

KARTAR REALTY
STANDARDIZED OPERATING PROCEDURES
FOR PROSPECTIVE HOMEBUYERS
Effective Date: April 14, 2026

Kartar Realty 1 LLC d/b/a Kartar Realty maintains the following standardized operating procedures for prospective homebuyers. These requirements are applied consistently and in accordance with federal, New York State, and applicable local fair-housing laws.

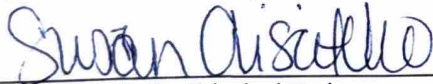
Requirement	Kartar Realty Policy
1. Identification	YES. Each prospective homebuyer must provide valid government-issued photo identification before attending an in-person property showing or receiving access to a property.
2. Exclusive Buyer Representation Agreement	YES. Each prospective homebuyer must sign Kartar Realty's approved exclusive buyer representation agreement before Kartar Realty conducts or arranges property showings. The agreement and its material terms, including compensation, will be explained before signing.
3. Mortgage Preapproval or Proof of Funds	YES. Before property showings, a financed buyer must provide a current mortgage preapproval from a qualified lender, and a cash buyer must provide satisfactory proof of funds. A mortgage prequalification alone does not satisfy the preapproval requirement.

Fair and Consistent Application

These procedures will be applied consistently to all prospective homebuyers. Any lawful, property-specific requirement imposed by a seller, property owner, building, lender, or listing brokerage will also be communicated and applied without discrimination.

Brokerage Information

Kartar Realty 1 LLC d/b/a Kartar Realty
Principal Broker: Susan Criscitello | NYS Broker UID: 10491214164
345 Harry L. Drive, Suite 4, Johnson City, NY 13790
Office: 607-203-1112 | Direct/Cell: 607-349-2896


Susan Criscitello, Principal Broker

9/21/2026
Date

Notary Acknowledgment

State of New York | County of Broome

On September 21, 2026, before me, the undersigned, personally appeared Susan Criscitello, personally known to me or proved to me on satisfactory evidence to be the individual whose name is subscribed to this instrument and acknowledged that she executed it in her capacity as Principal Broker.

Notary Public: Shelby A. Maines Commission Expires: 10/23/29

SHELBY ANN MAINES
Notary Public, State of New York
No. 01MA0043150
Qualified in Broome County
My Commission Expires Oct. 23, 2029