individual trainings held at the local office weekly team meetings. Tiffany supports new agents by training and integrating each individual who joins.

Primary Benefit for Agents:

Supports agents daily with any real estate or company needs.

Secondary Benefit for Agents:

Trains agents on AARE systems, benefits and how to best utilize support staff and tools.

Preferred Method of Communication:

Phone or Text

THE BEST WAY TO COMMUNICATE WITH ANDREW ARROYO

“Thank you in advance for your communication. I look forward to speaking with you soon. I appreciate your patience and understanding given the amount of inbound communication I receive on a daily basis. You are valued!” – Andrew Arroyo

HOW EXACTLY DO I REACH ANDREW AND WHEN WILL I RECEIVE A RESPONSE?

Andrew can be reached via his direct line at 858.456.2355 or his email at ama@aare.com. Please note his direct line does not receive text messages. All communication is reviewed promptly and will be responded to in a timely manner based on the subject matter. Responses may be received within the hour or up to a few days if it is not critically time sensitive.

IMPORTANT CONSIDERATIONS:

Andrew does not text or carry a cell phone. He prefers communicating face to face or via Zoom whenever possible. However, email usually finds Andrew the fastest if you need an answer to a question. Andrew is available M-F from 9am-5pm PDT for business matters. Andrew's businesses receive on average 100-200 forms of communication daily (calls, emails). For this reason Andrew is not physically able to handle every communication himself and has a skilled executive staff to assist him to ensure needs are met and answered swiftly.

The three primary members of the executive staff who help Andrew communicate:

- Tiffany Mohler | Oversight of the AARE Managing Brokers
tiffany@aare.com | 760.444.0828
- John Windscheffel | Internal & External Communications
john@aare.com | 480.553.2030
- David Malme | Inbound Communications & Generous Giving Program
david@aare.com | 858.381.4200

***All real estate transactional matters should be directed to your local managing broker or the supervisor of managing brokers, Tiffany Mohler.**

Other Points of Contact:

Any personal matters should be directed to our personal care advisor, Teri Meeks who is an experienced care partner and has the time and resources available to help any member needing to sort out a personal matter. Teri can be reached at terimeeks@mchapusa.com or 619.948.4169.

If you have been unsuccessful reaching Andrew, contact John Windscheffel at john@aare.com or 480-553-2030. John and Andrew speak frequently.

STAFF ROLES & RESPONSIBILITIES



Rochelle Chandler | 760.444.4477 | rochelle.chandler@aare.com
Business Support & Onboarding Manager | Concierge Desk

Primary Benefit for Agents: Onboarding and Business Support

Secondary Benefit for Agents: Administrative Help

Preferred Method of Communication: Email



Angel Peña | 760.224.3711 | angelica.pena@aare.com
Branding & Design | Business Support Specialist

Primary Benefit for Agents: Business Support and Back office Help

Preferred Method of Communication: Email or Text

STAFF ROLES & RESPONSIBILITIES



Mindi Landry | 760.525.0061 | mindi.landry@aare.com
Agent | Transaction Support Director

Primary Benefit for Agents: Covers for the broker so agents always have someone to call

Secondary Benefit for Agents: Ethical and regulatory questions

Preferred Method of Communication: Phone or Text



Mana Mahfoozi | 619.305.2500 | mana.mahfoozi@aare.com
Agent | Residential Mentor | Transaction Support

Primary Benefit for Agents: Covers for the broker so agents always have someone to call

Secondary Benefit for Agents: Mentors novice residential agents

Preferred Method of Communication: Email, Phone or Text



Angelique Pereira | 713.480.3052 | angelique@aare.com
Agent | Designated Supervisor – Texas

Primary Benefit for Agents: Supervisor For Texas Agents as their first resources for support

Secondary Benefit for Agents: Compliance and Best Practices

Preferred Method of Communication: Text

STAFF ROLES & RESPONSIBILITIES



Lloyd Wertheimer | 805.574.7765 | lloyd@jmscreadvisors.com
Agent | Commercial Mentor - All States

Primary Benefit for Agents: Gives pointers to agents who would like to begin practicing commercial

Preferred Method of Communication: Phone, Voicemail, Email, or Text



Myra Jans | 303.829.8969 | mcjans@comcast.net
Agent | Commercial Mentor - All States

Primary Benefit for Agents: Gives pointers to agents who would like to begin practicing commercial

Preferred Method of Communication: Email, Text or Phone

STAFF ROLES & RESPONSIBILITIES



John Windscheffel | 480.553.2030 | john.windscheffel@aare.com
Recruiter

Preferred Method of Communication: Phone



David Malme | 858.381.4200 | david.malme@aare.com
Generous Giving Director

Primary Benefit for Agents: Generates leads and listings through AARE's charitable network

Secondary Benefit for Agents: Helping agents sign up with charitable organizations

Preferred Method of Communication: Email or phone



Michael Corbosiero | 858.354.7150 | mcorbosiero@aare.com
Executive Director of Commercial Real Estate

Primary Benefit for Agents: Commercial services

Preferred Method of Communication: Email, Text or Phone

STAFF ROLES & RESPONSIBILITIES



Clark Anctil | 858.442.3680 | clark.anctil@aare.com
Financial Director

Preferred Method of Communication: Email, Text or Phone



Derek Barksdale | 619.254.1496 | derek.barksdale@aare.com
Lending Director

Primary Benefit for Agents: Lending services

Preferred Method of Communication: Email, Text or Phone



Stephanie Lucero | 619.279.0846 | sclucero11@gmail.com
Senior Loan Specialist

Primary Benefit for Agents: Lending services

Preferred Method of Communication: Email, Text or Phone

STAFF ROLES & RESPONSIBILITIES

Grace Jurado | books@aare.com

Bookkeeper

Primary Benefit for Agents: Ensures commissions are paid asap as long as files are complete.

Secondary Benefit for Agents: Reports daily sales results and YTD figures and sales volume.

Preferred Method of Communication: Email

TRANSACTION COORDINATORS FOR HIRE | \$395-\$595 PER TRANSACTION

AARE works with several Transaction Coordinators (TC) that specialize in different markets and states. This wide variety allows our agents to find the perfect Transaction Coordinator to meet their needs and personality. Some TC's do more or less than others so be sure to clarify what the TC will be doing for you and their current rate schedule. Contact information is available for each TC upon request.

LEADERSHIP

At AARE, you have the opportunity to not only grow your real estate business, but to also extend your real estate career. We offer agents the potential to grow into a mentor, coach, leader, or Transaction Support role in the company. If this is a path you are interested in, please make sure to let us know. We are actively seeking leaders in all 50 states nationwide.



Christine Derr



Rose Wolkins



Nicole Mazzola



Sharyn Seymour



Clark Ancil



Kathy Huang



Mindi Landry



Karen Schwan



Gary Giffin



Kristi Harden



Virginia Edwards



Noelle Wylie

LEADERSHIP



Robert Mendivil



Lloyd Wertheimer



Joe Valdez



Myra Jans



Michael Haas



Stephanie Lucero



Mana Mahfoozi



Barbara Marsh



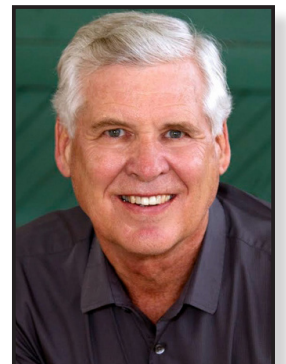
Aurora Ruiz



Melo-de Savage



Jerre Walker



Jeff Weber

VIRTUAL OFFICES

AARE provides support for the modern agent, working virtually from home or out in the field. AARE is a paperless company that utilizes several software programs that allow you to have full access to our systems and trainings no matter where you're working from.

MAIN OFFICE ADDRESSES & PHONE NUMBERS

You can request a complete list of our office locations and phone numbers by contacting the Concierge line at (760) 444-4477.

You can view a complete list of our agents and their phone numbers by visiting aare.com/agents/

REGUS SUITES, MAIL DELIVERY & CONFERENCE ROOMS

For office space AARE utilizes Regus Suites. These suites enable us to maintain office locations nationwide in each local area. Conference room space is available at each of the office locations; however, we have found that it is rarely ever used now that the digital age has arrived. If you need to book a conference room, please use the following link to schedule: Regus.com. You can rent rooms by the hour for a small fee. In addition, agents can receive mail and clients will be greeted by professional staff in a high-end office setting. Our company name is listed on the directory so agents and clients can find the office easily.

ESCROWS & COMMISSIONS

WHEN AND HOW COMMISSIONS ARE PAID OUT

Commissions are paid within 24-48 hours after AARE receives the funds via wire from the escrow company and your file has approval. In the event that a check is mailed rather than wired there may be a delay in payment. Therefore, it is extremely important to have the escrow company wire the commission upon the close of escrow.

If you are using our Transaction Coordinator, they will submit the wiring instructions to escrow for you. If you wish to use your own Transaction Coordinator, you must check with the Broker first. Any new Transaction Coordinator to AARE must be trained on our systems and protocol. If you are completing the transaction paperwork yourself, you must have the file reviewed by AARE's auditor prior to closing. As a reminder, your first transaction with AARE shall be completed with an approved Transaction Coordinator. Any remainder files can then be completed on your own as long as the files are in compliance. In these cases, you will need to submit our wiring instructions to escrow. This can be accessed through the Working Documents section of Skyslope.

The fastest way to get paid is through bank to bank transfer. The fee for this delivery is \$15 for wire or \$5 for ACH. Please note that ACH takes an additional 24 hours for delivery. If you are choosing ACH, please provide AARE with your bank account information and allow 7-10 business days for the accounts to link. Wire transfer can be sent in one day. Either way please provide your bank name, account type (checking or savings), routing number and account number. If you uploaded a voided check during onboarding, then we already have your banking information. If you need to update your banking information at any time, please email Angela Jones at angela.jones@aare.com.

***Please note: No commissions will be paid until the close of escrow form has been turned in and files are complete and have been approved by our Auditor.**

TRANSACTION COORDINATOR'S CHECKLIST

All checklists can be found in Skyslope. A hard copy PDF can be downloaded from the Working Documents section of Skyslope.

RISK MANAGEMENT

As you know, avoiding risk and adhering to regulations are both vital to the health of any real estate agent's business and any real estate company. To help mitigate risk and stay in compliance with the state regulators, please let us know anytime you submit an offer, take a listing, go to escrow or close an escrow by uploading all initial documentation into Skyslope within 2 days.

ESCROWS & COMMISSIONS

ENTERING INTO ESCROW

All commission authorizations are signed by Tiffany Mohler for the state of CA and by Andrew Arroyo for all other states. Make sure you or your TC send commission wiring instructions to escrow along with your signed commission instruction. All contracts must be uploaded into Skyslope within 48 hours of execution and all documents should be uploaded on a weekly basis for review. For the fastest response, send all documents requiring a signature via electronic signature (i.e. Digisign). For Tiffany, please use tiffany@aare.com. For Andrew, please use info@aare.com.

CLOSING AN ESCROW

Please let us know when you have successfully closed your escrow. This helps us ensure a quick turnaround time on your payment. A few days prior to closing escrow, please make sure to fill out the Close of Escrow Review Form. This form verifies commission information and asks risk management questions regarding your escrow. A copy of this form is kept in the file.

ISSUES DURING AN ESCROW

If an issue arises during your transaction, please contact Transaction Support or your local Managing Broker right away. This can include an unhappy client, disclosure questions, help getting documents to complete a file or any type of situation that may arise during a transaction. If there is a small dispute that you have handled on your own, please make sure to let her know of the situation and how it was resolved. Please do not wait until an escrow has canceled to alert us there was a problem. Even though sometimes canceling escrow is the best option, this is not always the case. Please call the Transaction Support Hotline at 760.621.4701 at the first sign of an issue; they may have a creative solution to save the transaction.

BILLING FOR MARKETING MATERIALS

AARE utilizes iTransact in order to process billing. Any company materials or benefits that you participate in, will be billed via iTransact. We will keep your credit card on file and send receipts after each purchase. Make sure to save a copy of these receipts so you can deduct these expenses on your taxes. All services rendered or supplies purchased are due and payable at the time of service/purchase. In the event an invoice is delinquent, a reminder will be sent. If the payment is not made within 24 hours after the reminder has been sent, AARE reserves the right to withhold the delinquent funds from the agent's next commission to include a \$50 delinquent/administrative service fee. Collecting in this manner is not desirable as it causes a delay in collecting monies owed and creates a lot of extra work for the bookkeeper. Your attention to avoiding this method of payment is greatly appreciated.

MARKETPLACE CHAPLAINS

Company ID: 117867 (for app)

Dear AARE Members,

I have an exciting new program to share with you that will benefit all of our Agents, Staff, and Family Members. Earlier this year we launched a Member Benefits campaign and made a commitment to caring for your personal and professional needs. Now it is time to see that commitment in action. We say with complete sincerity that it is because of members like you that AARE is what it is today. You are the most important aspect of the company and we value you.

To honor our commitment, we've launched "AARE CARES" – a proactive and personal care service through Marketplace Chaplains USA. Think of it as a personal, in-house advisor on staff to help you navigate any issues that you or a loved one may be facing with an open ear to hear and a soft voice to encourage and care for you during any turbulent times. This service is completely free to you. All expenses are covered by AARE.

The care service calls for a professionally trained and experienced Care Partner to assist you, your family members or your clients with any personal or professional concerns any day of the week, 24 hours a day. We will have a brief introduction of the service at our annual company celebration to further explain the benefits of the care service and how to engage with an AARE Care Partner. I want to reassure you that ALL conversations you have with a Care Partner will be kept strictly confidential, forever. The Care Partners will safeguard the identities of those served and respect private communications unless to do so would violate the law, your safety, the well-being of others, or our organization. Rest assured, our Care Partners are trustworthy and vetted. I personally use the service myself.

At AARE, we are a close-knit family. We all face personal challenges, troubles, emotional transactions and sometimes even a crisis that may impact our lives. We care about our members, and when one of us is hurting, we all hurt. When one of our team members is going through a personal problem, we want to be proactive in helping them; that is what our new care service is all about... caring for you, caring for your clients and caring for your family! Enjoy the benefit and most importantly, use it!

Be well and may God bless you.

Andrew Arroyo,
Founder



Teri Meeks

CONTACT | Teri Meeks | 619.948.4169 | TeriMeeks@mchapusa.com

Caring for you and your family...

You **choose** if, when and where to engage the Care Partners. You also choose what you want to talk about.

Your Care Partner Team is here to serve you and your family in any situation.

Your Care Partners will extend care, concern, compassion and hope to you and your family at **no cost**.

Your conversations with your Care Partner Teams are strictly **CONFIDENTIAL**.



MyCHAP App enhances 24/7 connectivity for remote, offsite, on the road or employees working from home.

All employees may use it to reach their Care Partner Team by phone, email, text or to schedule appointments or request resources.



*Available Free in the App Store



Location ID:
AARE ID: 117867

YOUR CARE PARTNER TEAM

A Personal Support Service for all Employees & Immediate Family Members!



Your Care Partner Team Services...

- Available 24/7 to you or your family
- Regular worksite visits
- Upon your invitation, your Care Partners will visit your home, hospital, nursing home, funeral home or jail
- Can meet you at a neutral site away from the workplace
- Discuss confidential issues:
 - Stress
 - Parenting
 - Marriage
 - Financial Concerns
 - Addiction
 - Aging Parents
 - Serious Illness
 - And More
- Grief, family deaths and funerals

START UP EXPLAINER VIDEO



To scan, get a QR reader from your mobile app store



EMPLOYEE TESTIMONIALS

"They helped me through a tough time when I had very little support from anyone else."

"Just having someone I can share with that has an unbiased caring ear helps."

A company field representative had a heart attack while traveling 5 states away from company headquarters. Within an hour, two Care Partners were on site at the hospital providing care and comfort.



Your Care Partners Will Not...

- Break confidentiality
- Judge your lifestyle or personal conduct
- Force a conversation
- Interfere with your work
- Report to management about your work
- Promote a particular religious organization or proselytize
- Accept gifts or gratuities
- Take sides by representing you to management or management to you

AARE CARES | CHAPLAIN APP

MyChap

Download Instructions and User's Guide for iPhone® & Android™ APP

AARE Company ID: 117867

To Download Free MyChap

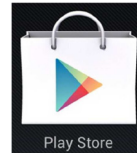
Use QR code

Or download from App Store for Android or iPhone

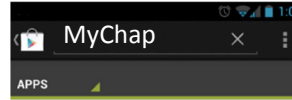
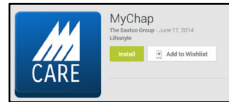


A desktop version is available at <http://mychap.mchapusa.com>

Android Users



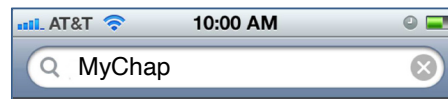
1. Click on Google - Play Store App
2. At the upper right corner click on search icon
3. Enter **MyChap** in the search box
4. Install **MyChap** app



iPhone Users



1. Click on App Store App
2. At the bottom of the screen, click on search
3. Enter **MyChap** in the search box
4. Install **MyChap** App



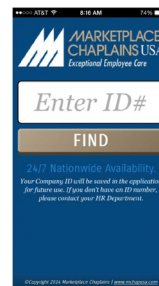
To use, click on MyChap App



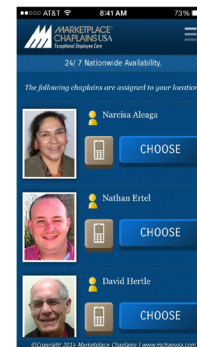
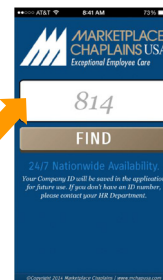
Enter the ID # for your work location (obtain from your HR Dept. or your chaplain)

A current list of chaplains will be displayed along with contact information for each chaplain assigned to your workplace.

- Select a chaplain on the list by clicking photo or "Choose"



For example ID # 814



HOW CAN A CHAPLAIN CARE PARTNER HELP?

Chaplain Care Partners are equipped with training, tools, and resources to help you and your family members with life's challenges. Below is a non-exhaustive list of some of the topics they can assist you with.

Abortion	Employee Engagement	Money
Abuse	Eternity	Organizational Development
Addictions	Ethics	Pain and Suffering
Adultery	Extraterrestrials	Parenting
Anger Management	Failures and Successes	Patience
Anxiety/Worry	Faith	Personal Development
Atheism	Fear	Personality Assessments
Attention Deficit Disorder	Finances	Pornography
Balancing Work/Family	Forgiveness	PTSD
Bible Reading Plans	Gangs	Purpose of Life
Bitterness	Talents or Gifts Assessments	Rape
Boundaries	Grief	Regret
Budgeting	Guilt	Rehab Centers
Bullying	Happiness/Laughter	Relationships
Business Development	Hardship/Suffering	Selling
Cancer	Health/Illness	Sexual Disorders
Change in Management	Holidays	Shame
Children/Parenting	Hope	Spiritual Development
Coaching/Counseling	Hotline Numbers	Stress (personal/professional)
Communications	Identity	Suffering
Conflict Management	Infertility	Suicide (prevention)
Contentment	Injustice	Team-building
Death	Jail/Prison Care	Teamwork
Decision Making	Job loss	Time Management
Depression	Leadership Development	
Discernment	Life After Death	
Discipline	Listening	
Divorce/Separation	Loneliness	
Domestic Abuse	Love	
Doubt/Uncertainty	Marriage	

