



OPERATING PROCEDURES

# MaxLife Realty

*The Broker Playbook*

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EDITION 2026 · MAXLIFEREALTY.COM

# A Message From the Broker

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Welcome to MaxLife Realty.

This booklet is your playbook. It covers who we are, how we work, and what we expect of each other. The first half introduces you to the brand and the work of being a MaxLife agent. The second half lays out the procedures every agent follows — listings, buyers, transactions, and the systems behind them.

A note on how we run: MaxLife is deliberately lean. No office lease, no desk fees, no bloat carried month after month. That discipline is why our splits are generous and the company stays profitable in every market — so you can plan your career here instead of wondering whether the shop will still be open next year.

This is your home document. Keep it open. For anything visual — logos, signs, colors, apparel — see the companion Brand Standards booklet.

This is a living document. We will add to it and change it when appropriate. Help us improve it to make the business better for everyone.

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**Ryan Solberg**

Broker / Owner · MaxLife Realty

INSIDE THIS BOOK

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PART ONE

# The New Agent

MAXLIFE REALTY · OPERATING PROCEDURES

# Artfully Uniting People With the Homes That Let Them *Live The MaxLife.*

Luxury is not a price point. It is an experience — the feeling of a door closing behind you at the end of a long day, the first cup of coffee on a porch you've dreamed of, the laughter of family in a kitchen that finally fits everyone.

At MaxLife Realty, we represent extraordinary homes across every lifestyle and price point. Whether that home is a first condo, a growing family's forever place, a waterfront retreat, or an investor's next opportunity, the promise is the same: we show up, we listen, and we pursue the absolute best outcome for the people on the other side of the table.

That promise is the brief. It guides every listing we take, every offer we present, every phone call after hours, every sign in every yard. Read it. Live it. Pass it on.

*the brief.*

# Who You Are, At a Glance

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Complete and return to the Broker within your first week. We use this sheet to set up your email, listing signs, website profile, and announcement post.

FULL NAME

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PROFESSIONAL TITLE (REALTOR, BROKER ASSOCIATE, ETC.)

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MOBILE

---

EMAIL

---

SPECIALTIES · AREAS YOU SERVE

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AREAS OF EXPERTISE

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RESPONSIBILITIES · WHAT CLIENTS CAN COUNT ON YOU FOR

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WEBSITE / SOCIAL HANDLES

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SIGNATURE LINE / TAGLINE (OPTIONAL)

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# How You Show Up

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Your headshot and bio are the first impression a client has of you on our website, in emails, on signs, and in printed marketing. Both must be on file within one week of joining.

## Headshot Requirements

- Professional photographer — no selfies, no cropped group photos.
- Solid-color clothing, simple background, shoulders-up framing.
- High resolution — minimum 1200 × 1500 px, vertical orientation.
- Neutral expression, warm but not staged.
- Web and card versions produced in black & white; color optional for marketing.

## Writing Your Bio — Answer These Questions

- Why do you sell real estate?
- What markets do you serve?
- How is your approach different?
- Who are your ideal clients — first-time buyers, investors, luxury, relocations?
- What do you do in the community?
- A fun fact.
- Why would someone want to work with you?
- Awards, designations, education.

### SEND HEADSHOT + BIO TO

ryan@maxliferealty.com · subject line: "New Agent Bio — [Your Name]"

# What We Can Build For You

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MaxLife operates an in-house marketing department available to every agent for listings and personal branding. Services are à la carte, priced per project. Submit requests through the marketing intake form in the agent portal — you will receive a written quote before any work begins.

- **Property Brochures** — Hi-res front photo, up to five interior shots, bullet features, QR code, your contact. Glossy finish.
- **Postcards & Mailers** — Farm a neighborhood, announce a new listing, under-contract, just-sold, or holiday touchpoint.
- **Property Books** — Deep-dive hardbound book for luxury listings — photos, area info, floor plans, surveys.
- **Listing Packets** — Pre-made listing presentation folder — brand brochure, marketing plan, FSBO comparison, net sheet.
- **Branding & Property Ads — Co-op print and digital ads — local publications, Facebook & Instagram.**
- **Open House Packages** — Yard signs, directionals, sign-in sheet, feature flyer, refreshment labels.
- **Social & Email Graphics — Instagram and Facebook post sets, email blast, Story templates.**
- **Custom Flyers** — Just-sold, price-improved, coming-soon, neighborhood market update.

# Ways to Fill Your Pipeline

Production follows activity. Aim for at least ten meaningful contacts every business day across the channels below. Track them in your CRM.

## DIRECT OUTREACH

- ✓ Farm postcards & mailers
- ✓ Door-knock after just-listed / just-sold
- ✓ Open houses every weekend
- ✓ Cold calls from the dialer list
- ✓ FSBO outreach with the FSBO guide
- ✓ Sphere-of-influence touches (quarterly)
- ✓ Past-client home-anniversary check-ins

## REFERRAL & PRESENCE

- Print ads in local publications
- Community sponsorships & events
- Seminars — first-time buyer, downsizing
- Social — Reels & listing walk-throughs
- Referral partners — lenders, CPAs, movers
- Networking — BNI, Chamber, HOAs
- Agent-to-agent referrals nationwide

The best agents don't wait for the phone to ring. They make it ring.

# Hard-Earned Wisdom

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*Pinned to the broker's wall for years. Re-read every quarter.*

## Take every offer seriously.

Encourage and present every offer, no matter how low. The next one will look better by comparison.

## Take calculated chances.

The very best agents take chances. Uptight and meticulous gets you nowhere — but know the difference between bending and breaking a rule.

## Signs sell more than houses.

Take the overpriced listing if the sign will generate buyer calls. You may sell those callers something else.

## Not every client is your friend.

Don't expect to like all your clients. Don't expect all of them to like you.

## Be patient with the seller.

Death, divorce, relocation — circumstances change. Stay in touch and be there when the price finally comes down to the market.

## Over-communicate, plainly.

Keep sellers apprised through every channel. Professional, but no jargon. Turn on MLS activity, ListHub, Zillow, and Realtor.com auto-reports.

## Listings are what you want.

Market for listings. Every listing feeds future buyer calls and future listing calls.

## BUYERS ARE LIARS.

Pre-approve before you show. Focus on listings. Check the mortgage pre-approval against the net sheet at every listing appointment.

## Work expiring listings early.

If a listing is expiring next month, start subtly re-listing now.

## Invest in yourself.

Name recognition wins. Put your name and number on everything — stickers, cups, folders, bags. stickermule.com is your friend.

## Fake it till you make it.

Dress, talk, and drive like a successful agent. Then blend in with your clients so they relate to you.

## Language matters.

Say "homesite," never "lot." Sellers have a "house." Buyers get a "home." "Let's sell this house and get you a new home."

## Log every buyer.

Every showing buyer goes into your log — your protection during the protection period and your follow-up list if the listing expires.

## Control the keys.

Never let the seller hand keys to other Realtors. Keys come through the lockbox or through you.

## Hire help early.

A sales license is expensive — use it. Offload paperwork, marketing, open-house sitting, and sign upkeep to an unlicensed assistant or the broker's team.

## Build a real-estate toolbox in your car.

Measuring tape, tape, notepad, sign riders, business cards, listing presentations, blank contracts, leatherman, lockbox.

## Know the comps you're showing.

Bring info on similar properties to every showing. Oceanfront? Bring every oceanfront listing in town.

## Safety first — yours and the seller's.

Physical safety and theft protection. Pre-qualify before unlocking a door.

## Clean houses sell.

Make sure sellers clean and reduce clutter before any showing.

## Don't play property manager.

Do not agree to secure listings during hurricanes or disasters. You are a Realtor, not a caretaker. Get buyers to bind HO insurance early.

## Use a professional email.

MaxLifeRealty.com domain or your own website. Gmail / AOL / Yahoo aren't taken seriously — and follow DBPR & FREC rules.

## Schedule the follow-up.

80% of conversions happen on attempts 5–12. Don't stop at two. See Follow-Up Stats (§16).

PART TWO

# Operating Procedures

MAXLIFE REALTY · OPERATING PROCEDURES

# Introduction

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Every organization has methods of operation designed to achieve its objectives efficiently. Many firms stay informal, but MaxLife has grown large enough that written policies serve everyone better.

Management believes that clients and customers are best served when our philosophy of doing business, our company policies, and our procedures are all in writing.

While we've tried to provide detailed guidelines, some matters will still be decided by management — guided always by fairness, integrity, and good communication.

This is a living document. We will add to it and change it when appropriate. Refer to it often, and help us improve it to make the business better for everyone.

# Listing Policy

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- **Brokerage on file.** — MAXLIFE REALTY LLC will be listed as the Broker on all listing forms.
- **Listing package.** — A premade Listing Package is available to all agents — includes blank Listing Agreement, MLS Exclusion, and Seller's Disclosures. All signed forms and addenda must be submitted to the office within 48 hours.
- **New Listing Packet.** — **All agents follow the New Listing Packet in the company AppFiles. A completed packet must reach the office within 48 hours of all parties signing the listing agreement. Filling it out helps you enter the listing into your MLS and know the property inside and out.**
- **MLS entry — 48-hour rule.** — All listings must be entered into the MLS within 48 hours per MLS rules.
- **Showing tools.** — **Agents are highly encouraged to use electronic lockboxes to make showings easier for everyone.**
- **Photography.** — Professional photography is required for every listing. Schedule through the marketing team — do not submit cell-phone photos to the MLS.
- **Pricing discipline.** — Every listing requires a CMA in AppFiles before the appointment and a net sheet delivered to the seller. Overpriced listings hurt the seller first — never the agent.

# Working With Buyers

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MAXLIFE REALTY LLC will be listed as the Broker on all buyer forms. Pre-approval is the first and most important step — without verification of ability to buy, you're wasting everyone's time.

- **Pre-approval before the first showing.** — Full lender letter — not a pre-qualification text. No letter, no key. See Nexa Mortgage (§17) for in-house lending.
- **Buyer-broker agreement before touring.** — Post-NAR-settlement (2024), a written buyer agreement is required before you show or tour any home. See Compliance (§18).
- **Preview online first.** — Meet buyers in our buyer's room with the 65" TV before driving them around. Save time and money by showing online listings to learn what they like and don't like.
- **Show cheapest to most expensive.** — They're most likely to sign on the last, most-expensive house they like. Put the contract in front of them there.
- **Preview homes yourself the day before.** — Knowing a good home vs. a bad home is what the customer expects. Know your inventory.
- **Never accept a verbal offer.** — "Great — you're offering \$X with a two-week close, right?" Then put it in a written contract. Submit only written offers.
- **Always be on the buyer's side.** — Mirror their energy — if they point out negatives, add more; if they like a home, reinforce the positives. Never lie — if unsure, say you'll get back to them.
- **Take notes in front of them.** — Pen and paper while they talk. They see you listening. Ask questions as you leave each home.
- **Book 24 hours out when possible.** — Gives you time to print a custom showing booklet.
- **Wire-fraud warning.** — Deliver the wire-fraud warning script (see Scripts Library) at contract execution. Every buyer, every time — no exceptions.

# The Transaction File

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When you receive a fully executed contract, submit it to the office and follow the Transaction Checklist yourself or use a transaction coordinator to handle all tasks to closing.

## Required in your sales contract file

- Sales Contract (signed)
- Seller's Disclosures (signed)
- Lead-Based Paint Disclosure (if pre-1978)
- Flood Disclosure
- Buyer-Broker Agreement (post-2024 NAR settlement)
- All other required addenda
- Any correspondence regarding this sale
- HOA / condo estoppel request
- Loan-approval status updates
- Inspection reports + resolution
- Title commitment + survey

### **SUBMIT TO THE OFFICE IMMEDIATELY**

Every executed contract. Every addendum. Every correspondence. If in doubt, upload it — it's easier than explaining later why it's missing.

# Ways to Generate Business

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You are expected to be actively prospecting every business day. Combine the following channels — pick what fits your personality and your market, then double down on what works.

<b>Postcards &amp; Mailers</b>	Know your value proposition
<b>Cold Calls</b>	Ask for referrals
<b>Email Marketing</b>	Door-knocking / hanging
<b>YouTube Video of Yourself</b>	Sponsor events & causes you care about
<b>Print Ads</b>	Volunteer at charity events
<b>Open Houses</b>	Wear a name tag
<b>Expired Listings</b>	Personalized, memorable closing gifts
<b>FSBOs</b>	Promote your website
<b>Past Clients</b>	Start a blog — and share it
<b>Sphere of Influence</b>	Start a custom website
<b>Seminars &amp; Presentations</b>	Network: financial advisors, attorneys, bankers
<b>Social Media Posts &amp; Ads</b>	Spend on impressive marketing for current listings

*Got an idea we missed? Tell the broker — this list grows.*

# Stay Sharp, Stay Active

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## Continued Education

You are expected to stay current on market conditions, technology, marketing strategies, and real estate law. Invest in education — it returns many times over.

- Real estate schools & seminars
- REALTORS® institutes and association meetings
- State and national association conventions
- Industry books, magazines, and periodicals
- University courses

*Review your listing presentation until you can deliver it without reading. Bring only one booklet to the appointment — keep the client's focus on you, not on the paper.*

## State Licensing

- All associates must meet state requirements at all times.
- Submit proof of renewal to the company.
- Your license must be displayed in the office at all times.
- Associates must keep license in active status — no lapses.
- Complete 14-hour FREC CE every two years — track in AppFiles.

# What We Provide / What You Provide

MaxLife covers the foundation of the business so you can focus on selling. You cover the tools and promotion unique to your personal practice.

MAXLIFE PROVIDES	AGENT PROVIDES
✓ Electronic lockboxes	■ Signs and post
✓ Listing presentations	■ MLS dues
✓ AppFiles transaction software	■ Open-house signs
✓ Title: On Point, Prestige, Alliance	■ Photos, videos, equipment rental
✓ Training	■ Association & REALTOR® dues
✓ <b>Zoom + phone meeting support on demand</b>	■ E&O insurance (optional, recommended)
✓ Broker supervision & compliance review	■ Personal marketing (farm mailers, etc.)

# How You Get Paid

MaxLife uses a straightforward commission structure designed to reward production without penalizing the ramp-up. The table below is the template — fill in your specific split, cap, and fees when you sign your Independent Contractor Agreement.

## BROKER: FILL IN BEFORE DISTRIBUTING

The numbers below are placeholders. Replace each bracketed value with your current MaxLife economics before giving this booklet to a recruit.

<b>Commission split</b>	Graduated: 50% → 70% → 75% → 80% → 90% → 95% based on annual sales volume. See tier ladder in the Why MaxLife brochure.
<b>Annual cap</b>	None — split increases by tier instead of capping.
<b>Post-cap split</b>	N/A. Top tier is 95% agent / 5% broker at \$7M+ annual sales volume.
<b>Monthly tech fee</b>	\$0 — no monthly fee.
<b>Transaction fee</b>	<i>Discussed during your broker intake.</i>
<b>E&amp;O insurance</b>	<i>Discussed during your broker intake.</i>
<b>Referral splits</b>	<i>Discussed during your broker intake.</i>
<b>Leads program split</b>	50% agent / 50% broker on company-fed leads · does NOT count toward cap (\$14)

## Paid Out

- Commission disbursed at closing by the title company via disbursement authorization.
- Agent receives check or ACH — confirm preference with the office before first closing.
- 1099 issued annually (January) for the prior tax year.

# How We Feed New Agents

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New agents rarely have a pipeline on day one. Top producers rarely have time to chase every lead that comes in. Our leads program bridges the two.

The broker passes leads captured by the company's in-house telemarketing center to new agents who are working. In exchange, the new agent pays a 50% split with the broker on that lead — and this split does not count toward the agent's cap.

Agents will receive up to 20 listing leads per month based on production. If the agent is not actively working the leads, they will be transferred to an agent who will close them after a transfer form is signed by both agents and the broker.

We do not buy buyer leads. Buyer inquiries come free from our listings — expect roughly 80% listing leads to 20% buyer leads.

## What "actively working" means

- First attempt within 5 minutes of lead receipt.
- Minimum 12 total contact attempts (call, text, email) over 30 days.
- All activity logged in AppFiles — the broker reviews weekly.
- No ghosting. If you can't work a lead, say so — it gets reassigned.

### THE MAXLIFE LEAD STANDARD

Every new lead answered within 5 minutes. Every lead followed up at least 12 times. 80% of conversions happen between the 5th and 12th attempt — don't stop early.

# Working For Sale By Owners

FSBO is the highest-leverage prospecting channel in real estate. The goal of every FSBO contact is simple: set an appointment. The three types of FSBO seller each need a different approach.

- **Day 1 FSBO** — Still optimistic — give them room. Let them know FSBO can work, but you're there if they feel overwhelmed. Add them to the mailing list.
- **Day 30 FSBO** — Best client you can get. They've heard from every Realtor in town, few got inside. Remind them that the window has closed unless they drop price or change the house.
- **Day 30+ FSBO** — Frustrated. Do your homework and deliver a full package — ideally with an appointment. If no appointment, drop it in person or mail it.

## Mailing Cadence

**Day 1 · Day 7 + gift · Day 14 · Day 30 · Day 45 · Day 60 · Day 80**

## What to Bring to the Appointment

- CMA printed on high-end paper
- Net sheets: recommended price, plus & minus \$10K
- FSBO example + listing presentation
- Listing contract (Exclusive Brokerage or Exclusive Right to Sell), highlighted for signature
- Seller disclosures
- Pre-addressed return envelope
- Something of value from marketing — a coffee cup, branded notepad, etc.

### FULL FSBO SCRIPT

The word-for-word phone script lives in the Scripts Library — along with Expireds, Sphere, Just-Listed/Sold, Price Reduction, Offer Presentation, Objection Handling, and the Wire-Fraud Warning.

# Why Most Agents Fail

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*The benefits of follow-up cannot be disputed. Every lead is a long game.*

**48%**

of salespeople never follow up

**25%**

make a second contact attempt, then stop

**12%**

stop at just three contact attempts

**80%**

of conversions happen on attempts 5–12

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Schedule the follow-ups on your calendar. Then make the calls. No excuses.

PART THREE

# Systems & Compliance

MAXLIFE REALTY · OPERATING PROCEDURES

# Every Tool You'll Touch

A MaxLife agent juggles half a dozen platforms every week. This is the canonical list — your logins are issued by the broker during onboarding (see §19). Keep credentials in a password manager; never in a spreadsheet.

## Transaction & MLS

<b>AppFiles</b>	Transaction management, forms, signatures — every file lives here.
<b>Your local MLS</b>	Listings, showings, comps. Enter within 48 hrs of signature. (Stellar MLS, SCMLS, MFRMLS, or whichever board you belong to.)
<b>Electronic lockbox</b>	MaxLife-issued — returned on license transfer.
<b>ListHub</b>	Feed your MLS listings to Zillow, Realtor.com, Homes.com.

## Marketing & Lead Gen

<b>Canva (MaxLife brand kit)</b>	Social graphics, flyers within brand standards.
<b>YouTube / Vimeo</b>	Listing walk-throughs, agent intro videos.

## Partners

<b>Nexa Mortgage</b>	321-574-6060 · preferred lender for buyer pre-approvals.
<b>Title — On Point</b>	Residential and luxury closings.
<b>Title — Prestige</b>	Residential backup.
<b>Title — Alliance</b>	Commercial closings.
<b>Signs.com (MaxLife account)</b>	All yard, open-house, and banner printing.
<b>Stickermule</b>	Stickers, labels, swag — under the MaxLife account.

## Administrative

<b>DBPR</b>	Florida license renewal, change of employing broker, complaint lookup.
<b>Florida REALTORS® Forms</b>	FR/BAR contracts, addenda — always pulled from here, never third-party.

# Stay Licensed. Stay Legal.

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This page is not legal advice — it's the short list of compliance rules that catch newer agents most often. When in doubt, call the broker before you act.

## FREC Advertising Rules (Florida)

- Every ad must include the brokerage name — "MaxLife Realty LLC" — in type at least as large as your own name.
- Your personal brand (team name, tagline) must not be more prominent than the brokerage name.
- No misleading claims — "#1 agent," "guaranteed to sell," "best deal in town" — without documentation.
- Social-media bios, signs, business cards, email sigs — all count as advertising.

## Fair Housing (Federal + Florida)

- Never describe a neighborhood or home using protected-class language: race, color, religion, sex, national origin, disability, familial status.
- No "safe neighborhood," "good schools," "family-friendly," "walk to church" in copy — describe the property, not who should live there.
- Treat every buyer and seller the same. Document your showing schedules.

## NAR Buyer-Agency Settlement (effective August 2024)

- A written buyer-broker agreement is required before touring any home — MLS-listed or not.
- Buyer compensation is negotiated in the agreement — it is no longer automatically offered through the MLS.
- If the seller is offering concessions, document the amount in the contract. If not, the buyer pays their agent directly.

## Wire Fraud

- Never email wire instructions. Ever. Period.
- Deliver the Wire-Fraud Warning script (see Scripts Library) at every contract execution.
- If a client forwards wire instructions, have them verify with the title company by phone — using a number they looked up, not one from the email.

## Clear Cooperation, Coming Soon, Pocket Listings

- One business day after public marketing begins (sign, flyer, public social post), the listing must be in the MLS.
- "Coming Soon" status in MLS is permitted — check your local MLS rules on duration and showing restrictions.

# Your First Week

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Check off each item. Send a photo of this completed page to the broker when done. See *First 90 Days Roadmap* for what happens after Week 1.

## Day 1 — Paperwork

- Sign Independent Contractor Agreement
- DBPR — add associate to firm (broker)
- Transfer MLS membership to MaxLife
- W-9 on file for 1099 issuance

## Day 2–3 — Systems Setup

- Create AppFiles profile (broker)
- Complete AppFiles training
- Get MLS login and confirm access
- Order electronic lockbox key
- Set up MaxLife email signature per Brand Standards §10

## Day 4–5 — Identity & Marketing

- Get a professional headshot for business cards
- Submit headshot + bio to [ryan@maxliferealty.com](mailto:ryan@maxliferealty.com)
- Order business cards (Signs.com MaxLife account)
- Order yard signs and post
- Update every social media account to "MaxLife Realty LLC"
- Request listing presentation template from broker

## End of Week 1 — First Activity

- Announce your new affiliation to your sphere (text + email + social post)
- Schedule weekly 1:1 with the broker for the next 90 days
- Shadow one listing appointment
- Sit one open house with a mentor agent
- Begin the First 90 Days Roadmap

# Questions? Ask.

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For anything not covered in this booklet — new templates, co-branding, sponsorships, community partnerships, or unusual formats — please get written approval before production.

**BROKER OF RECORD**

## MaxLife Realty

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ONE BRAND · ONE STANDARD · ONE MAXLIFE

**LIVE THE MAXLIFE.**

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