

**HOME MEANS NEVADA,  
INC.**

*Policies and  
Procedures  
Manual*

**Table of Contents**

100 POLICY MANUAL OVERVIEW ..... 1

    101 Policy Manual Overview ..... 1

    102.1 Mission Statement ..... 2

    102.2 Vision Statement ..... 3

    103.1 Organizational Chart ..... 4

    103.2 Board Members ..... 5

    103.3 Job Descriptions ..... 6

        • Operations Manager ..... 6

        • Project Assistant(s) ..... 6

    104.1 Agency Bylaws ..... 14

    104.2 501(c)3 Letter ..... 15

    104.3 Agency Agreements and Memorandums of Understandings (MOUs) ..... 17

200 OVERVIEW ..... 18

    200 Program Overview ..... 18

300 FORECLOSURE MEDIATION PROGRAM ..... 19

    300 Foreclosure Mediation Program Implementation ..... 19

400 GENENRAL OFFICE ADMINISTRATION ..... 20

    401 Employee Handbook & Personnel Manual ..... 20

        401.1 Introduction ..... 20

        401.2 Employment Policies and Practices ..... 25

        401.3 Standards of Conduct ..... 31

        401.4 Operational Policies and Practices ..... 35

        401.5 Benefits ..... 40

        401.6 Payroll and Accounting ..... 45

    402 General Office Administration ..... 49

        402.1 Code of Ethics, Conflict of Interest and Business Conduct ..... 49

        402.2 Fraud Mitigation, Detection & Awareness ..... 56

    403 Travel Policy ..... 57

    404 Marketing Policy ..... 58

    405 IT Policy ..... 59

    406 Record Management Policy ..... 60

500 ACCOUNTING AND INTERNAL CONTROL POLICY MANUAL .....	63
500 Accounting and Internal Control Policy Manual Overview .....	63
500.1 Introduction .....	63
501 General Accounting.....	64
501.1 Accounting Program .....	64
502 Revenue .....	64
502.1 Overview .....	64
503 Accounts Payable Management .....	64
503.1 Overview .....	64
504 Travel & Employee Expense Reimbursements .....	65
504.1 Overview .....	65
504.2 Policy and Reimbursement .....	65
505 Payroll and Related Policies .....	66
505.1 Payroll Administration .....	66
505.2 Changes in Payroll Data .....	66
505.3 Payroll Taxes .....	67
505.5 Distribution of Payroll .....	67
506 Paid Time Off (PTO).....	67
507 Bank Account and Cash Management .....	67
507.1 Authorized Signers and Bank Card(s).....	67
507.2 Bank Reconciliations .....	67
507.3 Cash Flow .....	68
507.4 Wire Transfers.....	68
508 Inventory .....	69
508.1 Policy .....	69
509 Prepaid Expenses .....	69
509.1 Policy .....	69
509.2 Procedures .....	69
509.3 Prepaid Insurance .....	69
509.4 Prepaid Property Taxes .....	70
510 Investments.....	70
511 Property and Equipment.....	70

511.1 Policy .....	70
511.2 Depreciation and Useful Life.....	70
511.3 Fixed Assets.....	71
512 Accrued Liabilities .....	72
512.1 Policy .....	72
512.2 Accrued Leave .....	72
513 Net Assets .....	72
513.1 Disclosures .....	72
514 Financial Statements.....	73
514.1 Policy .....	73
514.2 Financial Statements of the HMN.....	73
515 Tax Reporting.....	74
515.1 Policy .....	74
515.2 Filing of Returns .....	74
516 Budgeting .....	74
516.1 Overview .....	74
516.2 Preparation, Monitoring and Modification.....	74
517 Annual Audit .....	75
517.1 Policy .....	75



## HOME MEANS NEVADA, INC.

### 100 POLICY MANUAL OVERVIEW

### 101 Policy Manual Overview

<b>Policy Area:</b> Organization and Background	
<b>Policy Number &amp; Title:</b> 101 Policy Manual Overview	
<b>Approved Date:</b>	
<b>Revision Date:</b>	<b>Approved by:</b>

#### **PURPOSE:** OVERVIEW OF POLICY MANUAL

The purpose of the HMN Policy Manual is to provide a comprehensive compendium of organizational policies and procedures.

**POLICY:** The Policy Manual shall be maintained and updated by the Operations Manager with the approval of the Board of Directors. The Operations Manager shall be responsible for providing draft revisions to the President for Board consideration and approval as required. Each policy shall identify the purpose for the policy and shall be marked as to the revision number and effective date.



# HOME MEANS NEVADA, INC.

## **102.1 Mission Statement**

<b>Policy Area:</b> Organizational Information	
<b>Policy Number &amp; Title:</b> 102.1 Mission Statement	
<b>Approved Date:</b>	
<b>Revision Date:</b>	<b>Approved by:</b>

### **PURPOSE:**

To provide a clear statement of HMN’s primary purpose to focus employees, officers and service providers on HMN’s core mission.

### **POLICY:**

HMN will have a clearly defined Mission Statement with the intention to express the organizational purpose.

### **MISSION STATEMENT:**

HMN is a platform for foreclosure mediation in the State of Nevada. HMN’s mission is carried out by a qualified and trained team of professionals providing services in an efficient and economical manner, making the needs of eligible Nevada homeowners its top daily priority. The program currently assigned to HMN is the Foreclosure Mediation Program (FMP). HMN performs certain functions of the program.

HMN creates certain notices that Trustees may serve to the grantors of record on owner-occupied properties.

Providing to the trustee a certificate if property is an owner-occupied property as defined in NRS 107.086(19)(d) and satisfies the requirements for a Certificate as set forth in NRS 107.086(4) or (8) because either: (1) no Petition for Mediation was filed; (2) The Petition for Mediation was dismissed, and/or; (3) A Court Order was issued directing the issuance of a Certificate.”

Providing to certain persons a copy of the petition HMN receives to participate in mediation by certified mail or electronically.

The development of a Portal that can be used by certain parties in order to facilitate the FMP process and the parties involved. Upon completion of mediation the District Court will notify HMN of the case outcome.



# HOME MEANS NEVADA, INC.

## **102.2 Vision Statement**

<b>Policy Area:</b> Organizational Information	
<b>Policy Number &amp; Title:</b> 102.2 Vision Statement	
<b>Approved Date:</b>	
<b>Revision Date:</b>	<b>Approved by:</b>

### **PURPOSE:**

To provide a clear statement of HMN's vision with the intention of identifying HMN's future objectives.

### **POLICY:**

HMN will have a clearly defined Vision Statement with the intention of expressing the ultimate aim to which the organization aspires.

### **VISION STATEMENT:**

HMN will implement the Foreclosure Mediation Program in an effective and efficient manner.

Home Means Nevada, Inc., (HMN) is a non-profit entity established in the Department of Business and Industry. Pursuant to Senate Bill 490 passed during the 2017 Legislative Session, HMN has responsibility for certain functions of the Foreclosure Mediation Program. Senate Bill 490 continued the Nevada State Foreclosure Mediation Program. While the Foreclosure Mediation Program still exists, the Nevada Supreme Court has transferred its duties under the Program to the Nevada District Courts and Home Means Nevada, Inc. Individuals who have received a notice of default on owner-occupied housing will now petition the District Court when they want to participate in mediation. The District Court will assign a mediator who will conduct the mediation. Home Means Nevada, Inc. will provide a supporting role in the Foreclosure Mediation Program and work closely with the District Courts and Mediators to ensure a successful program.



# HOME MEANS NEVADA, INC.

## 103.1 Organizational Chart

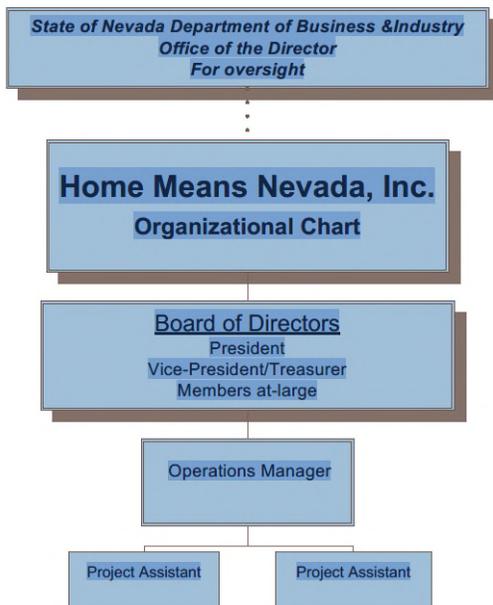
<b>Policy Area:</b> Organizational Structure	
<b>Policy Number &amp; Title:</b> 103.1 Organizational Chart	
<b>Approved Date:</b>	
<b>Revision Date:</b>	<b>Approved by:</b>

**PURPOSE:**

To clearly identify duties, responsibilities and roles to carry out organizational objectives.

**POLICY:**

- 1) HMN will have a clearly defined organizational structure, easily identified as an organization chart;
- 2) HMN will maintain a list of Board Members;
- 3) HMN will prepare and periodically update job descriptions for every position.





## HOME MEANS NEVADA, INC.

### 103.2 Board Members

<b>Policy Area:</b> Organizational Structure	
<b>Policy Number &amp; Title:</b> 103.2 List of Board Members	
<b>Approved Date:</b>	
<b>Revision Date:</b>	<b>Approved by:</b>

Board of Directors:

1. Shannon Chambers - President
2. Perry Faigin – Vice President/Treasurer
3. Jennifer Yim Member at-large
4. Verise Campbell Member at-large
5. Robin Sweet Member at-large



## HOME MEANS NEVADA, INC.

### 103.3 Job Descriptions

<b>Policy Area:</b> Organizational Structure	
<b>Policy Number &amp; Title:</b> 103.3 Job Descriptions	
<b>Approved Date:</b>	
<b>Revision Date:</b>	<b>Approved by:</b>

Job Descriptions attached for the following positions:

- Operations Manager
- Project Assistant(s)



## HOME MEANS NEVADA, INC.

### **Job Description: Operations Manager**

**General Purpose:** Under the direction of the Board of Directors, the Operations Manager is responsible for overall management and operation of Home Means Nevada Corporation (HMN) Foreclosure Mediation Program and protection of the organization's financial assets by providing operational support and leadership for the program and assuring appropriate compliance with Board directives and applicable grantor, federal, and state requirements. This position will be responsible for meeting and exceeding the Foreclosure Mediation Program goals, quality metrics and applicable regulation controls and guidelines. In addition, The Operations Manager will design the most efficient and scalable processes, analytical reports and dashboards.

#### **Tasks**

- Responsible for quality control, performance and reporting of FMP
- Develop and provide recommendations to Board of Directors to ensure an effective issuance and monitoring program
- Demonstrate the ability to identify program needs and use them to drive strategy, processes, and reporting
- Maintain official records and documents, and ensure compliance with federal, state and local regulations.
- Maintain a working knowledge of significant developments and trends in the field.
- Drive the consistent interpretation and execution of all business policies and procedures change management decisions from concept to implementation.
- Prepare and present program enhancements focusing on cost, benefits, and stability
- Analyze and document business processes and problems
- Accountable for group communication and various management reporting
- Manage and work with vendors to escalate issues for quick problems resolution
- Resolve customer issues or questions
- Other duties as assigned

In communication, Operations Manager will:

- See that the Board is kept fully informed on the condition of the organization and all-important factors influencing it.
- Establish sound working relationships and cooperative arrangements with Trustees, Grantors, Courts and other entities that would use our services.



## HOME MEANS NEVADA, INC.

- Provide quarterly reports to the Board, Department of Business and Industry, Governor's Office and Nevada Interim Finance Committee (IFC).

In relations with staff, Operations Manager will:

- Be responsible for the recruitment, employment, and release of all personnel.
- Ensure that job descriptions are developed, that regular performance evaluations are held, and that sound human resource practices are in place.
- Encourage staff development, education, and assist program staff in relating their specialized work to the total program of the organization.
- Maintain a climate which attracts, keeps, and motivates a diverse staff of top quality people.
- Develop and maintain relationships with Financial Institutions, Government Sponsored Entities State of Nevada Court systems and others stakeholders.

In budget and finance, Operations Manager will:

- Be responsible for developing and maintaining sound financial practices.
- Work with the staff and the board in preparing a budget; see that the organization operates within budget guidelines.
- Jointly, with the Board of Directors, conduct official correspondence for the organization.

### **Qualifications:**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

### **Education and Experience:**

- Requires a bachelor degree in Information Technology /Business or equivalent
- Minimum of 4 years of experience in mortgage servicing/mortgage operations management or related field
- Proven knowledge of SB490 and other federal and state foreclosure mediation regulations
- Strong technical acumen with MS Office products required including advanced skills in Excel
- Excellent analytical and problem-solving skills
- Exceptional written and oral communication skills



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- Ability to define problems, collect data, establish facts, and draw valid conclusions
- Good judgment with the ability to make timely and sound decisions
- Strong attention to detail and accuracy
- Ability to multitask and prioritize accordingly
- Versatility, flexibility, and a willingness to work within constantly changing priorities with enthusiasm

**Communication Skills:** The Operations Manager must exhibit the ability work in a collaborative environment with loan servicer, housing counseling agencies, legal counsels, State and Federal government agencies and a Board of Directors/Advisors.

**Computer Skills:** Very proficient with MS Office Suite, especially with Excel. Experience developing systems and reports that are easily understood and comply with audits and oversight.

**Physical Demands:** The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable challenged individuals to perform the essential functions. Ability to maintain manual dexterity with prolonged computer operation; to sit for extended periods and to lift files, rarely exceeding 40 pounds.

**Work Environment:** The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. While performing the duties of this job, the employee is exposed to moderate noise distractions.

**Direct Report:** The Operations Manager reports directly to the Board of Directors. The Operations Manager may also be required to provide reports to the State of Nevada Department of Business & Industry Housing Division overseeing the program.



## HOME MEANS NEVADA, INC.

### Important Notices:

This is not necessarily an exhaustive list of all responsibilities, skills, duties, requirements, efforts or working conditions associated with the job. While this is intended to be an accurate reflection of the current job, management reserves the right to revise the job when circumstances change; i.e., emergencies, rush jobs, changes in personnel, workload, technological developments, etc.

“I have read this Job Description and certify that I can perform all listed without significant risk of the health and safety of myself or others.”

---

Employee Name

---

Date

---

Employee Signature

---

Date

---

Manager/Supervisor Signature

---

Date



## HOME MEANS NEVADA, INC.

### **Job Description: Project Assistant**

**General Purpose:** Under the guidance of the Operations Manager, the Project Assistant is responsible for carrying out the daily functions of the Home Means Nevada, Inc. Foreclosure Mediation Program, seeing to it that all aspects are fully attended to and completed according to program requirements. This includes but is not limited to performing administrative and office support activities by collecting and providing program related data, preparing correspondence and reports, managing records, handling information requests, greeting visitors, screening telephone calls, arranging conference calls and scheduling meetings.

### **Tasks:**

- Adherence to all company policies
- Organize and maintain program files and Foreclosure Mediation Program Portal
- Track timelines and operations of Home Means Nevada Foreclosure Mediation Program to ensure it complies with Senate Bill (SB) 490 and other federal and state foreclosure mediation regulations
- Maintain pro-active management style approach to anticipate and minimize or prevent potential problems or conflicts
- Facilitate timely preparation and delivery of all required documentation
- Resolve customer issues or questions, as needed
- File and retrieve corporate documents, records, and reports
- Confer with Operation Manager and staff to plan and develop methods and procedures to lower costs and obtain greater program efficiency
- Monitor accounts payable and budgeting
- Conduct research and prepare reports, dashboards, analysis, and other documents
- Type and edit memos, letters, and program related documents
- Design correspondence forms and standardize document templates
- Read and analyze incoming general memos, submissions, and reports, invoices to determine their significance and plan their distribution
- Assist Operations Manager and staff members with scheduling meetings, calls and travel plans
- Establish sound working relationships and cooperative arrangements with Trustees, Grantors, and Courts and other entities that would use our services
- Other duties as assigned

### **Qualifications:**

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required.



## HOME MEANS NEVADA, INC.

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

### **Education and Experience:**

- Minimum of 2 years of experience performing administrative duties or duties in a related field
- Ability to define problems collect data, establish facts, and draw valid conclusions
- Exceptional written and oral communication skills
- Advanced level MS Office Suite skills
- Strong attention to detail and accuracy
- Ability to multitask and prioritize accordingly
- Excellent customer service, organization, negotiation and problem-solving skills
- Demonstrated knowledge of telephone etiquette, a professional attitude and integrity
- Good judgment with the ability to make timely and sound decisions
- Must have strong, detailed organizational skills with the ability to prioritize and manage multiple projects and deadlines.
- Must be a self-starter and take initiative
- Versatility, flexibility, and a willingness to work within constantly changing priorities with enthusiasm

**Physical Demands:** The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable challenged individuals to perform the essential functions. Ability to maintain manual dexterity with prolonged computer operation; to sit for extended periods and to lift files, rarely exceeding 25 pounds.

**Work Environment:** The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. While performing the duties of this job, the employee is exposed to moderate noise distractions.

**Direct Report:** The Project Assistant reports directly to the Operations Manager. The Project Assistant may also be required to perform tasks for the Board of Directors overseeing the program.



## HOME MEANS NEVADA, INC.

### Important Notices:

This is not necessarily an exhaustive list of all responsibilities, skills, duties, requirements, efforts or working conditions associated with the job. While this is intended to be an accurate reflection of the current job, management reserves the right to revise the job when circumstances change; i.e., emergencies, rush jobs, changes in personnel, workload, technological developments, etc.

“I have read this Job Description and certify that I can perform all listed without significant risk of the health and safety of myself or others.”

---

Employee Name

---

Date

---

Employee Signature

---

Date

---

Manager/Supervisor Signature

---

Date



## HOME MEANS NEVADA, INC.

### 104.1 Agency Bylaws

<b>Policy Area:</b> Key Organizational Documents	
<b>Policy Number &amp; Title:</b> 104.1 Agency Bylaws	
<b>Approved Date:</b>	
<b>Revision Date:</b>	<b>Approved by:</b>

See Attached Bylaws



Bylaws.pdf



## HOME MEANS NEVADA, INC.

### 104.2 501(c) 3 Letter

<b>Policy Area:</b> Key Organizational Documents	<b>Policy Number:</b> 104.2
<b>Policy Number &amp; Title:</b> 104.2 501(c)3 Letter	
<b>Approved Date:</b>	
<b>Revision Date:</b>	<b>Approved by:</b>

See Attached for 501(c) 3 Letter



# HOME MEANS NEVADA, INC.

INTERNAL REVENUE SERVICE  
P.O. BOX 2508  
CINCINNATI, OH 45201

DEPARTMENT OF THE TREASURY

Date: AUG 29, 2013

HOME MEANS NEVADA INC  
C/O ASHOK MIRCHANDANI:  
555 E WASHINGTON AVE SAWYER BLDG  
LAS VEGAS, NV 89101

Employee Identification Number:  
45-4412372  
DLN:  
17053168315003  
Contact Person:  
APRIL D GARRETT ID#31493  
Contact Telephone Number:  
(877) 829-5500  
Accounting Period Ending: June 30  
Public Charity status:  
170 (b)(1)(A)(vi)  
Form 990 Required:  
Yes  
Effective Date of Exemption  
January 25, 2012  
Contribution Deductibility: Yes  
Addendum Applies:  
No

Dear Applicant:

We are pleased to inform you that upon review of your application for tax exempt status we have determined that you are exempt from Federal income tax under section 501(c)(3) of the Internal Revenue Code.

Contributions to you are deductible under section 170 of the Code. You are also qualified to receive tax deductible bequest, devise, transfers or gifts under section 2055, 2106 or 2522 of the Code. Because this letter could help resolve any questions regarding your exempt status, you should keep it in your permanent record.

Organizations exempt under section 501(c)(3) of the Code are further classified as either public charities or private foundations. We determined that you are a public charity under the Code section(s) listed in the heading of this letter.

Please see enclosed Publication 4221-PC, compliance Guide for 501(c)(3) Public Charities, for some helpful information about your responsibilities as an exempt organization.

Sincerely,

Director, Exempt Organizations

Enclosure: Publication 4221-PC

Letter 947 (00/CG)

ZOO.d

07:51 0109-09-200

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## HOME MEANS NEVADA, INC.

### 104.3 Agency Agreements and Memorandums of Understandings (MOUs)

<b>Policy Area: Key Organizational Documents</b>	
<b>Policy Number &amp; Title: 104.3 Agency Agreements and Memorandums of Understandings (MOU'S)</b>	
<b>Approved Date:</b>	
<b>Revision Date:</b>	<b>Approved by:</b>

Insert MOU/CMS here if any.

[MOU Supreme Court and Home Means Nevada 071917 \(3\) - Shortcut.Ink](#)



## HOME MEANS NEVADA, INC.

### **200 OVERVIEW**

#### **200 Program Overview**

<b>Policy Area:</b> Programs Offered	
<b>Policy Number &amp; Title:</b> 200 Program Overview	
<b>Approved Date:</b>	
<b>Revision Date:</b>	<b>Approved by:</b>

#### **PURPOSE:**

To maintain a comprehensive overview of all programs offered.

#### **POLICY:**

HMN Operations Manager will prepare, maintain and update program descriptive documents for public distribution. Program descriptive documents shall be made available to the public on the HMN public website.

**List of Current Programs: Foreclosure Mediation Program pursuant to Senate Bill 490 (2017 Legislative Session).**



## HOME MEANS NEVADA, INC.

### **300 FORECLOSURE MEDIATION PROGRAM**

#### **300 Foreclosure Mediation Program Implementation**

<b>Policy Area:</b> Foreclosure Mediation Program Implementation	
<b>Policy Number &amp; Title:</b> 300 Foreclosure Mediation Program Implementation	
<b>Approved Date:</b>	
<b>Revision Date:</b>	<b>Approved by:</b>

#### **PURPOSE:**

To provide a comprehensive overview of the Foreclosure Mediation Program.

#### **POLICY:**

HMN Operations Manager will prepare, maintain and update program implementation schedules, diagrams and procedures.

#### **List of Main Foreclosure Mediation Program Implementation outcomes:**

Home Means Nevada, Inc., (HMN) is a non-profit entity established in the Department of Business and Industry. Pursuant to Senate Bill 490 passed during the 2017 Legislative Session, HMN has responsibility for certain functions of the Foreclosure Mediation Program. Senate Bill 490 continued the Nevada State Foreclosure Mediation Program. While the Foreclosure Mediation Program still exists, the Nevada Supreme Court has transferred its duties under the Program to the Nevada District Courts and Home Means Nevada, Inc. Individuals who have received a notice of default on owner-occupied housing will now petition the District Court when they want to participate in mediation. The District Court will assign a mediator who will conduct the mediation. Home Means Nevada, Inc. will provide a supporting role in the Foreclosure Mediation Program and work closely with the District Courts and Mediators to ensure a successful program.



## **HOME MEANS NEVADA, INC.**

### **400 GENERAL OFFICE ADMINISTRATION**

#### **401 Employee Handbook & Personnel Manual**

<b>Policy Area:</b> General Office Administration	
<b>Policy Number &amp; Title:</b> 401 Employee Handbook & Personnel Manual	
<b>Approved Date:</b>	
<b>Revision Date:</b>	<b>Approved by:</b>

#### **PURPOSE:**

To provide employees with a general understanding of employment policies, benefits and work rules at HMN.

#### **POLICY:**

HMN PRESIDENT AND/OR VICE PRESIDENT will prepare, maintain and update Employee Handbook and Personnel Manual. Employees are requested to familiarize themselves with its content and keep it available as a reference.

#### **401.1 Introduction**

##### **401.1.1 Description of Handbook**

This handbook is intended to provide employees of Home Means Nevada (or the "Company") with a general understanding of employment policies, benefits and work rules at Home Means Nevada (HMN). Employees are requested to familiarize themselves with its content and keep it available as a reference.



## **HOME MEANS NEVADA, INC.**

A handbook is a summary of business policies and cannot anticipate every situation or answer every employment question about employment or business practices. The handbook is not an employment contract and is not intended to create contractual obligations of any kind. HMN reserves the rights to modify, revoke, suspend, terminate, or change any and all such plans, policies or procedures, in whole or in part, at any time, and with or without notice. Employees will be notified of any material changes in a timely fashion.

If any employee has any questions regarding the material covered in this handbook, they are encouraged to contact their supervisor and may request a copy of the policy and procedure for future information. If there is any conflict between the information in the handbook and the information in the Company's policies, the policies will prevail. The information in this manual is current as of the publication date but is subject to change.

### **401.1.2 Confidentiality**

Information about the HMN, its employees, applicants, suppliers, and vendors must be kept confidential and divulged only to individuals within the Company with both a need to receive and authorization to receive the information. If in doubt as to whether information should be divulged, err in favor of not divulging information and discuss the situation with a supervisor.

All records and files maintained by the HMN are confidential and remain the property of the Company. Records and files are not to be disclosed to any outside party without the express permission of the Board of Directors. Confidential information includes, but is in no way limited to: financial records; business and strategic plans; personnel and payroll records regarding current and former employees; the identity of, contact information for, and any other account information on applicants, vendors, and suppliers; programs, techniques, and processes; and any other documents or information regarding the Company's operations, procedures, or practices.

### **401.1.3 Employment At-Will**

It is the goal of HMN to provide a positive work environment. The Company is aware that personnel changes may be initiated by employees and management alike; in this regard, it is expressly understood that employment at HMN shall continue only so long as it is mutually agreeable to both the employee and the Company. Either the employee or HMN may terminate employment for any reason, with or without cause, and at any time. No section of this handbook is meant to be construed, nor should be construed, as establishing anything other than an employment-at-will relationship, nor does it limit management's discretion to make personnel decisions.



## **HOME MEANS NEVADA, INC.**

Employment occurs when an applicant accepts an offer of employment and a date of hire is agreed upon by HMN. All employment is at will. An employee's job performance will be reviewed regularly throughout the course of employment. HMN operates as a result of the passage by the 2017 Nevada Legislature of SB490. HMN is subject to the Nevada Legislature, The State of Nevada Department of Business and Industry guidance and oversight.

An employee will be responsible to perform any duties as are necessary to the fulfillment of the functions of the assigned job. Other duties may be assigned from time to time. As HMN program guidelines and needs are subject to change, job description duties are not meant to be all-inclusive. They serve as a general guide to the employee's principal responsibilities. HMN reserves the right to change or modify any aspect of an employee's job duties.

Continued employment with HMN is contingent upon continued funding of the Foreclosure Mediation Program and/or other programs approved by the Nevada Legislature and/or the Department of Business of Industry based on funding and is for no specific duration.

HMN prohibits an employee from working under the immediate supervisor or in the direct line of authority of someone with whom he/she is having a "dating relationship" or a family member, including a spouse, child, parent, aunt, uncle, niece, nephew, grandparent, grandchild, or first cousin or the same relation by marriage.

Overtime: Any overtime eligibility, if any, will be determined in accordance with the Fair Labor Standards Act. Employees are expected to accurately report all hours worked.

### **401.1.4 Equal Opportunity Employment**

HMN endorses the rights of equal opportunity found within state and federal legislation. The Company offers equal opportunity for all people regardless of race, color, religion, gender, disability, sexual orientation, marital status or any other basis protected by federal, state or local regulations. Employment selection procedures enhance this commitment as well as providing an environment that encourages training and promotional opportunities free of discrimination.

To comply with applicable laws ensuring equal employment opportunities to qualified individuals with a disability, the HMN will make reasonable accommodations for known physical or mental limitations of an otherwise qualified individual with a disability who is an applicant or an employee unless undue hardship would result.

Any applicant or employee who believes they have been subjected to any form of unlawful discrimination, or who believe they require an accommodation in order to perform the essential functions of the job should contact HMN corporate counsel immediately.



## **HOME MEANS NEVADA, INC.**

### **401.1.5 Employee of Relatives**

HMN wants to ensure that corporate practices do not create situations such as conflict of interest or favoritism. This extends to practices that involve employee hiring, promotion and transfer. Close relatives, partners, those in a dating relationship or members of the same household are not permitted to be in positions that have a reporting responsibility to each other. Close relatives are defined as husband, wife, domestic partner, father, mother, father-in-law, mother-in law, grandfather, grandmother, son, son-in-law, daughter, daughter-in law, uncle, aunt, nephew, niece, brother, sister, brother-in-law, sister-in-law, step relatives, cousins and domestic partner relatives.

If employees begin a dating relationship or become relatives, partners or members of the same household, and if one party is in a supervisory position, that person is required to inform the President and/or Vice President and the Board of Directors.

HMN reserves the right to apply this policy to situations where there is a conflict or the potential for conflict because of the relationship between employees, even if there is no direct- reporting relationship or authority involved

Employment of a relative of requires the written approval of the Board of Directors.

### **401.1.6 Employee relative Relative-Vendor Transaction**

This section covers restrictions on the use of employee relative-vendor relationships, as suppliers of goods and services (including consultant services).

A relative is defined as an employee's spouse, child, parent, brother, sister, son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law, sister-in-law, and step-relatives in the same relationship. Near relative also includes an employee's domestic partner or individual with one of the above relationships to the domestic partner.

It is the policy of HMN to separate an employee's private interests from the Company's business in order to safeguard HMN and its employees against charges of favoritism in acquisition of goods and services. No vendor arrangements with relatives, as defined, are permitted.



## HOME MEANS NEVADA, INC.

### **401.1.7 Harassment**

HMN prohibits harassment of any employee. Federal and state laws prohibit harassment of employees or applicants and require employers to take reasonable steps to prevent harassment.

HMN will promptly investigate and respond to all complaints of illegal harassment. Any employee who believes he or she has been the victim of harassment or has witnessed harassment should report it immediately to his supervisor. If the harassing party is a supervisor, the incident must be reported promptly to corporate counsel.

Forms of harassment may include, but are not limited to the following:

**Verbal harassment;** i.e.: suggestive, insulting, or derogatory comments, innuendoes, sounds, jokes, teasing, whistling, or slurs and unwanted sexual propositions or threats.

**Physical harassment;** e.g. impeding or blocking movement, or any unwanted physical contact or interference with normal work or movement, unwanted gender advances, including touching, pinching, brushing the body, sexual contact or assault.

**Visual harassment;** i.e.: derogatory posters, cartoons, suggestive objects, pictures, letters, or drawings; also, such actions as leering or obscene gestures.

Gender harassment is defined as any unwelcome sexual advances, requests for sexual favors and other verbal or physical conduct of a sexual nature that, (1) has been made explicitly or implicitly a term of condition of an individual's employment, (2) is used as a basis for employment decisions such as promotions and benefits affecting such individual, or (3) substantially interferes with an individual's work performance or creates intimidating, hostile, or offensive working environment.

Any employee who believes he/she has been harassed by a co-worker, supervisor, vendor, applicant or agent of HMN should immediately report the facts of the incident(s) and the names of the individuals involved to his/her supervisor or corporate counsel. Such employees should not fear any reprisal. All employees should immediately report any incident(s) of harassment they witness to a management representative.

After a report is received, an internal investigation will be undertaken immediately. Any supervisor, agent or other employee who has been found by the Company, after investigation, to have harassed another employee in violation of this policy will be subject to discipline. Discipline may range from a warning to termination of employment.



## **HOME MEANS NEVADA, INC.**

If the internal investigation does not remedy the illegal harassment to the employee's satisfaction, the employee may file a harassment charge with the local office of the State Department of Employment, Training and Rehabilitation (DETR), or notify the Nevada Equal Rights Commission (NERC) (The addresses and phone numbers of the Nevada DETR, as well as the local offices of NERC, are listed in the white pages of the phone book or available on the internet at their respective web sites).

The law prohibits any employer from retaliating against any employee for filing a charge, or for cooperating in any manner with the DETR or EEOC in its investigation of the charge.

If you have any questions concerning this policy, please contact corporate counsel immediately.

### **401.2 Employment Policies and Practices**

#### **401.2.1 Background Checks**

To ensure that individuals who join HMN are well qualified and to ensure that HMN maintain a safe and productive work environment, it is our policy that we may conduct pre-employment background checks on all applicants who accept an offer of employment.

The Company reserves the right to investigate an individual's prior employment history, credit history, DMV records, personal references, educational and criminal background, as well as other relevant information that is reasonably available to the Company.

All offers of employment are conditioned on receipt of a background check report that is acceptable to HMN. Background checks are conducted in conformity with the Fair Credit Reporting Act, the Americans with Disabilities Act, and state and federal privacy and antidiscrimination laws. Reports are kept confidential and are only viewed by individuals involved in the hiring process.

HMN also reserves the right to conduct a background check for current employees to determine eligibility for promotion or reassignment in the same manner as described above.



## **HOME MEANS NEVADA, INC.**

### **401.2.2 Immigration Checks**

HMN will comply with applicable immigration laws, including the Immigration Reform and Control Act of 1986 and the Immigration Act of 1990. As a condition of employment, every individual must provide satisfactory evidence of his or her identity and legal authority to work in the United States. Applicants may select to provide any form of acceptable identification from a list of documents provided when completing I-9 form.

### **401.2.3 Employment Classification**

#### **A. Regular Employees**

Regular employees are those who are hired to work on a regular schedule. Regular employees may be classified as full-time or part-time.

#### **B. Full-Time Employees**

Regular full-time employees are those who are regularly scheduled to work 40 hours per week.

#### **C. Part-Time Employees**

Part-time employees are those who are regularly scheduled to work less than 40 hours per week. Part-time employees who are regularly scheduled to work at least 30 hours per week are eligible for the benefits described in this handbook. Personal hours and sick hours may be pro-rated for employees regularly working less than 40 hours per week. Part-time employees who are scheduled to work less than 30 hours per week are not eligible for benefits.

#### **D. Temporary Employees**

Temporary employees are those employed for short-term assignments. Short-term assignments generally will be periods of three months or less. Temporary employees are not eligible for employee benefits except where mandated by law.

#### **E. Inactive Status**

Employees who are on an approved leave of absence that exceeds 3 months will be placed on inactive status. During the time the employee is on inactive status, personal and sick time will not accrue.



## **HOME MEANS NEVADA, INC.**

### **F. Temporary Transfers**

Employees who request a transfer to another job for medical reasons may be considered for a temporary transfer if a position exists at the time the transfer is requested and the employee is qualified to perform the job. The employee will be paid in accordance with the responsibilities and duties of the temporary job.

### **G. Job Duties**

During the job training period, the employee will be trained in the primary job responsibilities and performance standards. From time to time employees may be asked to work on a special assignment or to assist with other work necessary or important to the operation of the Company.

HMN reserves the right, at any time, with or without notice, to alter or change job responsibilities, reassign or transfer job positions, or assign any additional responsibilities.

### **I. Exempt Employees**

Certain jobs are exempt from the overtime provisions pursuant to the requirements of the Fair Labor Standards Act. In general, HMN considers the following positions exempt from overtime: managers, professional staff attorneys and professional staff responsible for projects.

### **H. Non-Exempt Employees**

Employees who are paid for time worked and are subject to the overtime provisions of the state and federal labor laws. HMN considers all positions not listed above under exempt positions to be "non-exempt" jobs.

### **401.2.4 Work Schedules**

HMN normal business hours are Monday through Friday between the hours of 8:00 a.m. and 5:00p.m. Employees are expected to work normal business hours unless the President and/or Vice President approve an alternative work schedule. HMN reserves the right to request employees to work other schedules, including Saturdays, if needed to carry out the mission of the Company.

The workday (a consecutive 24-hour period) begins at 12:01 a.m. and ends at midnight. The workweek begins on Sunday and ends on Saturday.



## **HOME MEANS NEVADA, INC.**

### **401.2.5 Meals and Rest Periods**

The scheduling of meal periods at HMN is set by the employee's immediate manager with the goal of providing the least possible disruption to company operations.

#### **A. Mandatory Meal Period**

Employees who work at least 8 consecutive hours will be provided a meal break not to exceed 60 minutes. Nonexempt employees are to be completely relieved of all job duties while on meal breaks and must record time for meal periods on their timesheet. Meal periods are unpaid and should not be included in the total hours of work per day.

#### **B. Rest Breaks**

Employees are permitted a 10-minute rest break for each four hours of work. Employees on rest breaks are not required to clock in and clock out because rest breaks are paid and considered time worked.

#### **C. Impermissible Use of Meal Period and/or Rest Breaks**

Neither the lunch period nor the rest break(s) may be used to account for an employee's late arrival or early departure or to cover time off for other purposes - for example, rest breaks may not be accumulated to extend a meal period, and rest breaks may not be combined to allow an extended break from work. Should a rest break not be taken it is forfeited.

### **401.2.6 Personnel Records**

Employees have a right to inspect certain documents in the personnel file, as provided by law, in the presence of a Company representative at a mutually convenient time. Employees may provide documentation for any disputed item which will be maintained in the personnel file along with the original document.

HMN will restrict disclosure of the personnel file to authorized individuals within the Company or to law enforcement and regulatory agencies with proper authority. Any request for information from personnel files must be directed to corporate counsel or a designated management representative. Only corporate counsel or a designated management representative may release information about current or former employees.



## **HOME MEANS NEVADA, INC.**

Disclosure of personnel information to outside sources is limited. However, HMN will cooperate with requests from authorized law enforcement or local, state or federal agencies conducting official investigations and as otherwise legally required.

### **401.2.7 Employee References**

All requests for references must be directed to corporate counsel. No HMN manager, supervisor, or employee is authorized to release references for current or former employees. HMN's policy regarding references for former employees is to disclose dates of employment and the job title of the last position held.

If a current or former employee authorizes disclosure in writing, the Company will provide a prospective employer with information on the amount of salary or wage earned.

### **401.2.8 Termination of Employment**

#### **A. Reductions in Force**

While HMN hopes to continue providing employment opportunities, business conditions, applicant demands, and other factors are unpredictable. Changes or downturns in any of these or other areas could create a need to restructure or to reduce the number of people employed.

In determining which employees will be subject to layoffs, the Company will take into account, among other things, operational requirements, the skill, productivity, ability, past performance and length of service.

#### **B. Discipline and Involuntary Terminations**

Violation of Company policies and rules may warrant disciplinary action. HMN reserves the right to utilize discipline that may include verbal warnings, written warnings, demotion, suspension and termination. The system is not formal and the Company may, at its sole discretion, utilize whatever form of discipline is deemed appropriate for the circumstances, up to and including termination of employment. The Company's policy of discipline does not limit or alter the at-will employment relationship.



## HOME MEANS NEVADA, INC.

### C. Voluntary termination

An employee who voluntarily resigns his/her employment or fails to work for three consecutively scheduled workdays without notice to, or approval by his/her supervisor will be considered to have voluntarily terminated employment with HMN. All Company-owned property must be returned in good working order immediately upon termination of employment.

#### **401.2.9 Employee Reviews and Salary Adjustments**

The Operations Manager will receive a six (6) month review from the original date of hire and an annual review one (1) year from the original date of hire performed by the President and/or Vice President. Thereafter, the Operations Manager will receive an annual review performed by the President and/or Vice President.

The Project Assistant(s) will receive an annual review performed by the Operations Manager.

Any proposed increases in salary for the Operations Manager based on the six (6) month or annual review shall be brought to the Board for approval.

Upon recommendation of the Operations Manager, the Project Assistant(s) may receive a 2.5% increase in salary after six (6) months of employment based on a satisfactory performance review performed by the Operations Manager and another 2.5% increase in salary after a satisfactory annual performance review performed by the Operations Manager for a total of 5% after completion of one year of employment. After one year of employment the Operations Manager shall perform an annual performance review of the Project Assistant(s) and recommend a salary increase not to exceed 5% per year that will be reviewed by the by the President and/or Vice President and reported to the Board.



## **HOME MEANS NEVADA, INC.**

### **401.3 Standards of Conduct**

#### **401.3.1 Prohibited Conduct**

In order to assure orderly operations and provide the best possible work environment, HMN expects employees to follow rules of conduct that will protect the interests and safety of all personnel. It is not possible to list all the forms of behavior that are considered unacceptable in the workplace, but the following are examples of infractions of rules of conduct that may result in disciplinary action, including suspension, demotion or termination of employment.

- Falsification of employment records, employment information, or other records.
- Falsification of time sheets, whether you're own or another employee's.
- Unauthorized use of Company equipment, time, materials, or facilities.
- Possessing, distributing, selling, transferring, or using or being under the influence of alcohol or illegal drugs or willful misuse of prescription drugs in the work area.
- Provoking a fight or fighting at any time during working hours or on premises owned or occupied by the Company.
- Carrying firearms or any other dangerous weapons, at any time during working hours or on premises occupied by the Company.
- Causing, creating, or participating in a disruption of any kind during working hours or on premises occupied by the Company.
- Insubordination, including but not limited to failure or refusal to obey the orders or instructions of any supervisor or member of management, or the use of abusive or threatening language toward any supervisor or member of management.
- Failing to notify the appropriate supervisor when unable to report to work.
- Failing to obtain permission to leave work for any reason during normal working hours.
- Failing to observe working schedules, including rest and lunch periods.
- Failing to provide a physician's certificate when requested or required to do so.
- Wearing unprofessional or inappropriate styles of clothing or hair while working.
- Violating any safety, health, or security policy, rule or procedure of the Company.
- Committing a fraudulent act or a breach of trust in any circumstances.
- Unauthorized distribution or release of confidential information.

Although employment may be terminated at-will by either the employee or the Company at any time, without following any formal system of discipline or warning, the Company may exercise its discretion to utilize forms of discipline that are less severe than termination. Examples of less severe forms of discipline may include verbal warnings, written warnings, demotions and suspensions. While one or more of these forms of discipline may be taken in connection with a particular employee, no formal order or procedures are necessary.



## **HOME MEANS NEVADA, INC.**

This statement of prohibited conduct does not alter or limit the Company's policy of employment at-will.

### **401.3.2 Drug and Alcohol Abuse**

HMN is concerned about the use of alcohol, illegal drugs or controlled substances as it affects the workplace. Use of these substances can adversely affect an employee's work performance, efficiency, safety and health. In addition, the use or possession of these substances on the job constitutes a potential danger to the welfare and safety of other employees and exposes the Company to the risks of property loss or damage, or injury to other persons. Furthermore, the use of prescription drugs and/or over-the-counter drugs also may affect an employee's job performance.

The following rules and standard of conduct apply to all employees either on Company property or during the workday, and forbids:

- Possession or use of alcohol, or being under the influence of alcohol while on the job.
- Driving a vehicle while under the influence of alcohol or drugs.
- Distribution, sale or purchase of an illegal or controlled substance while on the job.
- Possession or use of an illegal, controlled substance or being under the influence of an illegal or controlled substance while on the job.

In order to enforce this policy, the Company reserves the right to conduct searches of Company property or employees' property including, but not limited to employee lunch boxes, baggage, private vehicles parked on Company premises or work-site, and to implement other measures necessary to deter and detect abuse of this policy.

An employee who is using prescription or over-the-counter drugs that may impair the employee's ability to safely perform the job, or affect the safety or well-being of others, must notify his/her supervisor of such use immediately before starting or resuming work.

An employee's conviction on a charge of illegal use, sale or possession of any controlled substance while off Company property will not be tolerated. In accordance with the Drug Free Workplace Act of 1988, the Company will take appropriate action against a convicted employee up to and including termination, or the satisfactory participation in a drug abuse assistance or rehabilitation program, depending upon the circumstances of each employee's situation.

HMN will encourage and reasonably accommodate employees with chemical dependencies (alcohol and/or drugs) to seek treatment and/or rehabilitation. Employees desiring such assistance



## **HOME MEANS NEVADA, INC.**

should request a leave of absence in order to obtain treatment or rehabilitation. The Company is not obligated, however, to continue to employ any person whose performance of essential job duties is impaired because of drug or alcohol use, nor is the Company obligated to re-employ any person who has participated in treatment and/or rehabilitation if that person's job performance remains impaired as a result of dependency. Additionally, employees who are given the opportunity to seek treatment and/or rehabilitation, but fail to successfully overcome their dependency or problem, will not automatically be given a second opportunity to seek treatment and/or rehabilitation.

### **401.3 Punctuality and Attendance**

HMN expects all employees to report to work on a reliable and punctual basis. Absenteeism, early departures from work and late arrivals burden other employees and the Company. If an employee cannot avoid being late to work or are unable to work as scheduled, they are required to notify their supervisor as soon as possible. Once on premises, employees are expected to begin performing their required job tasks. "Social Hour" gatherings that interfere with maintaining employee work-loads or that may result in delays in meeting with Company clients will not be tolerated and those participating in excessive socialization may be subject to discipline.

An employee is required to inform their supervisor of the expected duration of any absence. The Company will comply with any applicable laws relating to time off from work but it is the employee's responsibility to provide sufficient information to enable the Company to make a determination. Excessive absenteeism may lead to disciplinary action, up to and including termination of employment.

If an employee fails to report for work without any notification to their supervisor and such unreported absence continues for a period of three days, the Company will consider that the employee has abandoned employment and has voluntarily terminated employment.

### **401.3.4 Employee Dress and Appearance**

Work attire is a reflection of Company pride and professionalism. To provide a positive impression to our applicants and other members of the public, all employees must present a professional businesslike appearance. Applicants will be seen on Company premises throughout the work week and as such, professional attire and professional behavior are expected at all times during business hours. The following are some guidelines:

- Clothing must not constitute as safety hazard.



## **HOME MEANS NEVADA, INC.**

- All employees should practice common sense regarding neatness, good taste and comfort. Provocative and/or revealing clothing is prohibited.
- Cut-off jeans, tank tops, shorts, jogging suits, thongs, and similar apparel are not permitted.

Employees are encouraged to contact their supervisor for specific information regarding acceptable attire. If an employee reports to work dressed or groomed inappropriately, they may be sent home without pay and prevented from working until they return to work appropriately groomed and wearing proper attire.

### **401.3.5 Use of Social Media**

Employees may not post financial, confidential, sensitive or proprietary information about the company, clients, employees or applicants on the internet any social media site. Employees are also prohibited from posting obscenities, slurs or personal attacks that can damage the reputation of the company, clients, employees or applicants on the internet or any social media site.

HMN may monitor content on the Internet. Policy violations may result in discipline up to and including termination of employment.

### **401.3.6 Policy Against Workplace Violence**

Acts or threats of physical violence, including intimidation, harassment and/or coercion that involve or affect the Company or that may occur on Company property will not be tolerated. The personal safety and health of each employee is of primary importance.

It is the responsibility of all employees to support safety and health programs by reporting any threats received or restraining orders granted against a disgruntled spouse, domestic partner, acquaintance or co-worker. All incidents of direct or indirect threats and actual violent events will be treated seriously. A direct or indirect threat and/or actual violence will be documented and reported to the President and/or Vice President, HMN's legal counsel, and the Board of Directors. All incidents will be immediately investigated and appropriate action will be taken.



## **HOME MEANS NEVADA, INC.**

### **401.4 Operational Policies and Practices**

#### **401.4.1 Employer Property**

Desks, workstations, computers, vehicles and other designated property are Company property and must be maintained according to Company rules and regulations. The Company reserves the right to inspect all Company property to insure compliance with its rules and regulations, without notice to the employee and/or in the employee's absence.

#### **401.4.2 Employee Property**

An employee's personal property, including but not limited to, packages, purses, backpacks, etc., may be inspected upon reasonable suspicion of unauthorized possession of Company property.

#### **401.4.3 Use of Technology**

HMN's technical resources – including desktop and portable computer systems, fax machines, voice mail, pagers, cellular telephones, and electronic mail (e-mail) – enable employees quickly and efficiently to access and exchange information throughout the Company. When used properly, these resources greatly enhance employee productivity and knowledge. In many respects, these tools are similar to other Company tools, such as stationery, file cabinets, photocopiers and telephones. Because these technologies are rapidly changing, it is important to explain how they fit within the Company and within your responsibilities as an employee.

This policy applies to all technical resources that are owned or leased by the Company, that are used on or accessed from Company premises, or that are used for Company business. This policy also applies to all activities using any Company-paid accounts, subscriptions, or other technical services, such as voice mail and e-mail, whether or not the activities are conducted from Company premises.

NOTE: As an employee uses the Company's technical resources, it is important to remember the nature of the information created and stored. E-mail messages are sometimes casual, like a conversation, and not as carefully thought out as a letter or memorandum. Like any other document, an e-mail message or other computer information can later be used to indicate what an employee knew or felt. Employees should keep this in mind when creating e-mail messages and other documents. Even after an e-mail message is deleted or a file is closed during a computer session, it may still be recoverable and may remain on the system.



## **HOME MEANS NEVADA, INC.**

### **A. Acceptable Uses**

HMN's technical resources are provided for the benefit of the Company and its applicants, vendors and suppliers. These resources are provided for use in the pursuit of Company business and are to be reviewed, monitored, and used only in that pursuit.

Employees are not permitted to use the Company's technical resources for non-work purposes. Accordingly, employees have no right of privacy as to any information or file maintained in or on the Company's property or transmitted or stored through the Company's computer, voice mail, e-mail, or telephone system.

### **B. Unacceptable Uses**

HMN's technical resources should not be used for personal gain or the advancement of an individual's views. Employees who wish to express personal opinions on the Internet should obtain a personal account with a commercial Internet service provider. The employee may not access the Internet for personal reasons using Company resources.

Solicitation for any non-Company business or activity using Company resources is strictly prohibited. The use of the Company's technical resources must not interfere with an employee's productivity, the productivity of any other employee, or the operation of the Company's technical resources.

An employee is prohibited from sending e-mail or other communications that mask the employee's identity or indicate that they were sent by someone else. An employee should never access any technical resources using another employee's password. Similarly, an employee should only access the libraries, files, data, programs, and directories that are related to their specific work duties. Unauthorized review, duplication, dissemination, removal, installation, damage, or alteration of files, passwords, computer systems or programs, or other property of the Company, or improper use of information obtained by unauthorized means, is prohibited.

Sending, saving, or viewing offensive or inappropriate material is prohibited. Messages stored and/or transmitted by computer, voice mail, e-mail, or telephone systems must not contain content that may reasonably be considered offensive. Offensive material includes, but is not limited to, sexual comments, jokes or images, racial slurs, gender-specific comments, or any comments, jokes or images that would offend someone on the basis of his or her race, color, creed, sex, age, national origin or ancestry, physical or mental disability, veteran status, marital status, medical condition, sexual orientation, as well as any other category protected by federal, state, or local laws. Any use of the Company's technical resources to harass or discriminate is unlawful and



## **HOME MEANS NEVADA, INC.**

strictly prohibited by the Company. Violators will be subject to discipline, up to and including discharge.

### **C. Access to Information**

HMN reminds employees to keep in mind that when using the Company's computers the employee is creating Company documents using a Company asset. The Company respects the individual privacy of its employees. However, that privacy does not extend to an employee's work-related conduct or to the use of Company-provided technical resources or supplies.

All information, including e-mail messages and files, that are created, sent, or retrieved over the Company's technical resources is the property of the Company, and should not be considered private or confidential. Employees have no right to privacy as to any information or file transmitted or stored through the Company's computer, voice mail, e-mail, or telephone systems. Any electronically stored information that you create, send to, or receive from others may be retrieved and reviewed when doing so serves the legitimate business interests and obligations of the Company. Employees should also be aware that, even when a file or message is erased, it is still possible to recreate the message. The Company reserves the right to monitor the use of its technical resources at any time. All information including text and images may be disclosed to law enforcement or to other third parties without prior consent of the sender or the receiver.

### **D. Copyrighted Materials**

Employees are prohibited from copying and/or distributing copyrighted materials (e.g., software, database files, documentation, articles, graphics files and downloaded information) through the e-mail system or by any other means unless the employee has confirmed, in advance, from a member of the management team that the Company has the right to copy or distribute the material. Failure to observe a copyright may result in disciplinary action by the Company as well as legal action by the copyright owner. Any questions concerning these rights should be directed to your supervisor.

### **E. Confidential Information**

E-mail and Internet/Web accesses are not entirely secure. Others outside the Company may also be able to monitor your e-mail and Internet/Web access. For example, Internet sites maintain logs of visits from users; these logs identify which Company, and even which particular person, accessed the service. If an employee's work using these resources requires a higher level of security, please contact the President and/or Vice President for guidance on securely exchanging e-mail or gathering information from sources such as the Internet or World Wide Web.



## **HOME MEANS NEVADA, INC.**

All employees must safeguard the Company's confidential information, as well as that of applicants and others, from disclosure. Do not access new voice-mail or e-mail messages with others present. Messages and work containing confidential information should not be left visible when an employee is away from their work area.

### **F. Company's Software Policy**

If an employee has a need to install software on Company computers, the Supervisor must contact the Company's information technology representative and request to have the software installed. Employees are prohibited from installing any software on any Company technical resource.

Involving the Company's information technology representative ensures that the Company can manage the software on Company systems, prevent the introduction of computer viruses, and meet its obligations under any applicable software licenses and copyright laws. Employee's computers are the sole possession of the Company and as such are subject to inspection and monitoring at all times. Employees surfing the internet and/or introducing a computer virus or other destructive or nuisance software will be subject to discipline.

### **G. Employee Responsibilities**

Each employee is responsible for the content of all text, audio, or scanned images that they place or send over the Company's technical resources. Employees may access only files or programs, whether computerized or not, that they have permission to enter.

Because all work areas will be subject to frequent client visitations, all client records must be kept in a discrete manner and not subject to viewing by the public or other Company staff with no direct responsibility relative to the applicant's records.

Violations of any guidelines in this policy may result in disciplinary action up to and including termination.

### **401.4.4 Health and Safety**

The health and safety of employees and others on HMN property are of critical concern to Company. The Company strives to attain the highest possible level of safety in all activities and operations. The Company also intends to comply with all health and safety laws applicable to its business.



## **HOME MEANS NEVADA, INC.**

To this end, HMN must rely upon employees to ensure that work areas are kept safe and free of hazardous conditions. Employees should be conscientious about workplace safety, including proper operating methods and known dangerous conditions or hazards. The employee must report any unsafe conditions or potential hazards to their supervisor *immediately*; even if they believe the problem has been corrected. If an employee suspects a concealed danger is present on the Company's premises, or in a product, facility, piece of equipment, process, or business practice for which Company is responsible, it must be brought to the attention of the supervisor or any available manager immediately.

Periodically, the Company may issue rules and guidelines governing workplace safety and health. All employees should familiarize themselves with these rules and guidelines as strict compliance will be expected. Contact your supervisor for copies of current rules and guidelines. Failure to comply strictly with rules and guidelines regarding health and safety or negligent work performance that endangers health and safety will not be tolerated.

Any workplace injury, accident, or illness must be reported to your supervisor as soon as possible, regardless of the severity of the injury or accident. If medical attention is required immediately, supervisors will assist employees in obtaining medical care, after which the details of the injury or accident must be reported.

### **401.4.5 Smoking Policy**

Employees, applicants, vendors, and other guests are not allowed to smoke in or immediately by Company facilities at any time. Smoking is not allowed in applicant areas, Company vehicles, or in rest rooms.

### **401.4.6 Solicitation and Distribution of Literature**

In order to ensure efficient operation of HMN's business and to prevent annoyance to employees, it is necessary to control solicitation and distribution of literature and the sale of out-side products and services on Company property.

No employee shall solicit or promote support for any cause or organization during his or her working time or during the working time of the employee or employees at whom such activity is directed. Cause-specific clothing, adornments or campaign or cause' buttons are specifically prohibited in the work place.

Under no circumstances will non-employees be permitted to solicit or to distribute written material or to sale any product or service on Company property.



## **HOME MEANS NEVADA, INC.**

### **401.4.7 Housekeeping**

All employees are expected to keep their work areas clean and organized. Common areas such as lunchrooms, restrooms, workshop, etc., are to be kept clean and safe by those using them. Please clean up after meals and dispose of trash properly.

### **401.4.8 Telephone Use**

Telephones are a vital part of the Company's business as they are used to regularly conduct business. Personal use of the telephone should be limited to emergencies and unusual circumstances. Chronic misuse of Company telephone lines may subject the violator of this policy to progressive discipline.

### **401.5 Benefits**

#### **401.5.1 Holidays**

The following paid holidays are observed each calendar year:

- New Year's Day
- Martin Luther King Day
- President's Day
- Memorial Day
- Independence Day
- Labor Day
- Nevada Day
- Veteran's Day
- Thanksgiving Day
- Family Day (Day after Thanksgiving)
- Christmas Day

Usually when a holiday falls on a Saturday, it will be observed on the preceding Friday. When a holiday falls on a Sunday, it will be observed on the following Monday.

To be eligible for holiday pay, an employee must work the regularly scheduled working days immediately preceding and immediately following the holiday. Personal time, sick time and



## **HOME MEANS NEVADA, INC.**

other authorized absences are considered time worked for the purpose of payment of holiday pay.

### **401.5.2 Personal Time**

Regular full-time employees and part-time employees working at least 30 hours per week are eligible to accrue personal time. (Part-Time employees accrue on a prorated basis). Employees accrue personal time for each bi-weekly pay period actually worked beginning on the date-of-hire at .577 days per pay period. Annual personal time accrued is equal to 15 paid personal days for each year of employment. Any accrued personal time not used during each year of employment may be carried forward to the following year of employment.

Personal time is available only for the hours accrued as of the prior payroll period. Personal time schedules must be coordinated and approved by the supervisor. Depending upon Company needs and business requirements, personal time may be denied at management's discretion.

An employee who terminates employment will be paid for accrued, unused personal time on a pro-rata basis. Employees on unpaid leave will not accrue personal time.

A year of employment is based on anniversary date of hire, not calendar year.

### **401.5.3 Insurance**

HMN pays all of the premium cost for eligible employee's group medical, dental, life insurance and short term and long term disability coverage if eligible. Coverage commences on the first of the following month after 30 days of employment. Employees may elect to enroll their eligible dependents for group coverage and will be responsible for the premiums for their dependents. The employee is responsible for authorizing premiums for dependent coverage to be managed through payroll deductions.

### **401.5.4 Workers' Compensation Insurance**

If an employee becomes injured or ill due to conditions present on the job, then they may receive, at no cost, workers' compensation insurance benefits which may include medical care, compensation, and vocational rehabilitation. To receive workers' compensation benefits, an employee must:



## HOME MEANS NEVADA, INC.

- Report any work-related injury to the Supervisor immediately.
- Complete a written claim form and return it to the supervisor.
- Seek medical treatment and follow-up care if required.

The law requires that HMN notify workers' compensation insurance of any concerns of false or fraudulent claims. Any person who makes or causes to be made any knowingly false or fraudulent material statement or material misrepresentation for the purpose of obtaining or denying workers' compensation benefits or payments is guilty of a felony. A violation of this law is punishable by imprisonment for one to five years, or by a fine not exceeding \$50,000.00 or double the value of the fraud, whichever is greater, or both. Additional civil penalties may be in order.

### **401.5.5 COBRA**

An employee may be entitled to continue insurance coverage under the federal Consolidated Omnibus Budget Reconciliation Act (COBRA) upon termination of employment, as well as for other "qualifying events". For more information please contact the Operations Manager.

### **401.5.6 Sick Time/Kin Care**

Sick time is accrued from the date-of-hire for a total of 10 days each year. Sick time is available only for the hours accrued as of the previous payroll period.

Sick time may be used for doctor appointments, personal illness or family illness (to care for a sick child, parent or spouse). Accrued sick time that is not used during each year of employment is carried forward to the following year. An employee who terminates employment will not be paid for accrued sick time.

A year of employment is based on anniversary date of hire, not calendar year.

### **401.5.7 Leaves of Absence**

#### **A. Medical Leaves**

A medical leave of absence may be granted for temporary medical disabilities for up to 90 days with a doctor's written certification of disability. Requests for leave should be made in writing as far



## **HOME MEANS NEVADA, INC.**

in advance as possible. If an employee is approved for a medical leave, HMN will pay sick time pay equivalent to your accumulated sick time earned. The employee may also use any accrued personal time after sick time is exhausted.

A medical leave begins on the first day your doctor certifies that you are unable to work and ends when your doctor certifies that you are able to return to work, or for a maximum period of 90 calendar days, whichever occurs first. An employee returning from a medical disability leave must present a doctor's certificate showing fitness to return to work.

If returning from an approved, non-work-related medical leave the employee be offered the same position held at the time of leaving, if possible. If this position is not available, a reasonably comparable position may be offered. If neither the same nor a comparable position is available, an employee's return to work will depend on job openings existing at the time of the scheduled return. There are no guarantees of reinstatement and returning to work will depend on the individual's qualifications for existing openings.

### **B. Disability Leave**

All employees should advise the Operations Manager of their need for disability leave as soon as possible in order to review the following:

- If requested by the employee and recommended by the employee's physician, the employee's work assignment may be temporarily changed as required to protect the health and safety of the employee.
- Requests for transfers of job duties may be accommodated if the job and security rights of others are not violated.
- Temporary transfers due to health considerations will be granted where possible.
- However, in such instance, the employee will receive pay on the basis of the job performed.
- Disability leave will begin when ordered by the employee's physician.
- Leave returns will be only upon the presentation of a release by the physician.
- An employee will be allowed to utilize accrued personal time during disability leave after exhausting accrued sick time.

An employee returning from a disability leave may be offered the same position held at the time of leaving, unless the job no longer exists, the job has been filled or if the employee is not capable of performing the job responsibilities.

If an employee is eligible for disability leave under federal and/or state laws, the Company will maintain group health insurance coverage for up to a maximum of 90 days (if such insurance was provided before the leave was taken) on the same terms as if the employee had continued to work.



## **HOME MEANS NEVADA, INC.**

### **Americans with Disabilities Act (ADA) and the ADA Amendments Act (ADAAA)**

The Americans with Disabilities Act (ADA) and the Americans with Disabilities Amendments Act, known as the ADAAA, are federal laws that prohibit employers with 15 or more employees from discriminating against applicants and individuals with disabilities and that when needed provide reasonable accommodations to applicants and employees who are qualified for a job, with or without reasonable accommodations, so that they may perform the essential job duties of the position.

It is the policy of HMN to comply with all federal and state laws concerning the employment of persons with disabilities and to act in accordance with regulations and guidance issued by the Equal Employment Opportunity Commission (EEOC). Furthermore, it is our company policy not to discriminate against qualified individuals with disabilities in regard to application procedures, hiring, advancement, discharge, compensation, training or other terms, conditions and privileges of employment.

The company will reasonably accommodate qualified individuals with a disability so that they can perform the essential functions of a job unless doing so causes a direct threat to these individuals or others in the workplace and the threat cannot be eliminated by reasonable accommodation and/or if the accommodation creates an undue hardship to HMN. Contact the corporate legal department with any questions or requests for accommodation.

### **C. Personal Time while on Leave**

HMN requires an employee to utilize accrued personal time and sick time for disability leave. Employees on leave will not accrue personal days, sick leave or other benefits.

### **D. Bereavement Leave**

HMN does not currently offer bereavement leave.

### **E. Personal Leave**

A leave of absence without pay for up to 10 days may be granted at the discretion of the Company's Board of Directors. Requests for personal leave should be limited to unusual circumstances requiring an extended absence.

Employees are hereby notified that HMN does not guarantee reinstatement following a personal leave. However, the Company may offer employees returning from a personal leave of absence the same position or comparable position that the individual is qualified to perform, if either position is available.



## **HOME MEANS NEVADA, INC.**

### **F. Military Leave**

HMN adheres to the "Uniformed Services Employment and Re-Employment Rights Act of 1994(USERRA)". Requests for information concerning a Military Leave should be made to the Operations Manager.

### **G. Jury Duty or Witness Leave**

HMN encourages employees to serve on jury or witness duty when called. The employee is responsible for notifying their supervisor of the need for time off for jury duty or witness duty as soon as notice or summons from the court or subpoena is received. Employees will receive full pay while serving for up to 5 days of jury or witness duty.

### **H. Time Off for Voting**

If an employee is unable to vote in a statewide public election before or after working hours, then time off may be requested to go to the polls. The Company will pay for up to two hours of absence from regularly scheduled work. Any additional time off will be without pay. Requests for voting time must be made in writing to the immediate supervisor.

### **I. Recreational Activities and Programs**

HMN or its insurer will not be liable for the payments of workers' compensation benefits for any injury that arises out of the employee's voluntary participation in any off-duty recreational, social, or athletic activity that is not a part of the employee's work-related duties.

## **401.6 Payroll and Accounting**

### **401.6.1 Timekeeping Procedures**

All employees are required to submit time sheets that document all hours worked and absent during the standard work schedule. Employees must submit time sheets that document full days of absence (Personal Days or Sick Time) during the standard workweek. The employee must submit hours worked in accordance with timesheet submission deadlines to avoid delays in paycheck processing. Timesheet deadline is currently on Monday at 9:00 a.m. on payday week.

Time sheets will be approved by the Operations Manager or President and/or Vice President in the absence of the Operations Manager.



## HOME MEANS NEVADA, INC.

### **401.6.2 Overtime**

Overtime will be paid at one and one-half times the regular rate for non-exempt employees working more than more than 40 hours in a workweek. Personal days, holidays, and sick time or other unpaid absences are not considered time worked for overtime purposes.

Employees who anticipate the need for overtime to complete the week's work must notify the Supervisor in advance and obtain approval before working hours that extend beyond their normal schedule.

During busy periods employees may be required to work extended hours.

**\*NOTE: All overtime must be authorized by Operations Manager in advance.**

### **401.6.3 "Off-the-Clock" Work Prohibited**

Nonexempt employees must report all time worked on their timesheet. Off-the-clock work is prohibited and failure to accurately record working time is grounds for discipline. Operations Manager may not allow employees to engage in off-the-clock work.

### **401.6.4 Payment of Wages**

All employees are paid bi-weekly.



## **HOME MEANS NEVADA, INC.**

### **401.6.5 Wage Garnishments**

Garnishment of wages results when an unpaid creditor has taken the matter to court. A garnishment is legal permission for creditors to collect part of an employee's pay directly from the Company. HMN is compelled by law to administer the court's orders. In doing so, management will contact the employee to explain the details of the garnishment and how it affects wages. Employees are encouraged to resolve these matters privately to avoid the Company's involvement. However, the Company will adhere to legally imposed wage assignments and garnishments, and will not modify the terms of those legal arrangements unless ordered by a court to do so.



## HOME MEANS NEVADA, INC.

### ACKNOWLEDGMENT AND AGREEMENT

This is to acknowledge that I have received a copy of HMN's ("the Company") Employee Handbook and understand that it sets forth the terms and conditions of my employment as well as the duties, responsibilities, and obligations of my employment with HMN. I understand and agree that it is my responsibility to read the Employee Handbook and to abide by the rules, policies and standards set forth in the Employee Handbook.

I also acknowledge that my employment with HMN is not for a specified period of time and can be terminated at any time for any reason, with or without cause or notice, by me or by the Company. I acknowledge that no oral or written statements or representations regarding my employment can alter the foregoing. I also acknowledge that no supervisor or employee has the authority to enter into an employment – express or implied – providing for employment other than at-will.

I also acknowledge that, except for the policy of at-will employment, the Company reserves the right to revise, delete or add to the provisions of this Employee Handbook. All such revisions, deletions or additions, must be in writing and must be signed by the Chairman of the Board. No oral statements or representations can change the provisions of this Employee Handbook. I also acknowledge that, except for the policy of at-will employment, the terms and conditions of employment with the Company may be modified at the sole discretion of the Company with or without cause or notice at any time.

I understand that the foregoing agreement concerning my at-will employment status and the Company's right to determine and modify the terms and conditions of employment is the sole and entire agreement between me and HMN concerning the duration of my employment, the circumstances under which my employment may be terminated, and the circumstances under which the terms and conditions of my employment may change. I further understand that this agreement supersedes all prior agreements, understandings, and representations concerning my employment with HMN.

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Employee Signature

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Date

---

Employee Name [printed]

**TO BE PLACED IN EMPLOYEE'S PERSONNEL FILE**



## HOME MEANS NEVADA, INC.

### **402 General Office Administration**

#### **402.1 Code of Ethics, Conflict of Interest and Business Conduct**

<b>Policy Area:</b> General Office Administration	
<b>Policy Number &amp; Title:</b> 402.1 Code of Ethics, Conflict of Interest, and Business Conduct	
<b>Approved Date:</b>	
<b>Revision Date:</b>	<b>Approved by:</b>

#### **PURPOSE:**

HMN understands the importance of providing a solid organizational structure in which sound ethics are continually spoken of and practiced by all members of the Board, management and all employees. This environment assures that conflicts of interest are not tolerated, and all business is conducted in an unassailable manner conducive to both the State of Nevada and U.S. Treasury expectations.

#### **POLICY:**

HMN will ensure that Code of Ethics guidelines exist to provide moral principles and value parameters in order to properly steer its daily business conduct.

HMN will also ensure that a Conflict of Interest policy exists which will, at a minimum, require any HMN Board member, manager, or employee to disclose the conflict/potential conflict in a timely manner.

Employees will participate, at least once a year, in an orientation or training session to discuss employee compliance with the actual supporting “Code of Ethics, Conflict of Interest, and Business Conduct Policy”. Additionally, upon hire each employee will be required to submit a signed copy of said “Code of Ethics, Conflict of Interest, and Business Conduct Policy” to be placed in their personnel file.



# **HOME MEANS NEVADA, INC.**

## **CODE OF ETHICS, CONFLICT OF INTEREST POLICY, AND**

## **BUSINESS CONDUCT FOR EMPLOYEES OF THE HOME**

## **MEANS NEVADA, INC. (“HMN”)**

Developed 10-24-2013

Updated 2-28-2018

### **INTRODUCTION**

The purpose of this Code of Ethics, Conflict of Interest, and Business Conduct (“Code”) is to assure that employees of HMN act in the best interest of HMN, without being partial to any particular organization or their own personal interests; devote to HMN their undivided loyalty and uncompromised integrity; conform to the highest standards of business ethics; and give the appearance as well as the fact of such impartiality, devotion and integrity. HMN expects employees to comply strictly with this Code and to exercise good judgment and reasonable prudence in carrying out HMN business. Different employees have different duties with respect to this code. For example:

- managers have a responsibility to foster high ethical standards in the workplace; to responsibilities for the conduct of their staff, and for making sure that their staff are aware of this code and are sensitive to ethical issues;
- those employees who procure goods and services for HMN, are responsible for ensuring that those decisions reflect good stewardship of HMN funds, make effective and efficient use of scarce resources, and ensure that their actions do not give rise to any appearance of favoritism, personal gain or other impropriety.

Violations of this policy will result in discipline, including dismissal. Violations include, but are not limited to, withholding of information concerning unethical conduct and failure by managers to assure that all individuals working for HMN are briefed on this policy.

### **BACKGROUND**



## HOME MEANS NEVADA, INC.

HMN administers the Foreclosure Mediation Program. Because HMN is a highly visible organization, the appearance as well as the fact of ethical business conduct is critical. Employment is conditioned upon agreement with this code of conduct and conformance to the highest standards of business ethics in the performance of job duties.

### The Code:

1. **Business Ethics.** Each employee shall act at all times with integrity and perform his or her duties in compliance with all applicable federal, state, and local laws and HMN policies and procedures.
2. **Impropriety and Appearance Thereof.** Employees will perform their duties in an honest and objective manner so their performance will not be challenged or impaired. If there is any doubt about whether circumstances may lead to reasonable questions regarding the impartiality of an employee, the matter must be raised with the PRESIDENT AND/OR VICE PRESIDENT. HMN relies on the integrity of its employees to avoid even an appearance of impropriety.
3. **Obligation to Refrain from Using Relationship for Personal Benefit.** Except by virtue of a good reputation derived from exceptional service to HMN, no employee shall seek to use his or her relationship with HMN for personal benefit or advancement.
4. **Conflict of Interest.** Employees shall not enter into any relationship, hold any direct or indirect outside interest, or accept outside employment that would conflict with or have the appearance of interfering or conflicting with, their corporate responsibilities and duties, as set forth in the following policies:
  - **Outside Board Service.** Service by any HMN Officer (for purposes of this Policy, the term "Officer" shall be limited to corporate officers who are employees of HMN) on outside boards shall be subject to advance approval by the Board. Service by non-officer employees shall be subject to written approval of the PRESIDENT AND/OR VICE PRESIDENT. After receiving written approval, employees may participate on the boards of other organizations and participate in such travel, events, and meals involved in such service.
  - **Ownership Interests.** No employee or member of an employee's household (i.e., living at the same address) may acquire any ownership interest in any entity that has, or is seeking to have, a relationship with HMN without the prior approval of the PRESIDENT AND/OR VICE PRESIDENT. Employees must make good faith disclosure consistent with this policy.



## HOME MEANS NEVADA, INC.

- **Business Interests.** Employees are expected to alert the PRESIDENT AND/OR VICE PRESIDENT to potential conflicts of interest, not only with respect to matters directly or indirectly related to those business interests that they disclose, but also with respect to any other interest or activity that might call into question their impartiality on a given issue.
- **Paid Outside Appearances, Outside Employment and Compensation.** While employed with HMN, no employee may participate in paid outside appearances or accept outside employment which is or could be perceived as a conflict of interest with HMN's mission. Employees should notify of PRESIDENT AND/OR VICE PRESIDENT of any outside employment that may have the potential or appearance of affecting or influencing the employee in the performance of his or her duties.

### Gifts and Business Courtesies

- **Gifts.** HMN employees shall not accept gifts from any entity or person that has, or is actively seeking, to do business with HMN. Employees shall not accept funds in any amount or tangible items (including tickets to sporting or other events) that have a market value in excess of \$0.00 from any entity that does business or seeks to do business with HMN without approval by the PRESIDENT AND/OR VICE PRESIDENT. An employee's use of his or her position at HMN to solicit gifts is strictly prohibited.
- This policy also prohibits gifts and business courtesies that may be extended to members of an employee's household resulting from the employee's position at HMN. Questions regarding gifts and business courtesies should be brought to the PRESIDENT AND/OR VICE PRESIDENT. Attempts to influence funding decisions must be promptly reported to the PRESIDENT AND/OR VICE PRESIDENT.

**Meals and Entertainment.** HMN employees may not use their positions to solicit or obtain business courtesies such as meals or entertainment. Employees may not accept unsolicited meals, refreshments or entertainment at any time or on any basis.

- **Conditions on Post-HMN Employment.** Employees should be mindful of the appearance of impropriety that might occur at their employment by an entity that has received HMN funds, is seeking to receive HMN funds, or who has benefited or seeks to benefit from a relationship with HMN.



## HOME MEANS NEVADA, INC.

- ❖ Employees shall inform the PRESIDENT AND/OR VICE PRESIDENT of any active pursuit of employment with any entity (including its affiliates, employees or agents) which has, or is seeking, a beneficial relationship with HMN.
- ❖ Managerial employees who have had substantial involvement in HMN actions to the benefit of an outside consultant, or who exercised supervisory responsibility for such HMN actions, shall not be employed by such outside consultant or that consultant's affiliates, employees or agents for a period of one year following his or her employment with HMN.

### STEWARDSHIP

5. **Obligation to Protect and Conserve Corporate Assets.** Each employee has a continuing obligation to protect and conserve HMN money, property and other resources, expending them strictly in accordance with policies adopted by the Board of Directors, and pursuant to procedures duly established by HMN.
6. **Purchasing Responsibilities.** Employees responsible for HMN's purchase or acquisition of goods and services, are responsible for using the purchasing or solicitation method best suited for acquisition/project in question, whether via competitive bid or sole sourcing. All sole-sourcing decisions must be justified and documented.

### OTHER

8. **Campaign Contributions.** No employee may make or be reimbursed for any contributions to political parties or candidates for public office on behalf of HMN.
9. **Loss of Public Confidence.** In addition to the examples set forth in this policy, each employee shall avoid any conduct that might result in the loss of public confidence in HMN's programs and activities, the impairment of efficiency or economy, or might reasonably give the appearance of: (a) the extension of preferential treatment to any person, group, organization, or other entity; or (b) the compromise or loss of complete impartiality of judgment and action; or (c) the making or implementation of a decision outside HMN's policies and procedures.
10. **Prohibition against Use of Confidential and Non-public Information.** No employee shall disclose to others, make personal use of, or permit others to make use of, any information obtained as a result of his or her employment with HMN. This prohibition



## HOME MEANS NEVADA, INC.

includes information not generally available to the public or is otherwise confidential, whether for direct personal gain or for advice to others with whom he or she has family, business, financial or professional ties.

11. **Other Restrictions: For Special Circumstances, Duties, or Responsibilities.** The Board may reasonably restrict the conduct or interests of specific employees in light of special circumstances, duties, or responsibilities. Such restrictions will be transmitted to the affected individual in writing.
12. **Notification:** Employee will be notified if it is believed they have breached any of the policies outlined in this document. Disciplinary actions will be taken determined on the severity of the incident; this could include termination of employment.
13. **Sharing Logins and Passwords:** Employees are prohibited from sharing logins and passwords. This conduct will result in progressive discipline up to and including immediate termination even on the first offense.
13. **Re-certification.** At least once a year, each employee shall review this policy and submit a signed copy of the Code to be placed in their personnel file.



# HOME MEANS NEVADA, INC.

HOME MEANS NEVADA, INC.

## CODE OF ETHICS, CONFLICT OF INTEREST & BUSINESS CONDUCT SIGNATURE & DISCLOSURE FORM

Name: \_\_\_\_\_

Job Title: \_\_\_\_\_

I, \_\_\_\_\_ have received, read and understand the Code of Ethics & Business Conduct Signature and Disclosure Form.

\_\_\_\_\_  
Employee Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Manager Signature

\_\_\_\_\_  
Date

Placed in Personnel File



## HOME MEANS NEVADA, INC.

### 402.2 Fraud Mitigation, Detection & Awareness

<b>Policy Area: General Office Administration</b>
<b>Policy Number &amp; Title: 402.2 Fraud Mitigation, Detection &amp; Awareness</b>
<b>Approved Date:</b>
<b>Revision Date: Approved by:</b>

#### **PURPOSE:**

HMN fully appreciates the gravity of its role given by the State of Nevada and its constituents as a sound steward over all monies granted to its care and oversight. As such, the trust that these monies will be properly protected and disbursed in a proper and efficient manner is taken very seriously by all HMN Officers and employees. A critical element in achieving this end is the fraud prevention, detection and deterrence focusing on both internal and external threats.

#### **POLICY:**

If HMN Staff becomes aware of potential fraud or related issues, they will be reported to the President and/or Vice President and if necessary, the Board at the earliest opportunity.



## HOME MEANS NEVADA, INC.

### 403 Travel Policy

<b>Policy Number &amp; Title: 403 Travel Policy</b>	
<b>Approved Date:</b>	
<b>Revision Date:</b>	<b>Approved by:</b>

#### **PURPOSE:**

Establish policy for approval of travel and standards for reimbursement of travel expenses.

#### **POLICY:**

All HMN travel must be approved in advance. No individual may approve their own travel.

HMN shall adopt the Nevada State Administrative Manual policies regarding travel reimbursements as contained in Section 200 of that Manual, clarified for out of state travel as follows:

For out of state travel trips lodging shall generally be paid at the lodging per diem at the posted Federal rates. For any travel in which hotel rates exceed the Federal rates, HMN President or Secretary/Treasurer may approve travel up to 175% of the travel rate for out-of-state hotels in surveyed sites (cities and counties specifically listed in the federal chart) and up to 300% for out-of-state hotels in non-surveyed sites (the standard CONUS rate for cities and counties which are not specifically listed in the federal chart) if the following conditions are met and justification is included with the travel request.

- a. Lodging is procured at a prearranged place such as a hotel where a meeting or series of meetings, conference or training session is held or;
- b. Costs have escalated because of special events; lodging within prescribed allowances cannot be obtained nearby; and costs to commute to/from the nearby location exceed the cost savings from occupying less expensive lodging.



## HOME MEANS NEVADA, INC.

### 404 Marketing Policy

<b>Policy Area:</b> General Office Administration	
<b>Policy Number &amp; Title:</b> 404 Marketing Policy	
<b>Approved Date:</b>	
<b>Revision Date:</b>	<b>Approved by:</b>

#### **PURPOSE:**

Establish policy for approval of marketing expenses.

#### **POLICY:**

Marketing expenses shall be approved in advance by the HMN President or Secretary/Treasurer.

Marketing expenses may be approved for the purposes of advancing the HMN programs, including marketing expenses associated with attendance and/or presentations at appropriate conferences; and group meetings for the purpose of distribution of program information. The cost of meals incurred during working lunches and dinners may be approved provided such meals are modest and reasonable in cost.

Entertainment expenses and purchase of alcoholic beverages are not allowed.



## HOME MEANS NEVADA, INC.

### **405 IT Policy**

<b>Policy Area:</b> General Office Administration	
<b>Policy Number &amp; Title:</b> 405 IT Policy	
<b>Approved Date:</b>	
<b>Revision Date:</b>	<b>Approved by:</b>

**Purpose:**

To establish and document policies and procedures to be used as for HMN emails via Outlook and other information technology as applicable not covered in other sections of this manual.

**Policy: 405 – Confidentiality Notice and Secure Email Sharing Via Outlook If Available**

HMN staff shall include the following notice on email messages: “Confidentiality Notice: This e-mail is intended for the use of the individual or entity named herein. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution or taking of any action in the reliance on the contents of this e-mail is strictly prohibited. If you have received this e-mail in error, please notify Home Means Nevada, Inc., immediately.”

To make any email message via HMN Outlook secure if available, HMN staff shall do the following:

- Type “[encrypt]” anywhere in the email or subject (this recognizes to make it secure).
- The individual receiving the email will get a link with username/password the first time. From then on they can use that username and password and change it if they like. The username/password will only be sent the first time you send a secure email.



## HOME MEANS NEVADA, INC.

### **406 Record Management Policy**

<b>Policy Area:</b> General Office Administration	
<b>Policy Number &amp; Title:</b> : 406 Record Management Policy	
<b>Approved Date:</b>	
<b>Revision Date:</b>	<b>Approved by:</b>

**Purpose:**

To establish and document the policies and procedures to be used for general HMN Record Management policies.

**Policy:**

HMN will provide the following procedures for general office related to record management functions and include the following:

#### **406 - General Records Retention and Disposition**

HMN general records retention and disposition policies are based off The State of Nevada General Records Retention and Disposition Schedule. Once the retention period is over, HMN shall destroy all records.

##### **A. Audits: Audit Records**

These records are used to document financial, performance and other types of audits. They may be performed by the LCB, private audit firms, the Internal Audits Division or other auditing entities. The files may consist of, but are not limited to: Reports from auditors including the Final Audit Report with supportive material; internal reports; copies of accounting records; corrective action documentation; and related correspondence.



## **HOME MEANS NEVADA, INC.**

Retain this records series for a period of three (3) fiscal years from the end of the fiscal year to which they pertain.

### **B. Budget: Performance Indicators Computation Files**

These records administer the gathering of raw data and computation of performance measures. The record may contain but is not limited to: spreadsheets; statistical databases, and computer printouts; surveys with summaries; and related correspondence.

Retain this record series for a period of three (3) fiscal years from the fiscal year to which they pertain.

### **C. Fiscal: Accounting Files**

These records administer and document the financial transactions and accounting functions of HMN. The record may consist of, but is not limited to: Bank statements; Cash receipts; Deposit receipts; IFS Advantage™ reports and supporting documentation if applicable, Ledgers; Journal entries and work files; Disbursement logs; Reconciliation documentation; Billing claims; Work program documentation; Purchasing documentation; Invoices; Accounting spreadsheets; Travel documentation including Fleet Services records if applicable, travel requests and authorizations, etc.; checks and associated documents.

Retain this records series for a period of three (3) fiscal years from the fiscal year to which it pertains

### **D. IT: Software Licensing Files**

These records document the license to use software. The record may include but is not limited to: Copy



## **HOME MEANS NEVADA, INC.**

of the Purchase Order; License including license confirmation, upgrade licenses, etc.; Related correspondence; Supporting documentation.

Retain for a period of six (6) calendar years from the date the software was discarded.

### **E. Legal: Contracts and Agreements**

These records document instruments of obligation, including contracts, cooperative agreements (both in and out of state), etc., and may include, but is not limited to: Lease/rental agreements; Contracts for program services; Personnel contracts; related correspondence.

Retain these records for a period of six (6) fiscal years from the date of termination, completion or cancelation

### **F. Open Meeting Law: Recordings of Meetings**

These records are used to record the proceedings of meetings and to transcribe the minutes of public bodies (including boards, commissions, councils, committees, etc.). The records series includes audio and/or audio/visual recordings regardless of physical format.

Retain these records for a period of one (1) calendar year from the date of the meeting.



## **HOME MEANS NEVADA, INC.**

### **500 ACCOUNTING AND INTERNAL CONTROL POLICY MANUAL**

#### **500 Accounting and Internal Control Policy Manual Overview**

<b>Policy Area:</b> Accounting and Internal Control Policy Manual	
<b>Policy Number &amp; Title:</b> 500 Accounting and Internal Control Policy Manual Overview	
<b>Approved Date:</b>	
<b>Revision Date:</b>	<b>Approved by:</b>

#### **PURPOSE:**

To establish and document the policies and procedures to be used in the recording, reporting and documenting controls.

#### **POLICY:**

HMN will prepare and update an Accounting and Internal Control Policy Manual which will accurately describe the policies, procedures, and practices employed by HMN. In addition, HMN will prepare Self-Assessment Questionnaires' (SAQ's) and the Biennial Report on Internal Controls based on the current SAQ's and requirements from the State of Nevada, Governor's Finance Office, Division of Internal Audits. Topics to be addressed in the Accounting and Internal Control Policy Manual include:

#### **500.1 Introduction**

This manual has been prepared to document the internal accounting procedures for Home Means Nevada, Inc. (the "Company"). Its purpose is to ensure that assets are safeguarded, that financial statements are in conformity with generally accepted accounting principles, and that finances are managed with responsible stewardship. In addition, HMN will prepare Self-Assessment Questionnaires' (SAQ's) as applicable and the Biennial Report on Internal Controls based on the current SAQ's and requirements from the State of Nevada, Governor's Finance Office, and Division of Internal Audits.



## **HOME MEANS NEVADA, INC.**

### **501 General Accounting**

#### **501.1 Accounting Program**

The Company may engage an Accounting Firm or other authorized representative to maintain the books of account and prepare financial reporting. The accounting firm may assign a lead Accountant (the "Accountant"), who will supervise all work and be responsible for the final product.

HMN currently uses Quick Books to record transactions that may be utilized by an Accounting Firm in preparation of financial statements in conformity with GAAP or any other criteria, such as IRS regulations.

### **502 Revenue**

#### **502.1 Overview**

The funding for HMN is established by the State of Nevada Legislature. HMN does not collect or receive any revenue through fees or billings. HMN can request the transfer of fees collected by the District Courts and County Recorders from the Interim Finance Committee of the State of Nevada Legislature. If approved by the Interim Finance Committee, these fees are transferred to the HMN Bank Account and reflected as revenue in QuickBooks and reported to the Board.

## **EXPENDITURES AND DISBURSEMENTS**

### **503 Accounts Payable Management**

#### **503.1 Overview**

HMN strives to maintain efficient business practices and good cost control. The accounts payable function assists in accomplishing this goal through processing invoices and making payment for authorized transactions.



## **HOME MEANS NEVADA, INC.**

### **503.2 Receipt and Recording of Payment Requests**

All accounts payable transactions must be supported by adequate documentation that explains the nature and purpose of the expense. Accounts payable transactions are processed for payment. Information is entered into the accounts payable from approved invoices or disbursement vouchers with appropriate documentation attached. When the original invoice is not available, a duplicate copy may be submitted to process the payment

### **504 Travel & Employee Expense Reimbursements**

#### **504.1 Overview**

HMN recognizes that, travel expenses are incurred in order to further the mission of the Company. By setting forth the requirements necessary for obtaining approvals and reimbursement of these expenses, the Company endeavors to assist its travelers.

#### **504.2 Policy and Reimbursement**

1. All travel is carried out by the least expense method available in accordance with HMN Policies and Procedures. Planned in-state travel is given by Operations Manager and/or President/Vice President/Secretary Treasurer [verbal or written] pre-approval by Operations Manager and/or Director of Business and Industry for President and President for Operations Manager and/or Vice President/Secretary/Treasurer. Planned out-of-state travel is given by Operations Manager and/or President/Vice President/Secretary Treasurer [verbal or written] pre-approval by Director of Business and Industry for President and President for Operations Manager and/or Vice President/Secretary/Treasurer [verbal or written]. Verification of budget authority (and cash availability, if applicable) and entry of approved amounts into an internal budget tracking system is done by Operations Manager prior to travel.

Employees who incorporate business and personal travel must inform their supervisor prior to the trip of their plans, and document that the personal travel does not increase costs to HMN.

Employees who travel at least 50 miles from their principal duty station are eligible for meal reimbursement. If meals are included with lodging, training, conferences, or any other function attended for state business, reimbursement cannot be claimed.

Employees claiming mileage for personal vehicle use while on agency business will be reimbursed within the following guidelines:



## **HOME MEANS NEVADA, INC.**

- Mileage will be reimbursed for any miles driven greater than the calculated roundtrip mileage from employee's residence to principal duty station and back to residence
- Employee will receive full personal vehicle reimbursement rate if the use of personal vehicle is not simply for the convenience of the employee; if it is, reimbursement will be at ½ the current reimbursement rate [state any other criteria].

Employees claiming Lodging for either in-state or out-of-state must submit a receipt for reimbursement. Lodging expenses are reimbursed at the lower of the applicable GSA rate for city and date or the actual lodging expense (including lodging taxes and fees).

Employees shall submit their travel claim within 30 days of completing travel.

### **505 Payroll and Related Policies**

#### **505.1 Payroll Administration**

HMN employs ADP for payroll administration and is responsible to assure compliance with the following policies.

#### **505.2 Changes in Payroll Data**

It is the policy of HMN that all of the following changes in payroll data are to be authorized in writing:

1. New hires
2. Terminations
3. Changes in salaries and pay rates
4. Voluntary payroll deductions
5. Changes in income tax withholding status
6. Court-ordered payroll deductions

New hires, terminations, and changes in salaries or pay rates shall be authorized in writing in accordance with the approved authorization table.

Voluntary payroll deductions and changes in income tax withholding status shall be authorized in writing by the individual employee.

Documentation of all changes in payroll data will be maintained in each employee's personnel file.



## **HOME MEANS NEVADA, INC.**

### **505.3 Payroll Taxes**

The ADP is responsible for ensuring all required tax forms are properly completed and submitted, and that all required taxes are withheld and paid, including state and federal taxes.

### **505.4 Processing of Timesheets and Timekeeping Procedures**

Please refer to HMN Employee Handbook & Personnel Manual Section.

### **505.5 Distribution of Payroll**

All employees are paid bi-weekly. Payments to employees for salary earned are made directly to their bank(s) account (direct deposit).

### **506 Paid Time Off (PTO)**

Please refer to HMN Employee Handbook & Personnel Manual Section.

### **507 Bank Account and Cash Management**

#### **507.1 Authorized Signers and Bank Card(s)**

The Operations Manager, President, and Vice President/Secretary/Treasurer are authorized representatives on the Home Means Nevada, Inc., bank account that is currently with Meadows Bank and are authorized to sign checks and approve ACH and wires drawn on the general operating and payroll accounts. The President and/or Vice President/Secretary/Treasurer shall sign for approval of a Bank Card to be used for operating expenses for Home Means Nevada, Inc.

#### **507.2 Bank Reconciliations**



## **HOME MEANS NEVADA, INC.**

The Operations Manager and/or Vice President/Secretary/Treasurer or President if necessary, opens the bank statements and reviews its contents for unusual or unexplained items, such as unusual endorsements on checks, indications of alterations to checks, etc. Unusual and unexplained items shall be reported to the President and/or Vice President/Secretary/Treasurer immediately.

### **507.3 Cash Flow**

The Operations Manager and/or Secretary/Treasurer monitors cash flow needs on a weekly basis to eliminate idle funds and to ensure that payment obligations can be met. Cash transfers between accounts are performed on an as-needed basis.

### **507.4 Wire Transfers**

Vendor payments are not to be made via wire unless required by the vendor. All other vendor payments are to be made via ACH or check.



## **HOME MEANS NEVADA, INC.**

### **508 Inventory**

#### **508.1 Policy**

As applicable, it is the policy of HMN to accurately account for all inventories on a year-end basis with a description of inventory and to account and dispose of it accordingly.

### **509 Prepaid Expenses**

#### **509.1 Policy**

As applicable, it is the policy of HMN to treat payments of expenses that have a time-sensitive future benefit as prepaid expenses, such as insurance and taxes, and to amortize these items over the corresponding time period. For purposes of this policy, payments of less than \$5,000 will be expensed as paid and not treated as prepaid expenses, regardless of the existence of a future benefit.

Prepaid expenses with future benefits that expire within one year from the date of the financial statements will be classified as current assets. Prepaid expenses that benefit future periods beyond one year from the financial statement date will be classified as non-current assets.

#### **509.2 Procedures**

As applicable, and as part of the account coding process performed during the processing of accounts payable, all incoming vendor invoices will be reviewed for the existence of time-sensitive future benefits. If future benefits are identified, the payment will be code to a prepaid expense (asset) account code.

#### **509.3 Prepaid Insurance**

HMN typically pays for insurance premiums when coverage begins. Usually, coverage is bought for a year in advance. HMN records prepaid insurance premiums as an asset, reflecting insurance coverage for the future that has already been paid.



## **HOME MEANS NEVADA, INC.**

### **509.4 Prepaid Property Taxes**

Prepaid property taxes with benefit in a future fiscal year will be amortized monthly over the period covered by the tax assessment.

### **510 Investments**

HMN does not currently invest.

### **511 Property and Equipment**

#### **511.1 Policy**

As applicable, it is the policy of HMN to capitalize property and equipment with a unit cost of \$5,000 or higher, in accordance with OMB Circular A-110. Items with a unit cost below this threshold shall be expensed in the year purchased.

HMN complies with FASB 93, of the Financial Accounting Standards Board in recognizing depreciation on long-lived assets and providing proper disclosure in the financial statements.

#### **511.2 Depreciation and Useful Life**

Both real and personal property are recorded at cost and depreciated using the straight-line method of depreciation. HMN uses a half-year convention in the year of acquisition and disposition. This means depreciation is calculated for a half year only, in the year of acquisition and disposition, regardless of how long the asset is held that year. Estimated useful lives are established by class of asset. Each has a designated number of years over which assets in that category can be depreciated.

- Three-year property (including tractors, certain manufacturing tools, and some livestock)
- Five-year property (including computers, office equipment, cars, light trucks, and assets used in construction)
- Seven-year property (including office furniture, appliances, and property that hasn't been placed in another category)



## HOME MEANS NEVADA, INC.

- 27.5 years (residential rental properties)
- 39 years (commercial buildings)

### **511.3 Fixed Assets**

Fixed assets include all long-lived property, both real and personal, that is owned by HMN, or in its Custody by lease or other specific agreements such as acquisitions under Contracts and Grants wherein the agency retains title to the property. The major classifications of assets are:

1. Real Property
  - a) Land
  - b) Buildings
  - c) Improvements other than buildings
2. Personal Property
  - d) Equipment

#### **Personal Property**

Personal property includes all fixed assets that are not real property. The valuation method depends on whether an item is purchased, donated or fabricated.

If the item was purchased, the value recorded is the amount invoiced less all discounts; freight would also be included. If the item is donated, the recorded value is the fair market value on the date of the gift. If the item is fabricated, the value of the item is all direct costs associated with the fabrication, labor and installation of the item. Indirect costs should also be included.

**Equipment.** Capital equipment includes all personal property having the following characteristics:

1. An acquisition value of \$5,000 or more per unit, except for certain property that is considered part of a component of computers if their cost basis is less than \$5,000.
2. An expected useful life in excess of more than one year. This period will vary depending upon the fixed asset's class. For example, items classified as furniture and fixtures will have an expected useful life of 15 years, whereas, computer equipment will be 5 years.
3. An identity which is not altered materially through use.

If all three conditions are met, an item will be capitalized and depreciated. Property that fails to meet any one of these tests will be expensed in the current period.



## HOME MEANS NEVADA, INC.

### LIABILITY AND NET ASSET ACCOUNTS

#### **512 Accrued Liabilities**

##### **512.1 Policy**

As applicable, the Accountant or other authorized representative shall establish a list of common expenses that may need to be accrued at the end of an accounting period. The expenses that are suggested to be accrued at the threshold of \$1,000 and above include:

Salaries and wages	
Payroll taxes	PTO
Rent	Leases
	Utilities and other accounts payable

Accrued expenses are reversed in the next period. Actual expenses will be recorded accordingly.

##### **512.2 Accrued Leave**

Please refer to Employee Handbook & Personnel Manual Section.

#### **513 Net Assets**

##### **513.1 Disclosures**

It is the Company's policy to provide within its financial statements footnote disclosures that describe the different types of temporary and permanent restrictions associated with the Company's net assets as of the end of each fiscal year.

### FINANCIAL AND TAX REPORTING



## **HOME MEANS NEVADA, INC.**

### **514 Financial Statements**

#### **514.1 Policy**

As applicable, HMN's policy is to prepare accurate financial statements in accordance with generally accepted accounting principles in accordance with federal and state laws and distribute them in a timely and cost-effective manner.

#### **514.2 Financial Statements of the HMN**

Preparing financial statements and communicating key financial information is a necessary and critical accounting function. Financial statements are management tools used in making decisions, in monitoring the achievement of financial objectives, and as a standard method for providing information to interested parties external to the organization. Financial statements may reflect year-to-year historical comparisons or current budget to actual comparisons.

HMN will work with the Accounting Firm or authorized representative to ensure that financial statements are prepared accurately and provided to the Board on a yearly basis.



## **HOME MEANS NEVADA, INC.**

### **515 Tax Reporting**

#### **515.1 Policy**

It is the policy of HMN to comply with all applicable obligations for tax and information returns filed with federal, state and local jurisdictions.

#### **515.2 Filing of Returns**

The Accounting Firm or other authorized representative shall be responsible for identifying all filing requirements and assuring that HMN is in compliance with the applicable federal and state requirements. HMN shall file complete and accurate returns with all authorities.

## **FINANCIAL MANAGEMENT**

### **516 Budgeting**

#### **516.1 Overview**

Budgeting is an integral part of managing HMN and is concerned with meeting the Company's goals and objectives. The budget is designed and prepared to direct the efficient and prudent use of the Company's financial. The budget is management's commitment to a plan for present and future organizational activities to ensure a going concern. It provides an opportunity to examine the composition and viability of the Company's programs and activities simultaneously in light of available resources.

#### **516.2 Preparation, Monitoring and Modification**

It is the policy of HMN to monitor its financial performance by comparing and analyzing actual results with budgeted results. This function shall be done by the Operations Manager and reported to the President and/or Vice President/Secretary/Treasurer and reported to the Board semi-annually or annually based on the meetings of the Board.



## **HOME MEANS NEVADA, INC.**

The budget and funding for HMN is established by the State of Nevada Legislature. HMN does not collect or receive any revenue through fees or billings. HMN can request the transfer of fees collected by the District Courts and County Recorders from the Interim Finance Committee of the State of Nevada Legislature. If approved by the Interim Finance Committee, these fees are transferred to the HMN Bank Account and reflected as revenue in QuickBooks and reported to the Board.

### **517 Annual Audit**

#### **517.1 Policy**

It is the policy of HMN to arrange for an annual audit of the Company's business practices and financials.