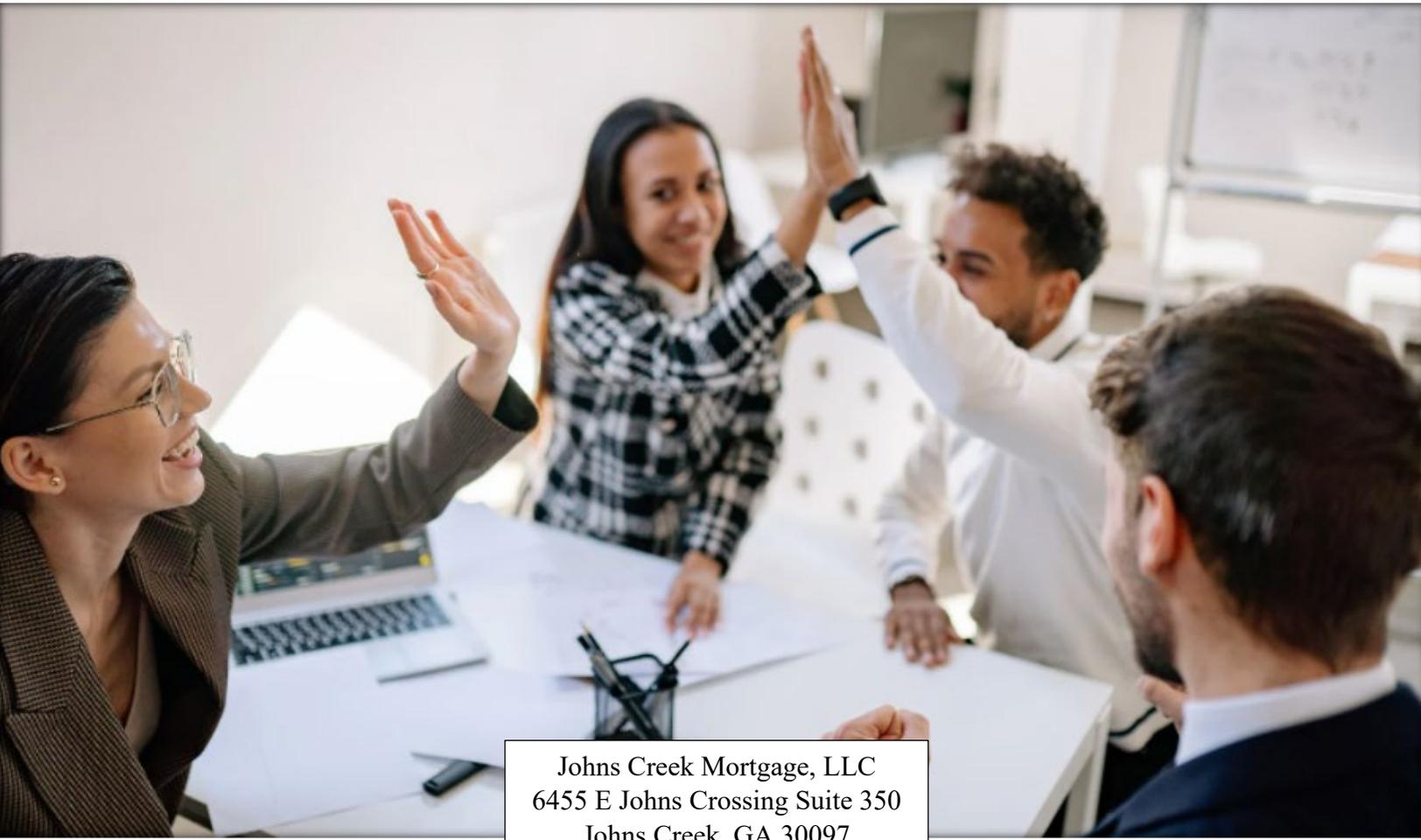




Johns Creek
MORTGAGE

EMPLOYEE HANDBOOK 2026



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SECTION 1 – Introduction

Welcome Statement

On behalf of Johns Creek Mortgage, LLC, let us extend a warm and sincere welcome. We hope you will enjoy your work here and we are glad to have you with us. We understand that it is our employees who provide the services that our customers rely upon. We believe that each employee contributes directly to growth and success.

We hope that your experience here will be challenging, enjoyable, and rewarding. We are excited to have you as part of our team!

Mission Statement

Johns Creek Mortgage is committed to excellence by providing each client, through each transaction, with an unparalleled pleasurable, honest, fair, and timely mortgage closing. We achieve this through over 20 years of mortgage experience, cutting-edge technology, robust relationships and with one of the best work environments in the business.

Equal Employment Opportunity

Johns Creek Mortgage, LLC is an equal opportunity employer and does not discriminate against employees or applicants on the basis of an individual's race, creed, gender, sex, color, religion, national origin, age, disability, marital status, veteran status, or any other status protected by applicable law. This policy applies to all terms, conditions, and privileges of employment, including recruitment, hiring, placement, compensation, promotion, discipline, and termination.

Johns Creek Mortgage, LLC is committed to complying with all applicable provisions of the Americans with Disabilities Act (ADA). It is our policy not to discriminate against any qualified employee or applicant with regard to any terms or conditions of employment because of such an individual's disability. Consistent with this policy of non-discrimination, the Company will provide reasonable accommodations to a qualified individual with a disability, as defined in the ADA, who have made the Company aware of their disability, provided such accommodation does not constitute an undue hardship to the Company.

Any employee or job applicant who has questions regarding this policy or believes that they have been discriminated against should notify their manager or the Human Resources Manager.

About this Handbook

This handbook was developed to describe the policies, programs, and benefits available to eligible employees. It is important to read, understand, and comply with all provisions of the handbook.

This handbook should not be construed as an employment agreement or contract and does not guarantee any contractual rights. It is also important to remember that this handbook provides general guidelines and that other information such as benefit plans will be described in other documents.

This handbook states only general Company guidelines. may, at any time, in its sole discretion, modify or vary from anything stated in this handbook, with or without notice, except for the rights of the parties to terminate employment-at-will.

This handbook supersedes and replaces any and all personnel policies and manuals previously distributed or made available to employees.

Employment-At-Will

Employment with Johns Creek Mortgage, LLC may be terminated for any reason, with or without cause or notice, at any time, by you or the Company. Nothing in this Employee Handbook or in any oral or written statement shall limit the right to terminate employment-at-will. Only the President of the Company shall have any authority to enter into an employment agreement with any employee providing for employment other than at-will and any such agreement must be in writing. This policy of at-will employment is the sole and entire agreement between you and as to the duration of employment and the circumstances under which your employment may be terminated.

With the exception of employment-at-will, terms and conditions of employment with may be modified at the sole discretion of the Company, with or without cause or notice, at any time. No implied contract concerning any employment-related decision or term or condition of employment can be established by any other statement, conduct, policy, or practice.

Open Door Policy

Johns Creek Mortgage, LLC has an open-door policy and takes employee concerns and problems seriously. The Company values each employee and strives to provide a positive work experience. Every employee is encouraged to speak with their immediate supervisor at any time with questions or problems relating to the job while employed. If you are unable to satisfactorily resolve your question or problem with your supervisor, you can request a meeting with a Manager or with the Human Resources Manager.

SECTION 2 - Employment Policies

Employee Categories

All employees are designated as either non-exempt or exempt under state and federal wage and hour laws. The following is intended to help employees understand employment classifications and employees' employment status and benefit eligibility. These classifications do not guarantee employment for any specified period of time. The right to terminate the employment-at-will relationship at any time is retained by both the employee and Johns Creek Mortgage, LLC.

Each employee is designated as either non-exempt or exempt from federal and state wage and hour laws. Non-exempt employees are entitled to overtime pay under the specific provisions of federal and state laws. Exempt employees are excluded from specific provisions of federal and state wage and hour laws. An employee's exempt or non-exempt classification may be changed only upon written notification by management based on the Fair Labor Standards Act guidelines only.

In addition to the above categories, each employee will belong to one of the following employment categories:

Regular Full-Time: These are employees who are not in temporary or probationary status and who are regularly scheduled to work the organization's full-time schedule (30 hours or more per week).

Regular Part-Time: A part-time employee is an individual who is hired for an indefinite period, but who works less than a normal workweek. Employees who work irregular hours, regularly scheduled hours every workday or full workdays but less than 5 days per week. A common definition of part-time employment is scheduled work of 30 hours or less per week.

Short Term Employee: A "short term employee" shall mean an individual whose employment is limited in duration and is hired for a specific short-term project, or on a short-term freelance, per diem, or temporary basis. Short-term employees are not eligible for Company benefits.

Trial Period

The first 90 days of employment is an introductory period. This is an opportunity to evaluate your performance. It also is an opportunity for you to decide whether you are happy being employed at Johns Creek Mortgage, LLC. The Company may extend the probationary period if it desires. If at the end of the introductory period, the relationship is satisfactory to the new employee and the supervisor, the employment relationship will continue. Successfully completing the trial period doesn't alter the employee's at-will status.

Performance Reviews

The Company may periodically evaluate an employee's performance. The goal of a performance review is to identify areas where an employee excels and areas that need improvement. The Company uses performance reviews as a tool to determine pay increases, promotions and/or terminations. Employees should note that a performance review does not guarantee a pay increase or promotion. Written performance evaluations may be made at any time to advise employees of unacceptable performance. Evaluations or any subsequent change in employment status, position, or pay does not alter the employee's at-will relationship with the Company.

Performance appraisals are conducted yearly. The performance review will be discussed, and both the employee and manager will sign the form to ensure that all strengths, areas for improvement, and job goals for the next review period have been clearly communicated. Performance evaluation forms will be retained in the employee's personnel file.

In addition to these formal performance evaluations, the Company encourages you and your Supervisor to discuss your job performance on a frequent and ongoing basis.

Americans With Disabilities Act Policy

The federal Americans with Disabilities Act (ADA) prohibits discrimination against qualified individuals with disabilities in job application procedures, hiring, firing, advancement, compensation, fringe benefits, job training, and other terms, conditions, and privileges of employment. The ADA does not alter the Company's right to hire the best-qualified applicant, but it does prohibit discrimination against a qualified applicant or employee because of his or her disability, or because of a perceived disability. As a matter of Company policy, the Company prohibits discrimination of any kind against people with disabilities.

Disabled Defined

An applicant or employee is considered disabled if he or she (1) has a physical or mental impairment that substantially limits one or more major life activities; (2) has a record or past history of such an impairment; or (3) is regarded or perceived (correctly or incorrectly) as having such impairment.

A qualified employee or applicant with a disability is an individual who satisfies the requisite skill, experience, education and other job-related requirements of the position held or desired, and who, with or without reasonable accommodation, can perform the essential functions of that position.

Reasonable Accommodation

A reasonable accommodation is any change in the work environment (or in the way things are usually done) to help a person with a disability apply for a job, perform the duties of a job, or enjoy the benefits and privileges of employment.

Qualified applicants or employees who are disabled should request reasonable accommodation from the Company in order to allow them to perform a particular job. If you are disabled and you desire such reasonable accommodation, contact your immediate supervisor, designated manager or Human Resources. On receipt of your request, we will meet with you to discuss your disability. We may ask for information from your health care provider(s) regarding the nature of your disability and the nature of your limitations or take other steps necessary to help us determine viable options for reasonable accommodation. We will then work with you to determine whether your disability can be reasonably accommodated, and if it can be accommodated, we will explore alternatives with you and endeavor to implement a mutually agreeable accommodation.

Reasonable accommodation may take many forms and it will vary from one employee to another. Please note that according to the ADA, the Company does not have to provide the exact accommodation you want, and if more than one accommodation works, we may choose which one to provide. Furthermore, the Company does not have to provide accommodation if doing so would cause undue hardship to the Company.

Employee Privacy Policy

In this age of the Internet where privacy has become an increasing concern, we take your privacy very seriously. The privacy and security of your personal data (“Personal Information”) which we collect from you is important to us. It is equally important that you understand how we manage this data. The Company will not knowingly collect or use Personal Information in any manner not consistent with this policy, as it may be amended from time to time, and applicable laws.

Collection of Information

In the course of conducting our business and complying with federal, state, and local government regulations governing such matters as employment, tax, insurance, etc., we must collect Personal Information from you. The nature of the information collected varies somewhat for each employee, depending on your employment responsibilities, the location of the facility where you work, and other factors. We collect Personal Information from you solely for business purposes, including those related directly to your employment with the Company, and those required by governmental agencies.

Use of the Information Collected

The primary purposes for collection, storage and/or use of your Personal Information include, but are not limited to:

- **Human Resources Management.** We collect, store, analyze, and share (internally) Personal Information in order to attract, retain, and motivate a highly qualified workforce. This includes recruiting, compensation planning, succession planning, reorganization needs, performance assessment, training, employee benefit administration,

compliance with applicable legal requirements, and communication with employees and/or their representatives.

- **Business Processes and Management.** Personal Information is used to run our business operations including, for example, scheduling work assignments, managing Company assets, reporting and/or releasing public data (e.g., annual reports, etc.), and populating employee directories. Information may also be used to comply with government regulations.
- **Safety and Security Management.** We use such Personal Information as appropriate to ensure the safety and protection of employees, assets, resources, and communities.
- **Communication and Identification.** We use your Personal Information to identify you and to communicate with you.

Limited Disclosure

The Company acts to protect your Personal Information and ensure that unauthorized individuals do not have access to such information by using security measures to protect Personal Information. We will not knowingly disclose, sell, or otherwise distribute your Personal Information to any third party without your knowledge and, where appropriate, your express written permission, except where disclosure is reasonably necessary to comply with the law.

Security of Personal Information

We employ reasonable security measures and technologies, such as password protection, encryption, physical locks, etc. to protect the confidentiality of your Personal Information. Only authorized employees have access to Personal Information. If you are an employee with such authorization, it is imperative that you take the appropriate safeguards to protect such information. Paper and other hard copies containing Personal Information (or any other confidential information) should be secured in a locked location when not in use. Computers and other access points should be secured when not in use by logging out or locking. Passwords and user IDs should be guarded and not shared. When no longer necessary for business purposes, paper and hard copies should be immediately destroyed using paper shredders or similar devices. Do not leave copies in unsecured locations waiting to be shredded or otherwise destroyed. Do not make or distribute unauthorized copies of documents or other tangible mediums containing Personal Information. Electronic files containing Personal Information should only be stored on secure computers and not copied or otherwise shared with unauthorized individuals within or outside of the Company.

The Company will make reasonable efforts to secure Personal Information stored or transmitted electronically from hackers or other persons who are not authorized to access such information.

Any violation or potential violation of this policy should be reported to your immediate supervisor, designated manager, or Human Resources. The failure by any employee to follow these privacy policies may result in discipline up to and including discharge of the employee. Any questions or suggestions regarding this policy may also be directed to your immediate supervisor, designated manager, or Human Resources.

Inclement Weather Policy

The Company is open for business unless there is a government-declared state of emergency or unless you are advised otherwise by your supervisor. There may be times when we will delay opening, and on rare occasions, we may have to close. Use common sense and your best judgment when traveling to work in inclement weather.

In the event that the Company's facilities are closed by the Company or the government, employees will not be paid for the day. If the Company's facilities are open and you are delayed getting to work or cannot get to work at all because of inclement weather, the absence will be charged to (1) paid time off or (2) unpaid time off, in that order. You should always use your judgment about your own safety in getting to work.

When severe weather develops or is anticipated to develop during the day and a decision is made by the Company to close before the scheduled end of the business day, you will be compensated as if you had worked to the end of your regularly scheduled hours for that day. If you elect to leave prior to the time the Company closes, you will be required to use paid time off in an amount equal to the number of hours between the time you left and the time the office closed.

Dress Code and Public Image Policy

As an employee of the Company, we expect you to maintain a clean, neat, and professional appearance when representing us, both in and outside the office. You are required to dress in appropriate casual business attire and always conduct yourself in a professional and business like manner. This includes extending the highest level of courtesy to co-workers, visitors, customers, vendors, and clients.

Please remember that the Company operates in a professional business environment, particularly in client-facing areas and events. Typically, in these settings, jeans are not considered appropriate attire, and we ask that you refrain from wearing them. Additionally, while fashion trends may include ripped or torn jeans, these are strictly prohibited in the workplace, especially in client-facing environments. We expect employees to wear clothing that reflects a polished and professional image.

If there are any circumstances where you feel it is necessary to deviate from this dress code (for example, due to a special event like TopGolf), prior authorization from your manager is required.

The intent of this policy is to comply with applicable state, local, and federal laws prohibiting discrimination on the basis of color, race, religion, sex (including pregnancy, sexual orientation, and gender identity), national origin, disability, age, genetic information, and any other status protected under such laws.

Dispute Resolution Policy

In a perfect world, every employment relationship would be smooth and harmonious. However, there are times when employees and employers disagree. These disagreements often arise in the context of involuntary employment termination, but there may be disagreements regarding the right to a promotion, expense reimbursement, or on other matters.

To the extent permitted by applicable law, all employees of the Company agree to first seek to mediate any dispute with the Company with a mediator from the American Arbitration Association or similar organization trained and experienced in employment disputes. If mediation is not successful, both the Company and the employee agree to submit their dispute to arbitration. The arbitrator will be chosen from a panel presented by the American Arbitration Association, or such other organization as is acceptable to both parties. The cost of the arbitrator will be split between the Company and the employee. Each party will be responsible for its own attorney or other related fees. Both the Company and the employee acknowledge that by agreeing to arbitrate, each gives up its right to litigate their employment dispute in court or to submit it to a jury. The decision of the arbitrator is final and binding.

However, either party may seek to have a court of competent jurisdiction enforce an arbitration award. In addition, the Company retains the right to seek injunctive or other relief in the case of misappropriation of trade secrets or other confidential information, or any other action by an employee which might reasonably be expected to lead to irreparable harm to the Company.

Although we seek to provide a workplace in which all employees feel that they are an important part of the Company and where employees feel fairly treated, there may be times when you have a dispute with a supervisor or the Company which can best be resolved through a formal procedure for dispute resolution. All disputes between any employee and the Company are to be resolved in accordance with the following procedure. Please note, however, that the Company reserves the right to modify this procedure at any time and nothing in this procedure should be construed to constitute a contract between you and the Company or to constitute any part of a contract between you and the Company.

Any dispute between you and the Company may be resolved using this grievance procedure, with the exception of oral reprimands which are not recorded in your personnel file.

A grievance is a complaint by an employee concerning any matter related to the employee's employment with the Company. All grievances must be in writing. Using the form provided by the Company, you must state clearly and concisely all the known facts related to your grievance, including "who, what, where, when and the why." Clearly explain why you disagree with the act or omission that forms the basis for the grievance. Also explain what remedy you are requesting. You must sign and date the grievance.

Grievance Procedure Policy

The Company is committed to maintaining a professional, respectful, and compliant work environment. Employees are encouraged to raise workplace concerns promptly and in good faith so that issues may be reviewed and addressed fairly, consistently, and in accordance with applicable law.

Nothing in this policy alters the at-will employment relationship.

Non-Retaliation Statement

The Company strictly prohibits retaliation against any employee who raises a concern, files a grievance, participates in an investigation, or exercises rights under this policy in good faith. Retaliation is grounds for disciplinary action, up to and including termination of employment.

Confidentiality

All grievances will be handled as discreetly as possible. Information will be shared only with those who have a legitimate business need to know in order to investigate and resolve the matter. Confidentiality does not limit the Company's obligation to investigate or comply with legal requirements.

Informal Resolution (Optional)

Employees are encouraged, but not required, to seek informal resolution by contacting the Human Resources Department. Informal discussions are optional and are not a prerequisite to initiating the formal grievance process.

Formal Grievance Procedure

Step 1 – Written Grievance to Human Resources

An employee who wishes to file a grievance must submit the grievance **in writing to Human Resources within thirty (30) calendar days** of the date the employee knew or reasonably should have known of the issue giving rise to the grievance.

Failure to submit a grievance within this timeframe constitutes a waiver of the right to pursue the grievance under this policy, unless otherwise required by law.

Human Resources will acknowledge receipt of the grievance and conduct a prompt, impartial, and appropriate investigation. This may include reviewing documentation, interviewing relevant parties, and consulting leadership as necessary.

Human Resources will provide a **written response within fourteen (14) calendar days** of receipt of the grievance, unless additional time is reasonably required due to the complexity of the matter. If additional time is needed, the employee will be notified.

All grievances and responses at this step must be in writing. If the grievance is not resolved at Step 1, the employee may proceed to Step 2.

Step 2 – Appeal to the Chief Executive Officer

Within **ten (10) calendar days** of receiving the written response from Human Resources, the employee may submit a written appeal to the **Chief Executive Officer (CEO) or the CEO's designee**.

The CEO or designee will review the grievance, including the Human Resources findings and any supporting documentation, and may conduct additional inquiry or meet with the employee if deemed appropriate.

A written decision will be issued within fifteen (15) business days of receipt of the appeal, unless additional time is required. If additional time is necessary, the employee will be notified. The decision issued at this step represents the Company's final internal determination.

Step 3 – Optional Arbitration

If the grievance remains unresolved after Step 2, the Company and the employee **may mutually agree in writing** to submit the grievance to arbitration. Any request for arbitration must be submitted in writing within **thirty (30) calendar days** following the Step 2 decision.

Arbitration will proceed only if both parties voluntarily agree. If arbitration is pursued, the Company will request a list of qualified arbitrators from the **Federal Mediation and Conciliation Service (FMCS)** or the **American Arbitration Association (AAA)**. The parties will attempt to mutually select an arbitrator. If no agreement is reached, the AAA shall appoint the arbitrator.

The employee bears the burden of proof regarding the validity of grievance. Arbitration costs, including the arbitrator's fees and administrative expenses, shall be shared equally by the parties unless otherwise required by law. Each party shall be responsible for its own attorneys' fees and related costs.

If arbitration is mutually agreed upon, the arbitrator's decision shall be **final and binding for that grievance only**. Either party may seek enforcement of the arbitrator's decision in a court of competent jurisdiction.

Nothing in this policy limits or waives an employee's right to file a charge or complaint with, or participate in proceedings before, any federal, state, or local government agency. The Company retains the right to seek injunctive or other equitable relief in cases involving misappropriation of confidential information, trade secrets, or conduct that may reasonably result in irreparable harm to the Company.

If the Company and the employee do not mutually agree to arbitrate, the grievance process concludes upon issuance of the Step 2 decision, subject to any rights or remedies available under applicable law.

Policy Administration

This policy may be modified, suspended, or discontinued at any time at the Company's discretion, subject to applicable law. Nothing in this policy creates a contractual right or alters the at-will employment relationship.

Termination of Employment

Termination of employment is an inevitable part of personnel activity within any organization, and many of the reasons for termination are routine. Common circumstances under which employment is terminated include the following:

- Resignation - Voluntary employment termination initiated by employee.
- Termination – Involuntary employment termination initiated by “The Company”. In most cases, “The Company” will use progressive disciplinary actions before dismissing an employee. However, certain actions warrant immediate termination.
- Layoff – Involuntary employment terminated initiated by “The Company” for disciplinary reasons. Employees who intend to terminate employment with John’s Creek Mortgage shall provide “The Company” with at least two weeks of notice. Such notice is intended to allow the Company time to adjust to the employee’s departure without placing undue burden on those employees who may be required to fill in before a replacement can be found.

Since employment with “The Company” is based on mutual consent, both the employee and “the Company” have the right to terminate employment at-will, with or without cause, at any time. “The Company” has the right to require an exit interview with the terminating employee. Such time will allow both parties to complete termination paperwork, distribution of any forms that are required for Insurance, as well as completing a checklist of all “The Company” files, records, tools, keys, credit cards, computers, company provided phones, office supplies, equipment, and any other materials that “The Company” have allowed the employee to use while employed. In the case of employee termination, the employee will receive the accrued pay in accordance with all Federal, State and Local laws.

Employee benefits will be affected by employment termination in the following manner:

- All earned, unused vacation time, at the time of termination, will be paid in accordance with applicable Federal, State and Local Laws.
- Insurance benefits will be terminated on the last day of the month, in which the employee worked their last day of employment. Some of the benefits are portable, which means you can take with you and convert to an individual policy. It is the responsibility of the

employee to contact each Carrier to receive the proper forms and documentation. Most Carriers require that paperwork be completed within 30 days of termination. Please refer to your Summary Plan Description for Contact Information.

- Employees who have an outstanding payroll advance balance at separation will be required to repay the balance.
 - **Repayment Methods:**
 - The Company will first attempt to collect the balance from the employee's **final paycheck**, up to the extent permitted by applicable law.
 - If the final paycheck does not cover the amount, the employee will be **invoiced** for the remaining balance.
 - Unless otherwise required by law, repayment is due within **30 calendar days** from the date of separation.

SECTION 3 - Time Away from Work and Other Benefits

Benefits Overview

This handbook contains descriptions of some of our current employee benefits. Many of the Company's benefit plans are described in more formal plan documents available from the Human Resources Manager. In the event of any inconsistencies between this handbook or any other oral or written description of benefits and a formal plan document, the formal plan document will govern.

The information presented here is intended to serve only as an overview. The details of specific benefit plans are available from the Human Resources Manager. Although plans to maintain these employee benefits, it reserves the right to modify, amend or terminate these benefits at any time and for any reason.

Company Store Policy

The Company maintains a Company Store that offers approved merchandise, tools, and branded items for employees.

New Hire Allocation:

Each new hire shall receive a one-time, \$100 Company Store credit, paid by the Company and usable within the first 90 days of employment.

Payroll Deduction Purchases:

Employees may purchase additional items from the Company Store.

- Employees may elect to pay via payroll deduction.
- If an employee does not have sufficient net income to cover the deduction, the Company Store purchase will be treated as a payroll advance.
- In the event of **termination or separation**, any outstanding balance becomes due and payable immediately upon separation.

Paid Holidays

For 2026, Johns Creek Mortgage, LLC will observe the following holidays: New Years Day, Memorial Day, Labor Day, Thanksgiving Day and the day after, Christmas Day.

Additionally, Johns Creek Mortgage will close at 2pm the following days in 2026: July 3, November 25, December 24 and December 31.

Full-Time Operations (Hourly & Salary) Employees are eligible for paid holiday benefits.

Vacation Benefits

Johns Creek Mortgage, LLC provides, as a benefit, paid vacations for its eligible employees. Submit requests for time off at least 2 weeks in advance in advance to a supervisor via Workforce app, who may approve or deny the request based on Company resources. The Company is flexible in approving time off when doing so would not interfere with Company operations. Vacation days are granted only on a full-day or half-day basis and no more than 1 weeks' vacation can be taken in each pay period.

Operations Employees are eligible to receive paid time off after 1 month of full-time service. Employees may use vacation time in advance, but not exceed the amount they will accrue during a calendar year. Any unused vacation time resets at the end of the calendar year and does not carry forward into the next year. Employees should consult the Human Resources Manager regarding the amount of vacation leave they accrue each pay period. This policy encourages employees to take their vacation time to recharge.

Full Time Sales Team Vacation pay is determined as follows: 2 weeks/14 days paid vacation per year which will be calculated based on the average income earned per week from the most recent completed quarter so long as the loan officer has closed no less than 6 first lien loans in a quarter. Vacation is accrued at .2692 days per pay period.

Example: \$22,000 commission earned over previous quarter consisting of 13 weeks/91 days.

$$\$22,000/91 \text{ days} = \$241.76 \text{ paid per day. } 7 \text{ days} \times \$241.76 = \$1,692.31 \text{ paid vacation}$$

Sick Leave

The Company provides **5 paid sick days (40 hours) per calendar year** to all eligible full-time Operation employees. This leave may be used for personal illness, injury, medical appointments, or the care of an immediate family member. Part-time and seasonal employee eligibility will be prorated based on hours worked and applicable state or local law.

Eligibility & Accrual:

- Employees begin accruing sick leave from the first day of employment.
- Sick leave is front-loaded (available in full at the start of each calendar year).
- Unused sick leave does not carry over and is forfeited at year-end.

Insurance Benefits

Company-Provided and Voluntary Benefits

Johns Creek Mortgage, LLC provides Disability Income Insurance and **\$25,000 in Group Term Life Insurance** at no cost to employees. In addition, Voluntary Benefits through Guardian—including **Dental Insurance, Vision Insurance, Accident Insurance, and Voluntary Life Insurance**—are **available immediately upon hire**. New hires must complete enrollment within their **first 30 days of employment** to be fully eligible. Please contact the Human Resources Manager for additional details.

Company-Contributed Health Insurance

Employees become eligible for health insurance coverage on the **first of the month following 30 days of employment**.

Simple IRA.

Johns Creek Mortgage, LLC offers a **Simple IRA** retirement savings plan to eligible employees. **Eligibility:** All employees who receive at least \$5,000 in compensation and are reasonably expected to earn at least \$5,000 in the current year are eligible to participate. The company will **match employee contributions dollar-for-dollar up to 3% of compensation**. Contributions are made through payroll deductions. For details on enrollment and contribution limits, please contact the Human Resources Manager.

Jury Duty

Johns Creek Mortgage, LLC understands that it is the obligation of all U.S. citizens to serve on a jury when summoned to do so. All employees will be allowed time off to perform such civic service as required by law.

It is the policy of the Company to comply with all federal and state rules and regulations regarding jury service.

Employees who are selected for jury duty must provide a copy of their jury summons to their supervisor. Time taken for jury duty is granted on a paid basis. Employees released from jury duty are expected to return to work.

Voting Leave

It is the policy of the Company to comply with all state rules and regulations regarding voting leave. Johns Creek Mortgage believes that every employee should have the opportunity to vote in any state or federal election, general primary, or special primary. Associates must notify their supervisor of the need for voting leave as soon as possible. If an employee is unable to vote before or after work hours, any Employee who is eligible to vote will be granted reasonable paid time off in order to vote.

Military Service Leave Policy

Johns Creek Mortgage provides military leave to eligible employees in compliance with federal and state laws, including the federal Uniformed Services Employment and Reemployment Rights Act (USERRA). Questions regarding the Company's military leave policy should be directed to Human Resources.

Employees should notify their managers as soon as they become aware of a military service obligation.

Leave for Annual Training

If you are members of the U.S. Army, Navy, Air Force, Marines or Coast Guard Reserves or the National Guard you may be granted leaves of absence for the purpose of participating in Reserve or National Guard training programs.

You will be granted the minimum amount of leave needed to meet the minimum training requirements of your unit. You will not be required to use vacation time for military duty, but if you elect to schedule your vacations to coincide with military duty, you will receive your full regular vacation pay in addition to any pay from the military.

Leave for Military Service

Johns Creek Mortgage, LLC is committed to protecting the job rights of employees absent on military leave. If you are a permanent employee who performs service in the uniformed services, you may be granted leaves of absence for the purpose of participating in military service. Under USERRA, "uniformed services" consists of the U.S. Army, Navy, Marine Corps, Air Force and Coast Guard and their Reserve components, U.S. National Guard and Air National Guard, the Commissioned Corps of the Public Health Service and any other category of persons designated by the President of the United States in time of war or emergency.

You will be granted leave as required to complete the military service, for up to five years of cumulative uniformed service-related absences. Some special categories of military service are exempt from this five-year limit.

Please note that:

- Employees with leaves of less than 31 days must report back to work by the beginning of the first regularly scheduled work period after the end of the last calendar day of service, plus the time required to return home safely and have an eight-hour rest period.
- Employees with leave between 31 and 180 days must apply for re-employment no later than 14 days after completion of uniformed service. Employees with leave longer than 180 days must apply for re-employment no later than 90 days after completion of uniformed service.

These reporting or application deadlines can be extended for persons who are hospitalized or convalescing because of an injury or illness incurred or aggravated during the performance of military service.

Returning service members will be reemployed in the job that they would have attained had they not been absent for military service, with the same seniority, status and pay, as well as other rights and benefits determined by seniority (escalator position). The Company will make reasonable efforts (such as training or retraining) to enable returning service members to refresh or upgrade their skills to help them qualify for reemployment. However, certain exceptions apply, and service members may be placed in an alternative reemployment position if they cannot qualify for the escalator position.

Reemployed service members are entitled to the seniority and rights and benefits based on seniority that they would have attained with reasonable certainty had they remained continuously employed.

During a period of military service, employees will be treated as if they are on a furlough or leave of absence. Consequently, during their period of service they are entitled to participate in any rights and benefits not based on seniority that are available to employees on comparable nonmilitary leaves of absence.

Family Medical Leave Act (FMLA)

The Company offers leave consistent with the requirements of the federal Family and Medical Leave Act (FMLA). Under the FMLA, an employee may be eligible for an unpaid family and medical leave of absence under certain circumstances if the employee works within a seventy-five (75) mile radius of fifty (50) or more Company employees.

Under the federal FMLA, a person who has worked as an employee of this Company for at least 1,250 hours for twelve months is eligible for FMLA leave. Up to twelve weeks of unpaid leave per year are available for the following reasons:

The birth of a child and to care for the newborn child; Placement of a child into adoptive or foster care with the employee; Care for a spouse, son, daughter, or parent who has a serious health condition; or Care for the employee's own serious health condition. To care for a spouse, son, daughter, parent, or next of kin (defined as the nearest blood relative) who is a "covered servicemember" and who has incurred an injury or illness in the line of duty while on active duty in the Armed Forces provided that such injury or illness may render the family member medically unfit to perform duties of member's office, grade, rank or rating.

If the need for leave is foreseeable, employees should notify a supervisor 30 days prior to taking FMLA leave. If the need for FMLA leave arises unexpectedly, employees should notify a supervisor as soon as practicable, giving as much notice to the Company as possible.

Employees may be required to provide medical certifications supporting the need for leave if the leave is due to a serious health condition of the employee or employee's family member; periodic recertification of the serious health condition; and periodic reports during the leave regarding the employee's status and intent to return to work. Employees must return to work immediately after the serious health condition ceases, and employees who have taken leave because of their own serious health condition must submit a fitness-for-duty certification before being allowed to return to work.

Leave may be taken on an intermittent or reduced schedule to care for an illness; yet may not be taken intermittently for the care of a newborn or newly adopted child. When leave is taken intermittently, the Company may transfer the employee to another position with equivalent pay and benefits, which is better suited to periods of absence.

Subject to certain conditions, the employee or the Company may choose to use accrued paid leave (such as sick leave or vacation leave) concurrent with FMLA leave.

If an employee would like the Company to maintain other paid benefits during the period of leave, premiums and charges which are partially or wholly paid by the employee must continue to be paid by the employee during the leave time.

Family and medical leave will not result in the loss of any employment benefit accrued prior to the date on which the leave commenced. However, an employee on family and medical leave does not continue to accrue benefits (e.g., sick leave or vacation leave) during the period of family and medical leave. Questions regarding benefits should be directed to the Human Resources Manager.

Upon returning from FMLA leave, an employee will be restored to their original job or an equivalent job with equivalent benefits, pay, seniority, and other employment terms and conditions as provided by the Family and Medical Leave Act.

Taking another job while on family or medical leave or any other authorized leave may lead to disciplinary action, up to and including discharge.

Workers' Compensation

As required by law, the Company provides workers' compensation benefits for the protection of employees with work-related injuries or illnesses. Workers' compensation insurance provides coverage to employees who receive job-related injuries or illnesses. If an employee is injured or becomes ill as a result of their job, it is the employee's responsibility to immediately notify a supervisor of their injury in order to receive benefits. Report every injury or illness to a supervisor, regardless of severity.

Additional information regarding workers' compensation is available from the Human Resources Manager.

Bereavement Leave

Employees will receive up to 2 days of paid time off in the event of the death of a member of their immediate family. Immediate family includes spouses, domestic partners, children, parents, parents-in-law, brothers or sisters, and brothers-in-law or sisters-in-law. You are allowed 1 of paid leave in the event of the death of an extended family member. Extended family includes grandparents, aunts and uncles, and other more distant relatives.

Because of the deep impact that death can have on an individual or a family, additional unpaid time off may be granted on a discretionary basis. Such arrangements must be approved by the employee's supervisor.

To be eligible for paid time off for bereavement, after 90 days of employment, employees are expected to notify their supervisors at the earliest opportunity so that the supervisor can try to arrange coverage for the employee's absence. In addition, John's Creek Mortgage may require verification of the need for the leave.

Religious Observation

Federal and state equal opportunity laws generally require employers to accommodate the religious beliefs of employees, but do not require them to provide paid leave. The Company respects your religious beliefs, however, and therefore will provide one (1) day of paid leave to employees who, for religious reasons, must be away from the office on days of normal operation. This leave must be requested through the department manager two weeks prior to the event.

Appearing as a Witness

An employee called to appear as a witness will be permitted time off to appear, but without pay. Employees will be permitted to use accrued paid or unpaid time off when appearing as witnesses.

SECTION 4 - On the Job Practices and Policies

Employment Records

In order to obtain employment, you provided the Company with personal information such as your address and telephone number. This information is saved in your personnel records. Please inform the Human Resources Manager of any changes to your personal employment information, including your emergency contact. Changes to your address, marital status, etc. can affect your withholding tax and benefit coverage.

Upon written request, the Company will permit employees to inspect their personnel records. Employees should contact the Human Resources Manager to schedule a time to view personnel records. Inspections will occur in the presence of a Company Official. If an employee disagrees with any portion of the personnel record and a correction cannot be agreed upon, the employee may submit an explanatory statement to be attached to the records.

Pay Day

All Sales Employees of the Company are paid twice a month on the 1st and the 15th. All Operations Employees are paid every 2 weeks. See the Payroll Manager for your pay schedule. The employer takes all reasonable steps to ensure that employees receive the correct amount of pay in each paycheck and that employees are paid promptly on the scheduled payday.

By law, the Company is required to make deductions for Social Security, federal income tax, and any other appropriate taxes. These required deductions also may include any court-ordered garnishments. Your payroll stub will also differentiate between regular pay received and overtime pay received. If you believe there is an error in your pay, bring the matter to the attention of the Payroll Manager immediately so the Company can resolve the issue as quickly as possible.

Overtime

If you are classified as a non-exempt employee (see Employment Categories section), you will receive compensation for approved overtime work as follows:

1. You will be paid at straight time (i.e., your regular hourly rate of pay) for all regular hours worked in a workweek totaling a forty (40) hour week.
2. You will be paid one and one-half times (1 ½) your regular hourly rate of pay for all hours worked beyond the fortieth (40) hour in any given workweek.

Your supervisor is responsible for monitoring business activity and requesting overtime work if it is necessary. An effort will be made to provide you with advance notice in such situations. Please remember, however, that advance notice may not always be possible and overtime work may be required to meet production or staffing requirements.

Timekeeping

Employees must keep accurate records of time worked. Non-exempt employees will be paid for all hours worked, including fractional parts of an hour. All employees are expected to be at their workstations, ready to work at the beginning of their shift. It is up to the employee to report all time worked and to work within the scheduled and approved work hours.

Altering, falsifying, tampering with time records, or recording time on another employee's time record may result in disciplinary action, up to and including termination of employment.

It is your responsibility to sign your time record to certify the accuracy of all time recorded. Any errors in your time record should be reported immediately to your supervisor, who will attempt to correct legitimate errors.

Working Schedule

It is the employee's responsibility to accurately report time worked and to conform to work schedules and overtime policies in effect at the time. Work performed outside of authorized work hours may lead to disciplinary action unless approved by a supervisor in writing.

Employees will be provided with meals and rest periods as required by law. Your supervisor will provide further details.

In-Office Work Requirement – Operation Employees

Operation employees are required to work on-site at the Company's office during their regularly scheduled work hours, in accordance with the Company's **In-Office Work Requirement & Remote Work Policy**.

Remote work, telework, or work-from-home arrangements are **not permitted for Operations employees**, unless the employee was **expressly hired into a work-from-home position** or an exception is approved **in writing** in accordance with the referenced policy.

Operation employees who are unable to report to the office due to illness must utilize available sick leave in accordance with Company policy. Failure to comply with this requirement may result in corrective action, up to and including termination of employment.

See the Company's In-Office Work Requirement & Remote Work Policy for full details and exceptions.

Direct Deposit

Johns Creek Mortgage, LLC encourages employees to have their pay directly deposited into their bank accounts via direct deposit. Employees will receive an itemized statement of wages when make direct deposits.

Lactation Breaks

For up to one year after a child's birth, any employee who is breastfeeding her child will be provided reasonable break time for an employee to express breast milk. If possible, the break time must run concurrently with rest and meal periods already provided to the employee. If the break time cannot run concurrently with rest and meal periods already provided to the employee; the break time will be unpaid, subject to applicable law.

Johns Creek Mortgage, LLC will provide a place, other than a bathroom, that is shielded from view and free from intrusion from coworkers and the public for the employee's use. The company may not be able to provide additional break time if doing so would seriously disrupt the Company's operations, subject to applicable law.

Please advise the Human Resources Manager if you need break time and an area for this purpose.

Company Vehicles Policy

All employees authorized to drive Company-owned or leased vehicles or personal vehicles in conducting Company business must possess a current, valid driver's license and an acceptable driving record. Any change in license status or driving record must be reported to management immediately. A valid driver's license must be in your possession while operating a vehicle off or on Company property. It is the responsibility of every employee to drive safely and obey all traffic, vehicle safety, and parking laws or regulations. Drivers must demonstrate safe driving habits at all times. Company-owned or leased vehicles may be used only as authorized by management. Employees who drive on Company business must abide by all state or local laws prohibiting or limiting portable communication device use, including cell phones and tablets, and other devices while driving. Further, even if use is permitted, employees should choose to refrain from using any devices while driving.

SECTION 5 - Standards of Conduct

Non-Harassment Policy / Non-Discrimination Policy

Johns Creek Mortgage, LLC believes that each of us should be able to work in an environment free of discrimination and harassment. To this end, the Company prohibits and will not tolerate discrimination or harassment. This policy applies equally to any form of discrimination or harassment based on any legally protected status under local, state and/or federal law, including but not limited to sex, race, color, religion, disability, pregnancy, national origin, age, sexual orientation, or gender identity.

Harassment is verbal or physical conduct designed to threaten, intimidate, or coerce. It includes verbal taunting (including racial and ethnic slurs) which impairs an employee's ability to perform their job. Harassment includes:

Verbal conduct such as threats, epithets, derogatory comments, or slurs; Visual conduct such as derogatory posters, photographs, cartoons, drawings, or gestures; physical conduct such as assault, unwanted touching, or blocking normal movement. If you feel that you have been subjected to conduct which violates this policy, you should immediately report the matter to your supervisor. If you are unable for any reason to contact this person, or if you have not received a satisfactory response, please contact the next level manager or the Human Resources Manager.

Sexual Harassment

“Sexual Harassment” is defined as unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature when (a) submission to or rejection of such advances, requests, or conduct is made explicitly or implicitly a term or condition of employment or as a basis for employment decisions; (b) such advances, requests or conduct have the purpose or effect of unreasonably interfering with an individual's work performance by creating an intimidating, hostile, humiliating, or sexually offensive work environment. Examples of sexual harassment can include but are not limited to asking for sexual favors in exchange for work benefits; the posting of sexually graphic materials; jokes; stories; comments or innuendoes of a sexual nature; making sexual gestures or expressions; unwanted touching of a person's clothing or hair; whistling or “catcalls”; staring at someone; or blocking or impeding a person's path. It is the responsibility of the employee who is subjected to harassment or who witnesses a case of unlawful harassment to report such an incident directly to their supervisor or, if that is not appropriate, to the Human Resources Manager.

Reporting:

Any Company employee who feels that they have been harassed or discriminated against or has witnessed or become aware of discrimination or harassment in violation of these policies, should bring the matter to the immediate attention of their supervisor, **Human Resources Manager or CEO.**

The Company will promptly investigate all allegations of discrimination and harassment and act as appropriate based on the outcome of the investigation. An investigation and its

results will be treated as confidential to the extent feasible, and the Company will take appropriate action based on the outcome of the investigation.

There will be no reprisal or retaliation against anyone who reports such an incident as it is unlawful to retaliate against anyone for filing a complaint or for cooperating in an investigation of a harassment complaint. However, no disciplinary action will be taken without a thorough investigation of the facts which shall include gathering statements from all parties and witnesses involved.

Responsibilities

Employees, contractors, and temporary workers are responsible for complying with this policy by reporting all instances of alleged harassment and cooperating in any investigation of the alleged harassment.

Supervisors and managers are responsible for implementing this policy in their departments, keeping the workplace free from any form of harassment, ensuring that all associates, contractors, and temporary workers understand this policy, taking complaints about harassment seriously, and notifying Human Resources immediately about any complaints of sexual or other forms of harassment.

Workplace Violence

It is Johns Creek Mortgage, LLC's policy that any threats, threatening language, or any other acts of aggression or violence made toward or by any Company employee will not be tolerated. Violations of this policy may lead to disciplinary action, up to and including immediate termination of employment.

Employees have a duty to warn their supervisors, security personnel, or human resources representatives of any suspicious behavior, situations, or incidents that they observe or that they are aware of that involve other employees, former employees, customers, suppliers, visitors, or other parties. These situations include, for example, threats or acts of violence, aggressive behavior, offensive acts, threatening or offensive comments or remarks, or similar behavior. Employee reports made pursuant to this policy will be held in confidence to the maximum possible extent. The Company will not permit any form of retaliation against any employee for filing a report under this policy.

Johns Creek Mortgage, LLC will promptly and thoroughly investigate all reports of threats of violence or incidents of actual violence and of suspicious individuals or activities. The identity of the individual making the report will be protected as much as possible. In order to maintain workplace safety and the integrity of its investigation, the Company may suspend employees suspected of workplace violence or threats of violence, either with or without pay, pending investigation.

Anyone found to be responsible for threats of or actual violence or other conduct that is in violation of these guidelines will be subject to prompt disciplinary action up to and including termination of employment.

Employee Conduct and Work Rules

Johns Creek Mortgage, LLC expects its employees to behave professionally and with integrity to ensure that the work environment is safe, comfortable, and productive. Employees should be respectful, courteous, and mindful of others' feelings and needs in order to maintain a positive work environment.

While it is not possible to list all forms of unacceptable workplace behavior, the following examples of misconduct are strictly prohibited and anyone who violates these rules may be subject to immediate termination. These examples are not intended to be an all-inclusive list but are based on common sense and our Company's culture, honesty, and ethics. Any questions about the conduct policy should be directed to Human Resources. Be reminded that all employees are employed at will and reserves the right to terminate an employee for any reason at any time.

- Theft, removal, or defacement of Company or a co-worker's property, and/or disclosure of confidential information
- Falsification or modification of Company or personal records (including obtaining employment on the basis of false or misleading information)
- Working under the influence of alcohol or illegal drugs
- Possession, distribution, sale, transfer, or use of alcoholic or illegal drugs in the workplace, while on duty, or while operating employer-owned vehicles or equipment (see Substance Abuse Policy)
- Fighting or threatening violence in the workplace
- Violations of safety or health rules
- Possession of dangerous or unauthorized materials, such as explosives or firearms, in the workplace
- Absent from work without notifying appropriate management
- Sleeping while on duty
- Direct Insubordination
- Creating or contributing to an unsanitary condition
- Smoking in prohibited areas
- Sexual or other unlawful harassment
- Excessive absenteeism (authorized or unauthorized)
- Unauthorized absence from workstation during the workday
- Unauthorized use of telephones, mail systems, computers, or other employer-owned equipment
- Unauthorized disclosure of confidential information
- Violation of personnel policies
- Unsatisfactory performance or conduct
- Repeated Verbal Warnings
- Repeated Written Warnings

- Failing to report on-the-job injuries immediately to your supervisor, their immediate supervisor, or replacement
- Unruly or disruptive activity in the workplace, or disrupting the work of others
- Negligence or improper conduct leading to property damage or personal injury
- Failing to follow instructions of your supervisor or manager
- Profanity or abusive language to an employee, supervisor, or manager
- Horseplay, pranks, practical jokes
- Gambling on Company property
- Comments, statements, or other actions which are disparaging or derogatory of any person's sex, race, ethnic origin, age, or sexual orientation
- Other disrespectful conduct or threatening or intimidating management, supervisors, or fellow workers
- Failure to report any fraudulent behavior, activities, and unsafe acts

This statement of prohibited conduct does not alter or limit the employment-at-will relationship between the Company and an employee.

Use of Computer and Communication Systems

Johns Creek Mortgage, LLC retains the right to access all Company property including computers, desks, file cabinets, storage facilities, equipment, vehicles, telephones, software, files, and folders, electronic or otherwise, at any time. Employees should maintain an expectation of privacy when on Company grounds or while using Company property. All documents, files, voicemails, and electronic information, including e-mails and other communications, created, received or maintained on or through Company property are the property of the Company, not the employee.

Computer Systems are to be used strictly for Company business and are not permitted off grounds unless authorized. Company property must be used in the manner for which it was intended. Upon termination, employees are required to surrender any Company property they possess. Employees are not permitted to download any “pirated” software, files, or programs and must receive permission from a supervisor before installing any new software on a Company computer. Files or programs stored on Company computers may not be copied for personal use.

You agree and understand that as an Employee of this Company, you are responsible for obeying all local, state, federal, and international laws regarding the use of our computers. Any attempt to break those laws through the use of the Company's computers or networks may result in charges and fines being levied against you. In such an event, you agree and understand that the Company will fully cooperate with the authorities to provide any information necessary. The Company’s email and Internet access systems (which are provided for your use) are for business use only. As such, you agree and understand that the Company may monitor email and Internet access systems at will, including the full content of any messages therein, without further disclosure to you. The following rules regarding the Computer Systems Policy are in no way an exhaustive list. If you have any questions about the Computer Systems Policy, please contact the IT Administrator.

1. Do not share your user login credentials or passwords with anyone. No employee may attempt to access another employee's computer systems or data without authorization.
2. Do not delete, examine, copy or modify files and/or data belonging to other users without their consent.
3. Do not use Company computers for other commercial purposes or for personal profit.
4. Do not send harassing, obscene, sexually explicit, and/or other threatening emails. Use of Company computers for immoral, illegal, or unethical purposes is prohibited and may result in immediate termination.
5. Files imported or transferred in must be checked for viruses prior to being opened. All computers must have current virus-detection software installed by the IT Dept.
6. Any unauthorized, deliberate action, which damages or disrupts a computing system, alters its normal performance, or causes it to malfunction, is prohibited.
7. Downloading and/or installing any program which has not been approved by the IT department or included with the computer when it was placed into service is prohibited.
8. Attempts at sending unsolicited junk mail, "for-profit" messages, or chain letters are prohibited.
9. Dissemination of proprietary or confidential Company information via electronic means without appropriate authorization is prohibited.
10. Use of Company computers for entertainment purposes such as listening to Internet radio, playing Internet games, online gambling, accessing pornographic sites, or participating in Internet chat rooms are prohibited.

Punctuality and Attendance

Scheduled hours may vary depending on work location and job responsibilities. Supervisors will provide employees with their work schedules. Should an employee have any questions regarding their work schedule, the employee should contact the supervisor. The Company does not tolerate absenteeism without an excuse. Employees who will be late to or absent from work should notify a supervisor in advance, or as soon as practicable in the event of an emergency. Employees who need to leave early, for illness or otherwise, should inform a supervisor before departure. Unauthorized departures may result in disciplinary action.

Employees are expected to arrive on time and ready for work. An employee who arrives after their scheduled arrival time is considered tardy. The Company recognizes that situations arise which hinder punctuality; regardless, excessive tardiness is prohibited and may be subject to disciplinary action.

Failure to report to work and not calling to report the absence is a no call/no show and is a serious matter. Any unreported absences are considered job abandonment and will be considered a voluntary resignation of your employment.

We do recognize that there are times when absences and tardiness cannot be avoided. In such cases, you are expected to notify your supervisor as early as possible, but no later than the start of your workday. Asking another employee, friend or relative to give this notice is improper and constitutes grounds for disciplinary action. Please call, stating the nature of your illness and its expected duration, every day that you are absent.

The Company reserves the right to request reasonable proof of illness or temporary disability. Excessive absences or tardiness will result in disciplinary action up to and including termination.

Personal and Company Owned Communication Devices

The purpose of this policy is to define standards, procedures, and restrictions for end-users who have legitimate business uses for connecting a personally owned mobile device to the Company's corporate network. This mobile device policy applies, but is not limited, to all devices and accompanying media that fit the following classifications:

- Smartphones
- Other mobile/cellular phones
- Tablet computers
- Portable media devices
- PDAs
- Portable gaming devices
- Laptop/notebook computers
- Any mobile device capable of storing corporate data and connecting to a network

The policy applies to any hardware and related software that is not corporately owned or supplied but could be used to access corporate resources. That is, devices that employees have purchased for personal use but also wish to use in the business environment. The overriding goal of this policy is to protect the integrity of the confidential client and business data that resides within the Company's technology infrastructure. This policy intends to prevent this data from being deliberately or inadvertently stored insecurely on a mobile device or carried over an insecure network where it could potentially be accessed by unsanctioned resources. A breach of this type could result in loss of information, damage to critical applications, loss of revenue, and damage to the Company's public image. Therefore, all users employing a mobile device connected to The Company's corporate network, and/or capable of backing up, storing, or otherwise accessing corporate data of any type, must adhere to Company-defined processes for doing so. For approval and further information, contact your supervisor.

Company-Provided Portable Communication Devices (PCDs), including cell phones, tablets, and computers, should be used primarily for business purposes. Employees have no reasonable expectation of privacy regarding the use of such devices, and all use is subject to monitoring, to the maximum extent permitted by applicable law. This includes as permitted the right to monitor personal communications as necessary. Some employees may be authorized to use their own PCD for business purposes. These employees should work with the IT department to configure their PCD for business use. Communications sent via a personal PCD also may be subject to

monitoring if sent through the Company's networks and the PCD must be provided for inspection and review upon request. When sending a text message or using a PCD for business purposes, whether it is a Company-provided or personal device, employees must comply with applicable Company guidelines, including policies on sexual harassment, discrimination, conduct, confidentiality, equipment uses, and operation of vehicles.

Personal Visitors and Telephone Calls

Disruptions during working time can lead to errors and delays. Therefore, we ask that personal telephone calls be kept to a minimum, and only be made or received after working time, or during lunch or break time. For safety and security reasons, employees are prohibited from having personal guests visit or accompany them anywhere in our facilities other than the reception areas. The Company requests that employees not receive personal calls while on duty. If urgent, please keep personal calls to a minimum and conversations brief.

Inspections

Johns Creek Mortgage, LLC wishes to maintain a work environment that is free of illegal drugs, alcohol, firearms, explosives, or other improper materials. To this end, prohibits the control, possession, transfer, sale, or use of such materials on its premises and may require employees while on Company or client property, to agree to the inspection of their persons, personal possessions and property, personal vehicles parked on Company or client property, and work areas including vehicles, desks, cabinets, workstations, packages, handbags, briefcases, and other personal possessions or places of concealment, as well as personal email sent to the Company or its clients. The cooperation of all employees is required to successfully administer this policy. Desks, lockers, and other storage devices may be provided for the convenience of employees but remain the sole property of the employer. Accordingly, any authorized agent or representative of the employer can inspect them, as well as any articles found within them, at any time, either with or without prior notice. Employees are expected to cooperate in the conduct of any search or inspection.

Smoking

The Company is in compliance with the Clean Air Act and has made all our office buildings designated non-smoking areas. Smoking is not allowed on premises. This includes “vaping” or using e-cigarettes. Smoking is prohibited in all Company vehicles.

Confidential Company Information

The protection of confidential business information and trade secrets is vital to the interests and the success of this organization. Such confidential information includes but is not limited to the

following examples: Customer lists and contact information, Price lists, financial information, Marketing strategies, and Employee information. Anyone who discloses trade secrets or confidential business information will be subject to disciplinary action (including possible discharge), even if they do not benefit from the disclosed information. The absence of a confidentiality agreement does not absolve the employee from responsibility.

Dissemination of proprietary or confidential Company information via electronic or other means without appropriate authorization is prohibited.

It is extremely important that all confidential information remains so, and particularly not be disclosed to our competitors. Any employee who improperly copies, removes (whether physically or electronically), uses, or discloses confidential information to anyone outside of the Company may be subject to disciplinary action up to and including termination. Employees may be required to sign an agreement reiterating these obligations.

Furthermore, maintains personnel files on each employee. These files are kept confidential. Employees are expected to inform the Company of any change in name, address, home phone number, home address, marital status, number of dependents, or emergency contact information.

No Solicitation / No Distribution

The Company works hard to maintain a pleasant and cooperative relationship with employees in all matters. However, no business relationship can operate efficiently if there are frequent work interruptions. As such, employees may not solicit for any cause, or distribute literature of any kind (for themselves or another employee) for any purpose during working time.

Non-employees are not permitted to solicit employees or distribute materials for any purpose on Company property at any time.

Conflict of Interest and Business Ethics

All active employees must notify the Company before they take outside employment so that the Company will have reasonable notice to make a determination as to whether it sees, at that time, any conflict of interest. An employee may hold a job with another organization as long as they satisfactorily perform their job responsibilities with the Company including scheduling requirements and that the position is approved in advance. Employees should consider the impact that outside employment may have on their health and physical endurance and safety. All employees will be judged by the same performance standards and will be subject to the employer's scheduling demands, regardless of any existing outside work requirements. The Company retains the right to prohibit second jobs if it considers them to be a safety exposure or if it interferes with current job responsibilities.

The purpose of this policy is to ensure that the Company's reputation is not compromised. The fundamental principle guiding this policy is that no employee should have, or appear to have,

personal interests or relationships that actually or potentially conflict with the best interests of the Company.

Employees have an obligation to conduct business within guidelines that prohibit actual or potential conflicts of interest. Employees can seek further clarification on issues related to the subject of acceptable standards of operation. Situations that would constitute a conflict in most cases include but are not limited to:

- Transactions with outside firms that are not conducted within a framework established or controlled by the executive level of the organization.
- Bribes, bonuses, fringe benefits, unusual price breaks, or excess volumes designed to benefit another Company, an employee, relative, or acquaintance.
- Holding an interest in, or being employed by, any Company that competes with Johns Creek Mortgage, LLC.
- Loan Officers are prohibited from engaging in any outside transactions or business dealings that may conflict with their responsibilities at the Company.

No "presumption of guilt" is created by the mere existence of a relationship with outside personnel. However, if an employee has any influence on transactions involving purchases, contracts, or leases, it is imperative that they disclose to an officer of the organization as soon as possible the existence of any actual or potential conflict of interest so that safeguards can be established to protect all parties.

A conflict of interest would also exist when a member of an employee's immediate family is involved in situations such as those above. This policy is not intended to prohibit the acceptance of modest courtesies, openly given, and accepted as part of the usual business amenities, for example, occasional business-related meals or promotional items of nominal or minor value. It is your responsibility to report any actual or potential conflict that may exist between you (and your immediate family) and the Company.

Employee Loan Restriction

- Employees **may not originate loans** on behalf of the Company.
- Employees may not arrange or facilitate loans for **their spouses, family members, or coworkers.**
- **Under no circumstances** may employees **pull their own credit reports** for Company purposes or otherwise access their personal credit through Company processes.

Equipment and Property Including Intellectual Property

Equipment, Property & Intellectual Property

All equipment, materials, documents, records, systems, software, files, and intellectual property provided to or created by employees in the course of employment remain the exclusive property of Johns Creek Mortgage, LLC (“the Company”).

Use of Company Property

Employees are responsible for the proper care, use, and protection of all Company-owned or Company-issued property, including but not limited to computers, monitors, phones, tablets, credit cards, access credentials, files, records, software, marketing materials, and confidential information. Company property is to be used for business purposes only unless otherwise approved in writing. All equipment, materials, documents, records, systems, software, files, and intellectual property provided to or created by employees in the course of employment remain the exclusive property of Johns Creek Mortgage, LLC (“the Company”).

Failure to Return Equipment

Failure to return Company property within the required timeframe or returning property that is damaged beyond normal wear and tear, may result in the employee being held financially responsible for the replacement or repair cost of the equipment. Where permitted by applicable law, the Company may deduct such costs from the employee’s final paycheck. If payroll deduction is not permitted or is insufficient to cover the amount owed, the employee will be **invoiced** for the outstanding balance, which shall be due and payable upon receipt.

Return of Company Property Upon Separation

Upon termination or separation of employment for any reason, employees are required to return **all Company-owned or Company-issued property within thirty (30) calendar days** of their last day of employment, unless otherwise directed by the Company. All property must be returned in **good working condition**, normal wear and tear excepted.

Intellectual Property

All work product, intellectual property, inventions, documents, data, systems, procedures, marketing materials, and other materials created, developed, or modified by an employee during the course of employment, whether alone or with others, and whether during or outside regular working hours, are the sole and exclusive property of the Company. Employees have no ownership interest in such materials and may not retain, copy, use, or distribute them after separation from employment.

The Company reserves the right to pursue all lawful remedies for failure to comply with this policy.

Health and Safety

Johns Creek Mortgage, LLC takes every reasonable precaution to ensure that employees have a safe working environment. Safety measures and rules are in place for the protection of all employees, and it is ultimately the responsibility of each employee to help prevent accidents. To ensure the continuation of a safe workplace, all employees should review and understand all provisions of the Company's workplace safety policy. Employees should use all safety and protective equipment provided to them and maintain work areas in a safe and orderly manner, free from hazardous conditions. Employees who observe an unsafe practice or condition should report it to a supervisor immediately. In the event of an accident, employees must notify a supervisor immediately. Report every injury, regardless of how minor, to a supervisor immediately. Physical discomfort caused by repetitive tasks must also be reported.

Employees should recognize any potential fire hazards and be aware of fire escape routes and fire drills. In the event of an emergency, dial 911 immediately. If you hear a fire alarm or other emergency alert system, proceed quickly and calmly to the nearest exit.

Hiring of Relatives (Nepotism Policy)

Johns Creek Mortgage, LLC permits the employment of qualified relatives and individuals with close personal relationships, provided that such employment does not result in an actual or perceived conflict of interest, preferential treatment, or compromise to the integrity of Company operations.

Disclosure Requirement

Employees are required to disclose any familial or close personal relationship with another employee at the time of hire or upon the development of such a relationship during employment. Disclosure must be made to Human Resources. Failure to disclose a covered relationship may result in disciplinary action, up to and including termination of employment.

Supervision, Reporting, and Decision-Making Controls

Relatives shall not be placed in positions where one individual has direct or indirect authority over the employment terms of another related individual, including but not limited to hiring, compensation, performance evaluation, discipline, promotion, or termination, unless expressly approved by the Company with documented safeguards in place.

When a relative of an executive officer or senior leader is employed by the Company, the Company will implement additional oversight measures to ensure objective and impartial employment decisions. Such measures may include independent or dual performance evaluations, alternative supervisory review, or review and approval by an executive committee or designated Company officer.

Conflict Mitigation and Management Rights

If an actual or potential conflict of interest is identified, or if a relationship reasonably appears to impair objectivity or fairness, the Company reserves the right to take corrective action. Corrective action may include reassignment, modification of reporting relationships, changes in

job duties, or other measures deemed necessary to maintain compliance with Company policy and applicable law.

At-Will Employment Status

Employment of a relative does not alter the at-will nature of employment and does not entitle any employee to preferential treatment, continued employment, or exemption from Company policies or disciplinary action.

The Company reserves the right to review, modify, or terminate employment arrangements involving relatives at any time to ensure compliance with this policy, regulatory expectations, and applicable federal, state, and local laws.

Company Credit Card Policy

Johns Creek Mortgage, LLC may issue Company credit cards to employees whose job responsibilities require the incurrence of business-related expenses. Company credit cards are issued at the discretion of the Company and remain the property of the Company at all times.

Authorized Use

Company credit cards may be used solely for legitimate, pre-approved business expenses incurred in the performance of job duties. Personal use of a Company credit card is strictly prohibited unless expressly authorized in writing by the CEO.

Cardholder Responsibilities

Employees issued a Company credit card are responsible for:

- Safeguarding the card and account information;
- Ensuring all charges comply with Company policies and applicable laws;
- Submitting required receipts and expense documentation in accordance with the Expense Report Submission Guidelines; and
- Promptly reporting lost, stolen, or compromised cards to management.

Prohibited Use

Misuse of a Company credit card, including unauthorized personal charges, failure to submit required documentation, or violation of expense guidelines, may result in disciplinary action, up to and including termination of employment. The Company reserves the right to require reimbursement for unauthorized or improper charges.

Revocation of Privileges

The Company reserves the right to suspend or revoke Company credit card privileges at any time, with or without cause. Revocation of card privileges does not relieve the employee of responsibility for submitting required documentation for prior charges or repaying unauthorized expenses.

Reimbursement and Repayment

If an employee fails to use a Company credit card when required, or if credit card privileges have been revoked, any reimbursement for business expenses must receive **prior written approval from the CEO**. Unauthorized charges may be deducted from the employee's paycheck where

permitted by applicable law or invoiced to the employee if payroll deduction is not permitted or sufficient.

Policy Compliance

Failure to comply with this policy may result in corrective action, including loss of card privileges, repayment obligations, and disciplinary action consistent with Company policy.

Business Purpose: All meetings should have a clear business purpose to comply with the Real Estate Settlement Procedures Act (RESPA). Acceptable topics include co-marketing, loan programs, mortgage guidelines, or other marketing discussions. Non-business meals (e.g., "thank you" dinners or drinks after a closing) are not eligible for reimbursement and are strictly prohibited.

Expense Judgement: Please keep expenses reasonable. Avoid extravagant choices like five-star restaurants or premium wines. Consider more moderate options such as coffee, breakfast, lunch, happy hour with appetizers, or a reasonable dinner.

Alcohol Guidelines: The reimbursement limit for alcohol is two drinks per attendee (including yourself). Any additional drinks beyond this limit must be placed on a separate tab and paid for out-of-pocket. *Johns Creek Mortgage, LLC strongly discourages any additional consumption of alcohol beyond the two-drink limit. The company will not be responsible for any incidents, actions, or consequences that may arise from excessive alcohol consumption.*

Reimbursement Limits:

- Any expenses over \$100 per meeting require prior approval.
- If total monthly expenses exceed \$500, prior approval is required.

Receipts: Itemized receipts, along with slips showing the total transaction amount (including tip), must be submitted via Capital One Expense management app within 48hrs of the charge. reimbursement.

Tips: Tips paid using a Company-issued credit card are **permitted only when customary and reasonable for the type of service provided and may not exceed twenty percent (20%)** of the total transaction amount.

Tips are **not permitted** for professional services, vendors, or any service where tipping is **not customary or could be perceived as an inducement, gratuity, or improper influence.**

Any tip amount exceeding the permitted limit, or any tip paid in violation of this policy, is the **employee's personal responsibility** and must be reimbursed to the Company either through **authorized payroll deduction or direct repayment**, to be completed within **one to three (1-3) pay periods**, unless otherwise approved in writing by the Company.

Meeting Frequency: For optimal sales results, it is recommended to meet with an agent at least once a week.

2026 Expense Guidelines:

For a party of two, the following are considered reasonable expenses:

- Coffee: \$10–\$15
- Breakfast: \$30–\$40
- Lunch: \$40–\$50
- Happy Hour: \$50–\$70
- Dinner: \$75–\$100

Event Sponsorship & Marketing Materials

For events such as training sessions, please use the **Donation-Sponsorship Request** form (found <https://www.johnscreekmortgage.com/jcm-common-links>) to obtain an approved budget prior to any events.

Any marketing materials must be reviewed and approved by the Company for compliance before being distributed for reimbursement.

These guidelines ensure that business expenses are reasonable and comply with Company policies. Thank you for your cooperation!

References

Johns Creek Mortgage, LLC will respond to reference requests through Human Resources.

Social Media Policy

Information published on any social networking site should not reveal any information designated by as confidential and must not disclose any trade secret, such as client information or marketing efforts. This also applies to comments posted on other blogs, forums, and social networking sites. The Company respects the right of any employee to maintain a blog, web page, or to participate in a social networking site. All rules regarding confidential and proprietary business information applies in full to blogs, web pages, social networking, Twitter, and similar sites. Any information that cannot be disclosed through a conversation, a note, or an e-mail also cannot be disclosed in a blog, web page, social networking, Twitter, or similar site. Any conduct that is impermissible under the law if expressed in any other form or forum is impermissible if expressed through a blog, web page, social networking, Twitter, or similar site.

You should not post content about the Company, management, co-workers, or customers that is discriminatory, libelous, or threatening or a violation of the Company's policies against discrimination on account of race, age, religion, sex, ethnicity, nationality disability, or other protected class, status or characteristic. encourages all employees to keep in mind the speed and

manner in which information posted on a blog, web page, and/or social networking site is received and often misunderstood by readers. Employees must use their best judgment. Employees with any questions should review the guidelines above and/or consult with their manager. Published information should not reveal confidential information, nor should it disclose any trade secret. logos and trademarks may not be used without the written consent of an officer of Johns Creek Mortgage, LLC.

Drug-Free Workspace Policy

The Company takes the problem of drug and alcohol abuse seriously and is committed to providing a substance abuse-free workplace for its employees. Substance abuse of any kind is inconsistent with the behavior expected of our employees, subjects all employees and visitors to our facilities to unacceptable safety risks, and undermines our ability to operate effectively and efficiently. The Company has adopted a formal policy related to substance abuse. A copy of the complete policy is contained in this Handbook.

As part of our effort to maintain a workplace free of substance abuse, the Company employees may be asked to submit to a medical examination and/or clinical testing for the presence of alcohol and/or drugs. Withing the limits of federal, state, and local laws. The Company reserves the right to examine and test for drugs and alcohol at our discretion.

Substance Abuse Policy

The Company recognizes alcohol and drug abuse as potential health, safety, and security problems. The Company expects all employees to assist in maintaining a work environment free from the effects of alcohol, drugs, or other intoxicating substances. Compliance with this substance abuse policy is made a condition of employment, and violations of the policy may lead to discipline and/or discharge.

All employees are prohibited from engaging in the unlawful manufacture, possession, use, distribution or purchase of illicit drugs, alcohol, or other intoxicants, as well as the misuse of prescription drugs on Company premises or at any time and any place during working hours. While we cannot control your behavior off the premises on your own time, we certainly encourage you to always behave responsibly and appropriately. All employees are required to report to their jobs in appropriate mental and physical condition, ready to work.

Substance abuse is an illness that can be treated. Employees who have an alcohol or drug abuse problem are encouraged to seek appropriate professional assistance. You may ask your immediate supervisor, designated manager, or Human Resources for assistance in seeking help to address substance abuse.

When work performance is impaired, admission to or use of a treatment or other program does not preclude appropriate action by the Company.

Any violator of this substance abuse policy will be subject to disciplinary action up to and including termination of employment.

Internet Policy

Access to the internet is given principally for work-related activities or approved educational/training activities. Incidental and occasional personal use and study use is permitted. This privilege should not be abused and must not affect the employee's performance of employment-related activities.

Right to Monitor

The Company email and internet system is at all times the property of the Company. By accessing the internet, intranet and electronic mail services through facilities provided by the Company, you acknowledge that the Company (by itself or through its Internet Service Provider) may from time-to-time monitor, log and gather statistics on employee internet activity and may examine all individual connections and communications. Please note that the Company uses email filters to block spam and computer viruses. These filters may from time-to-time block legitimate email messages.

Responsibilities and Obligations

Employees may not access, download, or distribute material that is illegal, or which others may find offensive or objectionable, such as material that is pornographic, discriminatory, harassing, or an incitement to violence.

You must respect and comply with copyright, trademark, and similar laws, and use such protected information in compliance with applicable legal standards. When using web-based sources, you must provide appropriate attribution and citation of information to the websites. Software must not be downloaded from the internet without the prior approval of qualified persons within the Company.

Violation of this Policy

In all circumstances, use of internet access and email systems must be consistent with the law and Company policies. Violation of this policy is a serious offense and subject to the requirements of the law, may result in a range of sanctions, from restriction of access to electronic communication facilities to disciplinary action, up to and including termination.

SECTION 6 – Acknowledgements

2026 General Handbook Acknowledgment

This Employee Handbook is intended to provide guidelines and general descriptions only. Individual circumstances may call for individual attention. Because the Company's operations may change, the contents of this Handbook may be changed at any time, with or without notice, in an individual case or generally, at the sole discretion of management. Please read the following statements and sign below to indicate your receipt and acknowledgment of this Employee Handbook.

I have received and read a copy of Johns Creek Mortgage, LLC's Employee Handbook. I understand that the policies, rules, and the benefits described in it are subject to change at the sole discretion of the Company at any time. I further understand that my employment is terminable at will, either by myself or the Company, with or without cause or notice, regardless of the length of my employment or the granting of benefits of any kind. I understand that no contract of employment other than "at-will" has been expressed or implied and that no circumstances arising out of my employment will alter my "at-will" status. I understand that my signature below indicates that I have read and understood the above statements and that I have received a copy of the Company's Employee Handbook.

2026 General Handbook Acknowledgment:

Employee's Printed Name: _____

Position: _____

Employee Signature: _____ Date: _____

The signed original copy of this acknowledgment should be given to Human Resources - it will be filed in your personnel file.

Receipt of Non-Harassment Policy

Johns Creek Mortgage, LLC prohibits intentional and unintentional harassment of any individual by another person on the basis of any protected classification including, but not limited to, race, color, national origin, disability, religion, marital status, veteran status, sexual orientation, or age. The purpose of this policy is to ensure that in the workplace, no one harasses another individual. If you feel that you have been subjected to conduct which violates this policy, you should immediately report the matter to your supervisor. If you are unable for any reason to contact this person, or if you have not received a satisfactory response after reporting any incident of what you perceive to be harassment, please contact the Human Resources Manager. Note: If your supervisor or next-level manager is the person toward whom the complaint is directed, you should contact any higher-level manager in your reporting chain. Every report of perceived harassment will be fully investigated, and corrective action will be taken where appropriate. Violation of this policy will result in disciplinary action, up to and including discharge. All complaints will be kept confidential to the extent possible, but confidentiality cannot be guaranteed. In addition, the Company will not allow any form of retaliation against individuals who report unwelcome conduct to management or who cooperate in the investigations of such reports in accordance with this policy. Employees who make complaints in bad faith may be subject to disciplinary action, up to and including discharge. All employees must cooperate with all investigations.

Receipt of Non-Harassment Policy:

Employee's Printed Name: _____

Position: _____

Employee Signature: _____ Date: _____

The signed original copy of this receipt should be given to Human Resources - it will be filed in your personnel file.

Receipt of Sexual Harassment Policy

Johns Creek Mortgage, LLC prohibits harassment of any employee by any Supervisor, employee, customer, or vendor on the basis of sex or gender. The purpose of this policy is to ensure that at the Company all employees are free from sexual harassment. While it is not easy to define precisely what types of conduct could constitute sexual harassment, examples of prohibited behavior include unwelcome sexual advances, requests for sexual favors, obscene gestures, displaying sexually graphic magazines, calendars, or posters, sending sexually explicit e-mails, text messages and other verbal or physical conduct of a sexual nature, such as uninvited touching of a sexual nature or sexually related comments. Depending upon the circumstances, improper conduct also can include sexual joking, vulgar or offensive conversation or jokes, commenting about an employee's physical appearance, conversation about your own or someone else's sex life or teasing or other conduct directed toward a person because of his or her gender which is sufficiently severe or pervasive to create an unprofessional and hostile working environment. If you feel that you have been subjected to conduct which violates this policy, you should immediately report the matter to your supervisor. If you are unable for any reason to contact this person, or if you have not received a satisfactory response after reporting any incident of what you perceive to be harassment, please contact the Human Resources Manager. Note: If your supervisor or next-level manager is the person toward whom the complaint is directed, you should contact any higher-level manager in your reporting chain. Every report of perceived harassment will be fully investigated, and corrective action will be taken where appropriate. Violation of this policy will result in disciplinary action, up to and including discharge. All complaints will be kept confidential to the extent possible, but confidentiality cannot be guaranteed. In addition, the Company will not allow any form of retaliation against individuals who report unwelcome conduct to management or who cooperate in the investigations of such reports in accordance with this policy. Employees who make complaints in bad faith may be subject to disciplinary action, up to and including discharge. All employees must cooperate with all investigations. I have read and understand 's Sexual Harassment Policy.

Procedures for Reporting and Investigating Harassment Policy

Employees should report incidents of inappropriate behavior or sexual harassment as soon as possible after the occurrence. Employees who believe they have been harassed, regardless of whether the offensive act was committed by a manager, co-worker, vendor, visitor, or client, should promptly notify their immediate supervisor, designated manager, or Human Resources. If the employee's immediate supervisor is involved in the incident, the employee should report the incident to Human Resources. The Company takes claims of harassment seriously, no matter how trivial a claim may appear. All complaints of harassment, sexual harassment, or other inappropriate sexual conduct will be promptly, thoroughly, and impartially investigated by the Company.

The Company prohibits retaliation against any employee who files or pursues a harassment claim. To the extent possible, all complaints and related information will remain confidential,

except to those individuals who need the information to investigate, educate or take action in response to the complaint.

All employees are expected to cooperate fully with any ongoing investigation regarding a harassment incident. Employees who believe they have been unjustly charged with harassment can defend themselves verbally or in writing at any stage of the investigation.

To protect the privacy of persons involved, confidentiality will be maintained throughout the investigatory process to the extent practicable and appropriate under the circumstances. Investigations may include interviews with the parties involved, and, where necessary, individuals who may have observed the alleged conduct or who may have relevant knowledge.

At the conclusion of a harassment investigation, the complainant and the alleged “harasser” will be informed of the determination. Where appropriate, the “harasser” and the “victim” may be offered mediation or counseling through an employee assistance program (EAP).

If you believe it would be inappropriate to discuss the matter with your supervisor, you may bypass your supervisor and report it directly to:

Brian Norton 6455 E Johns Crossing Ste 350, Johns Creek, GA 30097 (678) 632-0080 Or Human Resources

Penalties for Violation of Anti-Harassment Policy

If it is determined that inappropriate conduct has occurred, the Company will act promptly to eliminate the offending conduct, and take such action as is appropriate under the circumstances. Such action may range from counseling to termination of employment and may include such other forms of disciplinary action (such as, for example, suspension), as the Company deems appropriate under the circumstances and in accordance with applicable law.

Penalties for Violation of Anti-Harassment Policy

If it is determined that inappropriate conduct has occurred, the Company will act promptly to eliminate the offending conduct, and take such action as is appropriate under the circumstances. Such action may range from counseling to termination of employment and may include such other forms of disciplinary action (such as, for example, suspension), as the Company deems appropriate under the circumstances and in accordance with applicable law.

Receipt of Sexual Harassment Policy:

Employee's Printed Name: _____

Position: _____

Employee Signature: _____ Date: _____

The signed original copy of this receipt should be given to Human Resources - it will be filed in your personnel file.