



**COLORADO ASSOCIATION
OF
CERTIFIED CLOSERS, INC.**

POLICIES AND PROCEDURES

As Amended August 18, 2006

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POLICIES AND PROCEDURES
OF THE
COLORADO ASSOCIATION OF CERTIFIED CLOSERS, INC.

INTRODUCTION

This working guide shall be the official reference on the history, organizational structure, programs, policies and procedures of the Colorado Association of Certified Closers, Inc. The Policies and Procedures, along with the Association's bylaws, will assist the members to understand more fully their place in the Association and how the goals and purposes of the Association can best be achieved.

In this document, "Association" shall mean the state administrative level of this Colorado non-profit corporation. Other levels of the Association include Chapters and Members at Large. The national organization with which the Association is affiliated is the American Escrow Association.

PROCEDURE FOR MAINTAINING THESE POLICIES AND PROCEDURES

LEGAL ENTITY: NON-PROFIT CORPORATION

The Association derives the rights for its existence as a non-profit corporation from the laws of the State of Colorado and the United States. As well as granting those rights, the law imposes specific limitations and obligations. Therefore, before revising the Association's Bylaws and practices, proponents of such changes must verify with either the Bylaws Chair or the Policies and Procedures Chair whether or not the proposed change will violate any state or federal statutory requirement.

POLICY CHANGES

All proposed changes must be sent in writing by the Policies and Procedures Chair to the Board of Directors at least 45 days before they are to be voted on.

Any change in the Policies and Procedures may be made at any regularly scheduled Association meeting by a majority vote of the Board of Directors.

When deemed necessary by the Executive Committee, a committee may be appointed to assist the Chair in reviewing the Policies and Procedures and in preparation of proposed revisions. Such committee shall determine the method of reproduction, taking into consideration the cost, and shall have authority to prepare the revised manual for reproduction. The Parliamentarian and Bylaws Chair shall be ex-officio members of such committee.

ADMINISTRATIVE CHANGES

The Executive Committee may approve proposed wording of all changes required by amendments to the Association Bylaws.

DISTRIBUTION

A copy of the Policies and Procedures shall be available to each member of the Association. The Policies and Procedures Chair shall be in charge of distribution.

CHAPTERS

APPLICATION OF A NEW CHAPTER

A new chapter shall apply for a chapter charter from the Association through the Second Vice-President and shall submit the following items:

1. Letter requesting the chapter charter be considered
2. List of members, including addresses and employers
3. Dues as provided in Article IV of the Association Bylaws
4. Names of officers and committee chairs
5. Copy of proposed bylaws.

The Second Vice-President shall review all of the above requirements and upon completion, present the request for charter to the Executive Committee for preliminary approval. Upon approval, the Second Vice-President shall present the members of the newly approved chapter to the Board of Directors for approval. A newly approved chapter shall be chartered by the Second Vice-President at the next regularly scheduled meeting of the Board of Directors.

If the application for charter is rejected by the Executive Committee, the Second Vice-President shall communicate to the proposed chapter the reasons for rejection and make recommendations for necessary changes. The application may be resubmitted for approval.

Note: Please contact Second Vice-President to obtain a copy of the "Organizational Manual" for more detailed information.

DUES

Dues shall be payable upon application for membership and thereafter annually. Each chapter shall determine its dues, which should be sufficient to meet the needs of the chapter. Association dues shall be paid to the Association Treasurer in accordance with Article IV of the Association Bylaws. A copy of the current member roster must accompany the dues at the August quarterly, including complete street addresses, zip codes, phone and fax numbers, and e-mail addresses. Only information about new members or changes for previously reported members is to accompany the subsequent quarterly payments.

An Active, Associate, or Affiliate member shall be in good standing only when local chapter and Association dues are paid. A member At Large shall be in good standing when Association dues are paid.

When a member has paid dues to a chapter, even though that member may drop out of the organization, he or she is carried on that chapter's roster for the remainder of the fiscal year.

When a member transfers from one chapter to another, the original chapter receiving the current year dues shall retain those dues for the remainder of the fiscal year. However, in chapter membership reports to the Association, the transferred member shall be shown on the member roster of both chapters, with a notation of the transfer status. The chapter receiving the transferred member shall not include said member in the count that it reports quarterly to the Association.

BENEFITS OF MEMBERSHIP

Following is a limited list of the benefits which accrue to all members of the Association:

Access to high quality, reasonably priced educational programs

The opportunity to meet, interact with and learn from professional peers in your region and across the state

Updates on legislative and industry changes that affect our daily work

Membership in the American Escrow Association, with all its benefits, including:

The quarterly magazine "Closing Comments"

The "Government Affairs Bulletin" published as necessary to alert members of significant national legis

Access to high quality educational programs

The opportunity to meet interact with and learn from professional peers from across the nation.

Access to personal benefits, such as travel discounts, insurance, etc.

TRANSFER OF MEMBERSHIP

A member in good standing may transfer membership to another chapter. Dues for the current year remain with the original chapter. Verification of status shall be forwarded to the new chapter, signed by the President and Treasurer of the original chapter. Both the transferring member's original chapter and new chapter shall advise the Association Treasurer of such transfer.

MEMBER AT LARGE

A Member At Large designation was created for individuals who wish to join the Association for the purpose of obtaining notification of and access to the Association's courses and seminars, but who do not live or work in an area where a chapter has been chartered. At Large members are not allowed chapter membership privileges such as voting or holding an elected office within a chapter, but may enjoy all privileges and obligations of membership at the Association level. At Large members will be required to complete an Application for At Large Membership, and be required to pay the appropriate Association dues (including AEA membership dues) at the time of application. Approval is subject to the provisions of the Bylaws, Article III, Section 1, e.

RESPONSIBILITIES OF CHAPTERS TO THE ASSOCIATION

Duties of the Chapter President

Immediately after the appointment of chapter officers, delegates and alternates, each Chapter President shall be responsible for transmitting the names and addresses of all such chapter officials to the Association's President, Corresponding Secretary and Treasurer. Upon substitution of any of the above, the new names and addresses shall be forwarded to the Association President, Corresponding Secretary and Treasurer. The Chapter President is responsible for submitting a quarterly written report as directed herein.

Duties of the Chapter Treasurer

Each Chapter Treasurer shall transmit promptly to the Association Treasurer:
All dues required under Article XIV of the Association Bylaws,
One copy of the Chapter's member roster showing compliance with the requirements outlined in "DUES" above.

The Chapter Treasurer shall notify the Association Treasurer of transfers of members between chapters, both incoming and outgoing, as they occur.

THE ASSOCIATION

BOARD OF DIRECTORS

The Board of Directors is defined in Article XI, Section 1 of the Bylaws as consisting of:

The Officers,

Immediate Past President,

The President of each chapter or duly authorized representative,

Two delegates from each chartered chapter,

The Chair of each Standing Committee (except the Historian),

The Colorado Director to the American Escrow Association,

The Parliamentarian, and

The Corresponding Secretary.

This group represents the Voting Body of the Association.

A QUORUM for a meeting of the Board is one-third of the Voting Body (Article XV, Section 2 of the Bylaws).

Despite the expiration of a director's term, a director continues to serve until that director's successor is elected, appointed, or designated and qualifies, or until there is a decrease in the number of directors.

EDUCATIONAL PROGRAMS

When developing its educational program structure, the Association shall take into consideration the effect of the proposed program on the Association as a whole and how the proposed program will help to develop the potential of its members.

MEMBERSHIP LIST

Only the Board of Directors may authorize the use of any part of the Association's membership list to any person for any purpose unrelated to a member's interest as a member, such as:

To solicit money or property unless such money or property will be used solely to solicit the votes of the members in an election to be held by the Association;

For any commercial purpose; or

To sell to or for purchase by any person.

BUDGET

The proposed budget shall be prepared by the Association Finance Committee composed of the outgoing Finance Chair, the President-Elect and the First and Second Vice-Presidents. The Association President and Treasurer shall be members ex-officio. Any budget requests and/or recommendations for the following year must be submitted to the Finance Chair prior to the Annual Business Meeting and Conference. The budget shall be presented at the Annual Business Meeting for consideration and approval by majority vote of the Board of Directors. After approval, it serves as a guide for expenditures for the fiscal year.

DEPOSITORY OF ASSOCIATION FUNDS

Upon recommendation of the Association Treasurer, the Executive Committee shall approve financial institutions for the deposit of Association funds. The signatures of any two of the following officers: President, President-Elect or Treasurer, shall be required on all checks drawn on Association funds. The Treasurer shall be bonded in an amount sufficient to cover the Association's assets (currently \$15,000.00).

EXPENSES OF ASSOCIATION OFFICERS AND CHAIRS

The President shall be allowed reasonable expenses to all Association-related meetings. Such expenses shall be budgeted or authorized by the Board of Directors. In addition, the President shall be allowed an annual discretionary fund not to exceed \$75.00. The President shall be exempt from paying annual Conference and Quarterly registration fees.

When the President cannot attend, an authorized member of the Executive Committee shall represent the Association at any of the Association meetings, with reimbursement of reasonable expenses as budgeted.

Association officers, committee chairs and appointees shall be allowed necessary expenses as allocated in the annual budget. Requests for reimbursement of expenses shall be accompanied by a voucher with receipts attached and presented to the Treasurer. Requests for advance payment of expenses shall include a purchase order or similar document indicating a firm price when presented to the Treasurer; Association checks for such items shall be made payable to the vendor named on the purchase order.

At the end of the Association's fiscal year (June 1 – May 31), in order to maintain accurate accounting records, an audit of the books is performed. In order for the audit to be accurate as to the year's income and expenses, and to allow time for it to be completed so that the budget and accounting information for the new term, all income and expenses for the year must be finalled out in a timely manner.

Therefore, at the end of the fiscal year, as to reimbursement of expenses and payment of invoices incurred under the budget for the immediately past fiscal year, all expense vouchers must meet the following requirements to be eligible for payment:

Be presented or submitted to the Treasurer before June 30 of the same calendar year and

Be approved expenses in amounts falling within the budget allocated for that expense category during the year in which it was incurred.

It therefore becomes the responsibility of all members engaging vendors on behalf of the Association to notify each vendor in writing that invoices must be submitted by a deadline. For practical purposes, that deadline should be May 31 in order to allow sufficient time for the member to submit the expense voucher and the Treasurer then to remit payment so the books can be closed by June 30.

As an example of how this policy will work, we'll use the following example:

Reimbursement for printing costs related to the Annual Business Meeting. Vouchers for these expenses must be: (a) within the Association's budgeted amount for such printing, and (b) submitted to the Treasurer for payment or reimbursement no later than June 30 following the Annual Business Meeting.

As Amended November 2000

NOMINATION of OFFICERS

At the November Quarterly, the Association shall elect a Nominating Committee, which shall consist of one member from each chapter. The Nominating Committee shall then elect its Chair, prepare a slate of one or more candidates for each office, and announce the slate at the February Quarterly.

The Chair shall send nominating forms to each chapter's nominating committee member immediately following the November Quarterly for submission of names of qualified members for election. Each chapter shall be entitled to nominate qualified candidates from the At Large members, its own or any other chapter for each Association office. The nominations shall be based on recommendations made by each chapter to this nominating committee representative, who shall then submit the nominations to the Nominating Committee Chair two weeks prior to the February Quarterly. The Chair shall then prepare the slate for presentation at the February Quarterly.

Prior to elections, the Nominating Committee shall secure the written consent of each candidate to serve if elected.

Each nominee shall submit to the Nominating Committee a written resume of not more than one page giving his or her qualifications and reasons for running for office. The Nominating Committee shall forward the resumes to the Annual Conference Chair as directed.

Nominations with written consent of the nominee may be made from the floor only at the Annual Business Meeting.

NOTE: Chapters are encouraged to submit names of qualified members to the President--Elect for appointed offices and committee chairs, such as Corresponding Secretary, Parliamentarian, etc.

QUALIFICATIONS OF NOMINEES FOR ASSOCIATION OFFICE

Before a slate of candidates is presented, the Nominating Committee shall determine if each nominee:

Is an Active, Associate, Affiliate or At Large member as defined in Article III, Section 1 of the Association Bylaws

Is in good standing as defined in Article IV, Section 2 of the Association Bylaws. *NOTE:* If a nominee does not meet the above two criteria, the name of the nominee must be withdrawn

Is familiar with the Association's objectives and programs through attendance at Quarterly and Annual meetings.

Reminder: Associate, Affiliate and At Large members may not hold office above those of Secretary or Treasurer.

NOTE: It is recommended that nominees for the positions of President-Elect, First and Second Vice-President shall have previously served as chapter presidents and/or Association chairs.

NOTE: Chapter presidents shall not hold office at the Association level concurrently with their Presidency at the chapter level.

ELECTION PROCEDURES

At the February Quarterly and the Annual Business Meeting, the Nominating Committee Chair presents the slate, a copy of which is given to the President and Recording Secretary.

At the Annual Business Meeting, the President announces the nominees for each of the individual offices and calls for nominations for each office from the floor. After all names have been presented, the President declares nominations closed.

Time shall be allowed in the meeting agenda for each nominee to present his or her qualifications, reasons for running for office, and goals if elected.

The Nominating Committee prepares and distributes the ballots. Only the Board of Directors is eligible to vote. Valid credentials must be in the possession of the Recording Secretary prior to the election. The President appoints three tellers to collect and count the ballot. After tallying the ballots, the tellers prepare and sign a written report and present it to the President. The President announces the results. The ballots are then sealed in an

envelope and given to the Recording Secretary to hold until conclusion of the next quarterly meeting, at which time they are destroyed.

INSTALLATION CEREMONY

Newly elected officers are installed at the Annual Business Meeting and Conference. Any officer elected pursuant to a special election shall be installed immediately following said special election.

NOTE: Please refer to "Organizational Manual" for suggested installation ceremonies (Organizational Manual is retained by the Second Vice-President).

**GUIDELINES FOR ASSOCIATION
QUARTERLY MEETINGS
AND
ANNUAL BUSINESS MEETING AND CONFERENCE**

TIME AND PLACE

Quarterly Meetings

The host chapter of each quarterly meeting for the coming year shall be determined at the February Quarterly meeting. The date and time of each Quarterly meeting shall be decided by the President and approved by the Executive Committee.

Annual Business Meeting and Conference

All chapters are eligible to bid for hosting the Annual Business Meeting and Conference; however, all bids must be submitted in writing. The site of the Annual Business Meeting and Conference shall be determined by the Board of Directors at the Annual Business Meeting two (2) years in advance. The dates shall be determined by the host chapter and President-Elect.

PURPOSE

The purpose of the quarterly meetings and the Annual Business Meeting and Conference shall be to receive reports of officers, committee chairs and chapters, act on recommendations, resolutions and other business presented, to continue education and motivation of the members, allow time for committee work to be conducted, conduct business as required by Association Bylaws and conduct elections at the Annual Business Meeting.

OFFICIAL CALL

The official call shall be mailed no less than 30 days prior to each quarterly meeting and the Annual Business Meeting and Conference. The call for each meeting shall be sent to the Association Board of Directors (as set forth in Association Bylaws Article XI, Section 1) and to all of the Association's past presidents who have retained membership in the Association.

Included with the official call shall be the registration form, credential form, a tentative agenda, the minutes from the previous Association meeting and other information pertinent to that meeting.

THEME

The theme for the annual Conference shall be determined by the Annual Conference Committee.

REPORT FORMAT for BUSINESS / BOARD MEETINGS

One consistent comment we used to hear was that the Board meetings were too long and business was taking away from the educational opportunities offered by the Association. To overcome this negative situation, the certain reporting practices have been adopted.

Chapter reports and standing committee reports are most valuable to this organization. They are a wonderful source of ideas, and the way that these ideas have been shared is through reports given at the business meetings. Chapter reports and standing committee reports are now published in the newsletter, which is distributed to all members. While brief oral recaps of the reports are welcomed and encouraged at the business meetings, they are only "heard" by those in attendance at the those meetings. A wider audience benefits from publishing the reports, and by giving less extensive oral reports at the quarterlies and Annual Business Meeting, the time of those meetings has been drastically shortened.

PLEASE NOTE: All officers and committee chairs are required to submit a written report each quarter to be published in the Association's newsletter or Annual Meeting notebook. The published report is not in addition to a report to be given at the business meeting; it is the same report given in a different manner. The written report should contain a more detailed description of the chapter or standing committee activities since the last meeting.

PLEASE OBSERVE THE DUE DATES FOR YOUR REPORTS FOR THE NEWSLETTER. THE DUE DATES ARE SHOWN ON YOUR ASSOCIATION CALENDAR.

Publishing the quarterly reports does not entirely eliminate reports given at the business meetings. The format of the business meetings are handled along these lines:

STATE PRESIDENT: "Does the (Chapter Name) Chapter have any business to bring before the Board?"

CHAPTER PRESIDENT: "The (Chapter Name) Chapter would like to report that:

We now have paid members;

Report on any elections/changes in officers and/or standing committee during the past quarter;

Reports on any address and/or phone number changes for home and/or work on any of your officers and/or standing committee chairmen;

Report on any problem areas within the chapter with which the state organization may be able to help;

Share any special projects or successes you have experienced.

The Chapter President or his or her delegate should be prepared to deliver the above-stated information with each report.

As to Standing Committee reports, according to *Robert's Rules of Order*, a motion must be on the floor before any business may be discussed. With that in mind:

Association PRESIDENT: "Does the (Standing Committee Name) Committee have any business to bring before the board?"

STANDING COMMITTEE CHAIR: "We have no business to bring before the Board at this time."

OR

STANDING COMMITTEE CHAIR: "I move that (state a motion.)." (Example: Ways & Means Committee is being addressed. Chair states, "I move that CACC authorize the expenditure of \$100.00 for the purchase of (number) 20___-___ conference pins.")

Once the motion has been seconded, discussion will occur until the motion is voted on or tabled. After completion of that portion of business, the same procedure will resume, with the same standing committee chair either bringing additional business before the Board or stating that he or she has no further business for the Board.

EXCEPTION: Due to the nature of the business meeting structure, the Executive Committee would like an extensive oral report given by the PROFESSIONAL DESIGNATION Chair at the Board meeting, and again after their quarterly meeting is held in conjunction with the Quarterly.

PLEASE NOTE: IT IS NOT THE INTENT OF THIS GUIDELINE TO RESTRICT COMMENTS OR DISCUSSION BY THE MEMBERS THROUGH USE OF THIS FORMAT. THE INTENT IS TO CREATE A STRUCTURED AVENUE FOR HANDLING THE BUSINESS THAT NEEDS TO COME BEFORE THE BOARD IN A TIMELY MANNER.

ORGANIZING ASSOCIATION MEETINGS

QUARTERLY MEETINGS

The host chapter of each meeting shall appoint a chair who will act in conjunction with the Association President-Elect and First Vice-President to coordinate all plans and programs, including budget, registration, credentials, finance and accommodations.

ANNUAL BUSINESS MEETING AND CONFERENCE

The President-Elect shall serve as the Annual Business Meeting and Conference Chair, and shall work with the host chapter. Duties of the President-Elect shall include, but are not limited to, supervising the following sub-committees: budget, registration, credentials, finance and accommodations.

BUDGET

Quarterly Meetings

Bills shall be submitted to the President-Elect for approval and will be given by the President-Elect to the Treasurer for payment. Those bills that fall within the budget shall be paid. Unbudgeted items shall be presented to the Board of Directors for approval.

Annual Business Meeting and Conference The Annual Business Meeting and Conference planning committee shall be chaired by President-Elect. This committee prepares the budget for the Annual Conference and approves bills within the budget for payment. The Treasurer shall take charge of all funds for payment and pay all authorized bills.

REGISTRATION

This sub-committee shall collect all fees due for meals and registration. The sub-committee shall transmit reservation forms and all fees to the Treasurer. At the meeting, the sub-committee shall distribute registration kits of programs and materials. Upon request, the sub-committee shall report as to the number of members and non-members attending the meeting.

REGISTRATION REFUNDS

Requests for refund of any registration fee (Quarterly or Annual) must be submitted in writing to the Executive Committee, together with a complete explanation as to why a refund is being requested. An acceptable explanation may be such as a sudden illness of self or immediate family, or death in the immediate family. Approval for any refund will be made by the Executive Committee. Any refund will be paid to the original remitter.

PROGRAM

Responsibility for the program and speakers shall rest with the First Vice-President with guidance from the Board of Directors and shall be obtained well in advance of the Quarterly meetings and Annual Conference. The First Vice-President and the President-Elect shall work closely with the President on all matters pertaining to the program and workshops.

CREDENTIALS

This sub-committee checks the approved credential form that is included in the official call to the Board of Directors as outlined in Article XI, Section 1 of the Association Bylaws. Credentials presented by attendees shall have been completed and signed by the Chapter President and Chapter Treasurer and as submitted to the Credentials Committee at the time of registration. Each form shall be checked for proper completion as to signatures and voting capacity. The sub-committee Chair shall report to the President at the opening of each business session as to the number of members eligible to vote, and shall be responsible for re-establishing whether a quorum is present at each session. This sub-committee must be familiar with the number of voting members allowed by the Bylaws (Article XI, Article XIII) and the quorums required for the various types of business set forth in the Bylaws (Article XV, Article XVIII). The sub-committee shall deliver all credential forms to the Recording Secretary at the close of the meeting and/or conference or sooner if requested.

ACCOMMODATIONS

This sub-committee shall make arrangements for conference meeting rooms, lodging and meals, coordinating its efforts with the President-Elect and the Annual Conference Committee. The sub-committee shall
Arrange space for information tables, including scrapbook, bulletins and program materials.
Coordinate with the Ways and Means Chair as to space needed for exhibitors, and
When necessary, make arrangements for equipment such as microphones, podium, chalkboards, etc.

PAGE AND TIMEKEEPER

The President-Elect shall appoint pages to hand out materials for the speakers and President, and to perform other duties as called upon.

The Parliamentarian shall serve as timekeeper. Duties shall include calling time on a speaker whose time has expired, timing breaks, caucuses, etc. If additional time is granted, it shall be by unanimous consent of the voting body.

PUBLICITY

The Newspaper Correspondent shall serve as Chair of this committee, with each Chapter Chair serving as a committee member. This committee shall arrange for news releases concerning the Quarterly and Annual meetings.

PROTOCOL AND HOSPITALITY

This committee shall be appointed by the host chapter committee chair and shall be responsible for practicing established protocol, which is the courteous treatment of all. This committee shall work in conjunction with the Quarterly meeting host chapter and Program Committee to:

Welcome arriving delegates, members and guests

Arrange seating charts, giving a copy to the President

Make and arrange place cards at the head table

Direct program participants and honored guests to the head table and introduce them to the President and other members as necessary

Give assistance to guests and speakers with props and equipment

Arrive early to check on all arrangements such as flags, microphones, podiums, etc.

Make arrangements for flowers, decorations, favors, etc.

Assist all persons attending the meeting as may be necessary.

EXHIBITS

Each chapter shall be responsible for assembling and setting up its own exhibits, if any, such as scrapbooks, bulletins, program source material, meeting notices, etc. The purpose of such exhibits is so that chapters may learn from one another. Each chapter shall arrange with the Hospitality Committee Chair to arrange space for the exhibits. Each chapter shall be responsible for setting up and dismantling its own exhibit.

CREDENTIALS PROCEDURES **FOR** **ASSOCIATION MEETINGS**

The host chapter, as a part of the registration, shall obtain a credential form for each registrant who is entitled to vote. These credentials will be obtained from the following:

President, President-Elect, First and Second Vice-Presidents, Recording Secretary, Treasurer, Parliamentarian, Corresponding Secretary, Immediate Past President, AEA Director;
Chapter Presidents or their duly authorized representatives; and
Two Delegates from each chapter or their alternates.

Credential forms are sent with the Quarterly and Annual Conference calls and should be completed at the chapter level and signed by the chapter officers as directed. The signatures must be verified to evaluate the voting member's status of good standing at the chapter level.

The completed credential forms are used to verify that a quorum has been established before business can be transacted at any meeting. The President will call for this information at the beginning of the meeting so that voting can take place as needed. One-third of the above voting body is the number needed for a quorum.

Credentials forms should be available to the Board of Directors at all times. During the course of a business meeting, it may be necessary for a roll-call vote, in which case, the credentials are given to the Corresponding Secretary. The Corresponding Secretary then reads each name from the credential and that person orally casts his or her vote, which is then recorded by the Recording Secretary. If a ballot is taken, the credentials are also read by the Corresponding Secretary as ballots are passed out.

At the close of meeting, the credential forms are given to the Recording Secretary, to be kept until the conclusion of the following Quarterly or Annual meeting, at which time they will be destroyed.

AUDIT PROGRAM

The Audit Committee of three members shall be selected at the February meeting. This committee will audit the Treasurer's books and records after the closeout of the books on June 30 and report to the Association at the next regular meeting (see Bylaws Article VI, Section 2).

As Amended November 2000

The purpose of an audit is to determine the accuracy of the books and records of the financial officer, detect errors and recommend corrective action, if any, to protect the financial officer and relieve him or her of responsibility (except in case of fraud) and to assure the members that the accounts are correct.

Auditing is more than checking addition and subtraction. It involves following all financial transactions through the records to be sure receipts have been properly accounted for and expenditures made as authorized in the minutes and in conformity with the Bylaws, standing rules and budget limitations.

What to do:

Make arrangements with the Treasurer at a time convenient to all to conduct the audit
Advise the Treasurer that he or she should make available the following:

Treasurer's books	bank statements	bank books
checkbooks	deposit slips	cancelled checks
receipts	invoices	reports
budget	vouchers	

Make arrangements with the Recording Secretary to obtain minutes of meetings and Bylaws of the organization.

Starting from the date of the last audit:

Cash receipts: Examine and compare receipt stubs to entries in checkbook. Check deposit slips against bank statement and checkbook entries, verifying accuracy and source. Check member totals with Membership Chair's report (or verbally if no report filed) to verify amounts received as dues.

Cash disbursements: Trace authorization for all disbursements to minutes. Compare canceled checks with checkbook stubs and "Check Request voucher" forms if used. Verify that checks have been signed by proper officers, endorsement appears appropriate, dated correctly, etc. Check to be sure that required payments such as insurance premiums, sales tax, etc. have been made.

Verify bank reconciliation prepared by Treasurer.

Compare Treasurer's reports with information in checkbook.

Make certain that money collected for a specific purpose has been so disbursed.
Make a list of any errors in arithmetic or posting and note any bills unpaid, payments authorized in the minutes but not yet made checks outstanding for long periods, etc., for follow up by financial officer. If any questions of serious error or possible fraud, assistance should be sought immediately from the Executive Committee.
After any errors have been corrected by the Treasurer and the Audit Committee is satisfied that the financial records are accurate, draw a red line across the check stub where the audit concludes, initial and date.
Prepare a written report and four copies, one each for the President, Recording Secretary, Treasurer and Audit procedure book, to present at the August quarterly meeting.

JOB DESCRIPTIONS

INTRODUCTION

The following job descriptions are to serve as a working guide and in no way are all-inclusive.

OFFICERS OF THE ASSOCIATION

Elected Officers

PRESIDENT

The President is the presiding officer at all meetings of the Association. These meetings include Executive Committee meetings, Board of Directors meetings, Planning Retreat meetings and general meetings of the Association.

The President should be familiar with parliamentary procedure to insure that all meetings are conducted professionally and in line with good business practices. The President should also be familiar with the Association Bylaws and the Policies and Procedures in order to properly conduct the business of the Association.

The President will direct the Corresponding Secretary to ensure that the official call and any other correspondence of the Association is presented to the Board of Directors in a timely manner and as directed in the Policies and Procedures. The President will assist in the preparation of the Calendar of Events.

The President is responsible for setting a theme for the term of office and goals for the Association. The President is further responsible, along with the Board of Directors, to provide a means of accomplishing these goals. The President, along with the Executive Committee, will work closely with the First Vice-President in planning interesting and educational Quarterly meetings.

It is the duty of the President to deliver to the AEA Director, who in turn forwards to AEA, the names and addresses of all Association Officers and Chairs within ten days after their election and appointment.

The Association looks to the President to provide direction for all committee chairs and assist them in fulfilling the goals set for them. The President should be available to listen and help whenever needed.

The President is given the use of a discretionary fund in the amount of \$75.00 each year. These funds are to be used, at the discretion of the President, in providing small gifts, cards, flowers, or whatever is deemed appropriate to the situation -- i.e. flowers sent to a member upon the death of a family member or a small gift and card to a member when hospitalized.

The President serves as an ex-officio member of the Finance Committee. The President selects all committee chairs, and their appointment is ratified by the Executive Committee. The President selects the Quarterly and Annual Conference dates; these dates are then

ratified by the Executive Committee. The President also is an authorized signatory on the Association's accounts.

PRESIDENT-ELECT

The President-Elect will perform the duties of the President in the absence or inability of the President to perform the duties of the office of president. This includes acting as presiding officer at all meetings of the Association, including the Executive Committee, Board of Directors and general meetings.

The President-Elect will perform any duties requested by the President in an effort to prepare him- or herself for the ensuing year as President.

The primary responsibility of the President-Elect is to serve as the Annual Conference Committee Chair. This will entail working with the host chapter in preparing for the Annual Business Meeting and Conference. The President-Elect will oversee and approve all plans made in conjunction with the conference, preparing and presenting the budget to the Board of Directors for approval, and implementing the plans made for a successful conference. The President-Elect will approve all bills to be paid by the Treasurer in connection with the conference.

The President-Elect will also work with the Ways and Means Committee in planning for exhibitors and advertisers for the Annual Conference. The President-Elect and the Annual Conference Committee will give approval to the Ways and Means Committee for the selection and design of the conference pins. The cost of the conference pins will be approved by the Board of Directors at the November meeting.

It is also the responsibility of the President-Elect to work closely with the planning committees for each quarterly meeting to ensure successful meetings. The President-Elect will approve the budget for each quarterly meeting, making sure it meets and/or exceeds the goals of the Association as set out in the Association budget. The President-Elect will give direction to the host chapters as needed. All bills presented to the Treasurer are approved or disapproved by the President-Elect in conjunction with the budget.

The President-Elect serves on the Finance Committee to assist in preparing the Association budget for the ensuing year. Said budget is prepared and presented at the Annual Business Meeting each year.

The President-Elect may co-sign checks for the Association as needed or directed by the President.

FIRST VICE-PRESIDENT

The First Vice-President will perform the duties of the President in the absence and inability of the President and President-Elect to perform.

The primary responsibility of the First Vice-President is to serve as Education Chair. As Education Chair, it is the responsibility of the First Vice-President to arrange for the educational speakers at each Quarterly meeting and the Annual Conference.

The First Vice-President will work with the host chapter's Quarterly Committee as well as the Annual Conference Committee in selecting program subjects and speakers. The First Vice-President with the Professional Designation Committee Chair, determine the number of credit hours to be given for attendance at the educational sessions.

It is the responsibility of the First Vice-President to select and procure speaker gifts, as well as to make arrangements for travel, lodging and compensation for speakers as necessary, working within the budget set for each session.

As Education Chair, the First Vice-President must be available to guide the chapter program chairs with ideas for programs when requested and shall maintain a reference notebook of program ideas and speakers.

Amended August 18, 2006

SECOND VICE-PRESIDENT

The Second Vice-President will perform the duties of the President in the absence or inability of the President, President-Elect and First Vice-President to perform.

The primary responsibility of the Second Vice-President is to serve as the Chapter Organization and Membership Chair.

As the Chapter Organization Chair, it is the responsibility of the Second Vice-President to keep the Organizational Manual current and updated, and to provide copies of this manual to anyone who may be interested in starting a local chapter in their area. This in itself is a major task, but one that brings many rewards. It entails keeping the Executive Committee informed of potential members working toward the goal of becoming chartered in the Association. It also entails visiting an/or appointing someone to physically go to the area to present the Kick-off Meeting, planning meeting or whatever may be needed in helping the chapter to get on its feet. Once the requirements are met, it is the responsibility of the Second Vice-President to present the proposed chapter to the Board of Directors for approval and, once approved, to install the new chapter as a chartered member of the Association.

As the Membership Chair, it is the responsibility of the Second Vice-President to work closely with the Treasurer to maintain a current member list for all chapters. It is also the responsibility of the Second Vice-President to work closely with the Membership Chair from each chapter, aiding them in obtaining and keeping their members and to act in an advisory capacity to the chapters in this regard.

MEMBERSHIP LIST

Only the Board of Directors may authorize the use of any part of the Association's membership list to any person for any purpose unrelated to a member's interest as a member, such as:

To solicit money or property unless such money or property will be used solely to solicit the votes of the members in an election to be held by the Association;
For any commercial purpose; or
To sell to or for purchase by any person.

The Second Vice-President is responsible for maintaining an adequate supply of member pins to provide to the chapters as needed. The Second vice-President also updates and sees to printing the Membership Brochure so that it is available to the chapters as well as at the Colorado Association of Realtors (CAR) conference (held in October each year) and the CAR Rally (held in April each year), as well as at other functions of related industries.

The following is an excerpt from the organizational manual and is provided here for reference.

TO RECEIVE YOUR CHAPTER CHARTER
YOU MUST SUBMIT to the ASSOCIATION'S
SECOND VICE PRESIDENT:

A roster of ten or more Charter Members of the proposed chapter
Dues payable to the Association Treasurer
Chapter Bylaws for approval by the Association Bylaws Chair
Chapter Officers elected and Bylaws adopted by Charter Members
Application for Chapter Charter

To help you accomplish the above
(Highlights of this section are as follows)

Form a Core committee

- Elect a Chair
- Appoint a Secretary to record minutes from committee meetings
- Appoint a Bylaws Chair
- Appoint a Program Chair
- Discuss and approve a tentative chapter Name
- Set a tentative Charter receipt date
- Set a tentative "Kick-Off" meeting (date, time, place)
- Discuss the best time to hold monthly meetings and where to hold them
- Discuss the amount of dues to charge

"Kick Off" meeting

- Chair presides
- Association representative(s) will provide the program
- Make questionnaires available to find out where interest is
- Have Sign up sheets for those wishing to help or ready to join
- Sample of flyer

After "Kick-Off" Meeting

- Plan additional information meetings as necessary
- Start having monthly meetings on regular basis with a short program
- Set goal for 10 charter members and get them!
- Bylaws approved by Association Bylaws Chair
 - Once approved, have charter members approve them, elect officers and appoint committee chairmen
- Make application for an Association Chapter Charter
- Write application letter, signed by officers
- Attach list of officers, addresses, telephone numbers, e-mail addresses
- Attach list of committee chairs, addresses, telephone numbers, e-mail addresses
- Attach list of chapter members, addresses, telephone numbers, e-mail addresses
- Attach check for Association and AEA dues

After you receive your Charter

- Plan first meeting after receipt to be special
 - Sample letter to send out
- Set goals for chapter
- Start monthly newsletter
- Attend Association quarterly meetings and Annual Conference

RECORDING SECRETARY

The Recording Secretary is responsible for taking and transcribing the minutes of the proceedings of the Executive Committee, the Board of Directors meetings, the Planning Retreat, and all other official meetings of the Association.

The Recording Secretary will promptly provide copies of the minutes to the President and the Parliamentarian for approval prior to sending them to the Board of Directors. The minutes from each meeting will be transcribed on or before the date set by the President on the Association calendar, keeping in mind that the approval must given by the President and Parliamentarian prior to sending out for general distribution.

The Recording Secretary is responsible for mailing to the Board of Directors copies of the minutes after approval by the President and Parliamentarian so that the Board of Directors is fully informed. The Recording Secretary maintains the Association's permanent records as required under §7-136-101, C.R.S., including but not limited to:

- Minutes of all meetings of its members and board of directors, for the past three years

- A record of all actions taken by the members or board of directors without a meeting, for the past three years

- A record of all actions taken by a committee of the board of directors in place of the board of directors on behalf of the Association, for the past three years

A record of all waivers of notices of meetings of members and of the board of directors or any committee of the board of directors.

A record of its members in a form that permits preparation of a list of the name and address of all members in alphabetical order, by class, showing the number of votes each member is entitled to vote.

Its articles of incorporation;

Its bylaws;

Resolutions adopted by its board of directors relating to the characteristics, qualifications, rights, limitations, and obligations of members or any class or category of members;

All written communications within the past three years to members generally as members;

A list of the names and business or home addresses of its current directors and officers;

A copy of its most recent corporate report delivered to the secretary of state under section 7-136-107; and

All financial statements prepared for periods ending during the last three years that a member could have requested under section 7-136-106.

All records must be maintained in written form or in another form capable of conversion into written form within a reasonable time.

The Recording Secretary maintains the Corporate Seal.

The Recording Secretary maintains the Credential forms from each quarterly meeting. These Credentials are destroyed after the next quarterly meeting is held. Ballots for Officers are given to the Recording Secretary and held until after the next quarterly meeting, at which time they are destroyed. In the event a "Roll-Call" vote is called for during a regular meeting, the Recording Secretary or the Corresponding Secretary, at the President's discretion, will read the names of those authorized to vote from the Credential forms for that Quarterly meeting.

TREASURER

The Treasurer, together with the Executive Administrator is responsible for seeing that the Association's state and federal tax returns are filed in a timely manner each year, on or before September 15.

Immediately upon taking office, the Treasurer shall open a checking account with an approved institution, and apply for a Treasurer's Bond or Crime Policy with coverage sufficient to cover the Association's assets (currently \$15,000.00) and provide a copy of such bond or policy to the Executive Committee no later than the next scheduled meeting. The Treasurer will set up a bookkeeping system based on the annual budget, depositing funds received, issuing checks for approved payments and monitoring said budget. The Treasurer is an authorized signatory on the Association's accounts. The Treasurer may, from time to time, have to forward checks to the President or President-Elect for signature when needed.

It is the responsibility of the Treasurer to deliver to the AEA Director, who shall forward to AEA, the Association Member Roster, including the postal and email addresses of each member. It is the duty of the Treasurer to remit Association dues, convention dues and all other monies due AEA as provided by AEA guidelines.

The Treasurer will balance the checking account monthly or upon receipt of the bank statement, prepare and deliver the Treasurer's Report at the quarterly meetings and Annual Business Meeting, and will submit any unbudgeted bills to the Board of Directors for approval. The Treasurer is the Finance Chair and serves as ex-officio member of the Audit Committee.

The Treasurer will assist local chapter treasurers.

As Amended November 2000

AMERICAN ESCROW ASSOCIATION DIRECTOR

The American Escrow Association Director shall attend all meetings of the AEA Board of Directors as the Director for Colorado. It is the responsibility of the AEA Director to be cognizant of how the Association feels regarding issues disclosed in AEA minutes to be discussed at the Annual Conference and in the Director's Correspondence, and to vote on all issues in accordance with the Association's position.

The AEA Director will prepare a report for the AEA Board Meeting on the activities of the Association, its chapters, members and the industry in Colorado for presentation at each meeting.

Following each meeting, the AEA Director shall prepare a report for the Association. on activities of the AEA for publication in the Newsletter or as directed by President.

The AEA Director shall serve on AEA committees if so inclined. He or she will submit to the Association President and Chapter Presidents information on the number of delegates and

alternate delegates each is entitled to, what the duties of the delegates and alternates are, the time, place and costs of the AEA annual business meeting, and any other information that may be necessary. He or she will provide the "Duties of the Delegate to AEA Convention" and the "Caucuses" sheets to all Association and Chapter Delegates and Alternates. The AEA Director will oversee the completion of the AEA credentials form by the Association President and return such form to the AEA Credentials Chair.

The AEA Director will present to the Association President, AEA Alternate Director and other parties as required a copy of all AEA correspondence received by the Association AEA Director.

The AEA Director will forward to appropriate officers and chairs of both the Association and AEA any information received that may be pertinent to that Position's job description, i.e., newsletters and articles to newsletter chairs; legislative reports and/or information to legislative chairs, etc. The AEA Director will make the AEA budget, minutes, correspondence, etc., available to all Association members.

The Association AEA Director will see that a Colorado representative is appointed by the Association President to the AEA Nominating Committee. Within ten days after election or appointment, the AEA Director will obtain the current list of names and addresses of all Association officers and chairs from the Association President and further obtain the current member roster from the Treasurer.

The AEA Director shall fulfill such other duties as the AEA and/or Association Boards of Directors determine.

ALTERNATE AMERICAN ESCROW ASSOCIATION DIRECTOR

It shall be the duty of the Alternate American Escrow Association Director to attend AEA Board of Directors meetings in the AEA Director's absence; present Director reports, or prepare the Association report if Director has not done so; and to communicate with AEA Director upon return from the meeting itself. The Alternate AEA Director will review AEA Board of Directors' minutes and copies of director's correspondence regarding issues of concern to AEA and the Association so as to be aware of what the AEA Director is working on and involved in. The Alternate AEA Director shall be cognizant of how the Association feels regarding issues disclosed in AEA minutes to be discussed at the Annual Conference and in the Directors Correspondence and shall vote in accordance with the Association's position.

The Alternate AEA Director will prepare a report on any AEA meeting attended in the AEA Director's absence for presentation at the next Association meeting.

Appointed Officers

CORRESPONDING SECRETARY

The duties and responsibilities of the Corresponding Secretary are:

Coordinate with the President-Elect, in advance of the Annual Business Meeting, to prepare an agenda for the Executive Committee-Elect meeting which is held on the day of installation. Items to be discussed at the meeting will include the ratification of the new Board of Directors, setting meeting dates, scheduling a planning retreat, reviewing the installation procedures, etc.

Obtain and compile a list of the incoming Executive Committee and Board of Directors, including employer, street addresses, phone and fax numbers, and e-mail address.

Prepare Officer and Committee Chair form for each chapter to be completed and returned by the incoming Chapter President.

Prepare, with the President, a calendar for the ensuing Association year and provide updates as necessary. The calendar should include dates of meetings, information as to submission deadlines, other convention dates, AEA meeting dates, meeting call dates, etc.

Prepare the Official Call for each meeting. The calls are mailed to each member of the Executive Committee and Board of Directors, each Chapter President, and two Delegates from each chapter. The call should include the following documents:

- * Official Call
- * Registration
- * Tentative Agenda
- * Program Agenda
- * President's reminders
- * Credentials
- * Any other important documents, including Association Bylaws changes, etc.
- * Minutes from previous Board of directors and Executive Committee meetings

Coordinate in every way with the President all correspondence of the Association to outside organizations, chapters, AEA, etc.

The President may call upon the Corresponding Secretary, in the event a "roll-call" vote is needed during a regular meeting, to read the names from the Credential forms for the quarterly meeting. The Corresponding Secretary will read from the Credential forms the names of the members to receive ballots to vote during the election of Officers.

PARLIAMENTARIAN

The Association abides by the order of business set out in *ROBERTS RULES OF ORDER*. The Parliamentarian should review these until he or she feels comfortable with them and able to refer quickly to the needed ruling whenever a question arises. The Association provides a soft cover copy of this reference to each new Parliamentarian. The Parliamentarian can also refer and pose questions to the Roberts Rules website located at <http://www.robertsrules.com>.

The Association provides a stop watch to be used at each meeting in order to keep discussions from being too lengthy, to time caucuses, breaks, etc.

The following should be carried with the Parliamentarian at each and every meeting in order to have ready reference available when needed:

- Roberts Rules of Order*
- Stop Watch
- Copy of Conference Rules
- Meeting Agenda
- Format of business/board meetings
- Complete list of voting body and confirmation from credentials committee that credentials are in order
- Copy of Association Bylaws
- Copy of Policies and Procedures

The President, knowing in advance the business to come before the Association, should confer with the Parliamentarian before the meetings open and during recesses in order to anticipate any problems that may arise and to avoid, as much as possible, frequent consultation during the meetings.

During a meeting, the work of the Parliamentarian should be limited to giving advice to the President and, when requested, to any other member. It is also the duty of the Parliamentarian - as inconspicuously as possible - to call the attention of the President to any error in the proceedings that may affect the substantive rights of any member or may otherwise do harm. There should be an understanding between the Parliamentarian and the President that there will probably be occasions when it may be essential for the

President to listen to suggestions being made by the Parliamentarian even if it means momentarily not giving attention to others. This practice will enable the President to be in a position to act promptly at the correct time and be fully informed. In advising the President, the Parliamentarian should not wait until asked for advice. Only on the most involved matters should the Parliamentarian actually be called upon to speak to the Association, and this practice should be avoided if at all possible.

The Parliamentarian should be seated next to the President to be convenient for consultation in a low voice, but the President should try to avoid checking with the Parliamentarian too frequently or too obviously.

A member of the Association who acts as its Parliamentarian has the same duty as the presiding officer to maintain a position of impartiality, and therefore does not vote on any questions except in the case of a ballot vote.

EXECUTIVE ADMINISTRATOR

An appointed officer, the Executive Administrator oversees the Association's compliance with all governmental reporting requirements and serves without vote. The Executive Administrator acts as the Registered Agent for the Association as required by statute (S7125-101 and 102, C.R.S), and the address designated by the Executive Administrator shall be the Registered Office of the Association on file with the Secretary of State. Upon taking office (and each time a different person is appointed to the office), the Executive Administrator shall prepare and file with the Colorado Secretary of State, a Statement of Change of Registered Agent of Office or both and pay the appropriate filing fee. A copy of this form appears in the Forms Appendix and is available over the Internet:

Site address for instructions:

http://www.state.co.us/gov_dir/sos/chap3.html#chg3

address for form:

http://www.state.state.co.us/gov_dir/sos/form003.doc

The Executive Administrator shall file the Association's periodic entity report with the Colorado Secretary of State in a timely manner, together with payment of any required fees. The report forms are currently sent to the Executive Administrator (CACC Registered Agent) bi-annually, and must be completed and filed with the Secretary of State within two months of delivery to the Registered Agent. However, in 2000 the law was changed such that reports will be required annually beginning January 1, 2001 and internet filing capability for these filings is currently being developed.

Further, the Executive Administrator, with the assistance of the Treasurer, shall assure that all necessary filings are made with the IRS as to federal income taxes, and with the Colorado Department of Revenue as to state income taxes, on or before September 15 each year, together with the payment of any sums which may be due to these regulatory agencies. At the discretion of the Association, the Executive Administrator may contact with a vendor to prepare the returns.

IRS site address for forms and publications:

http://www.irs.ustreas.gov/prod/forms_pubs/index.html

Colorado Department of Revenue site address:

http://www.state.co.co.us/gov_dir/revenue_dir/home_rev.html

In addition, with the assistance of the Games Manager, the Executive Administrator shall assure timely filings of all raffle license renewals and reports with the Secretary of State as to Raffle/Bingo licenses, together with the payment of any sums, which may be due to the regulatory office. These forms are not yet available over the Internet.

The Executive Administrator may be paid an annual stipend, the amount of which shall be set in the Association's annual budget.

Added November 2000

Other Officers

IMMEDIATE PAST PRESIDENT

The Immediate Past President is considered a member of the Board of Directors and the Executive Committee and has voting privileges. The Immediate Past President should be available to members of the Executive Committee and the Board of Directors to answer questions about the Association and standing committee functions, when needed.

STANDING COMMITTEE CHAIRS

ADVISORY COMMITTEE OF PAST PRESIDENTS

AFFILIATE LIAISON

It shall be the responsibility of this Chair to get on the mailing list of affiliates for times and places of meetings. To attend, or appoint another member in good standing to attend, the meetings and planning sessions and other significant events that will expose the Association to affiliates and to work hard in hand whenever possible on behalf of the Association. The liaison will report to the Association the results of meetings, planning sessions and events at the Associations Quarterly meetings and Annual Business meeting.

Added August 18, 2006

ANNUAL CONFERENCE CHAIR

(SEE PRESIDENT-ELECT JOB DESCRIPTION)

BY-LAWS AND POLICIES & PROCEDURES CHAIR

It is the responsibility of this Chair to maintain:

- An up-to-date copy of the Association Bylaws; Policies and Procedures and
- An up-to-date copy of each member chapter bylaws and Policies and Procedures.

This Chair must approve any Bylaw changes for chapters before they are voted on at the chapter level for approval. The Chair shall review changes carefully, making corrections or revision suggestions as needed.

The Chair will prepare and present any Bylaw changes or Policies and Procedure changes necessary or requested by the Board of Directors and the Executive Committee in conjunction with the procedures outlined in the Association Bylaws and Policies and Procedures. This Chair should receive all comments for additions and /or changes in writing and present the same to the Executive Committee. It is this chair's duty to update the Policies and Procedures Manual as the Board of Directors instructs and to distribute the same. It is important to recognize that the Policies and Procedures are a working guide of the Association. The chair should be very familiar with them.

The Policies and Procedures Chair primarily acts as a scrivener and information source for the Association. The Chair must be very familiar with the Bylaws and Policies and Procedures in order to assist the President in keeping the business of the Association running smoothly and in a timely manner as set forth in the Bylaws and Policies and Procedures.

CAUTION: The Association derives the rights for its existence from the laws of the State of Colorado and the United States. As well as granting those rights, the law imposes specific limitations and obligations. Attention is specifically directed to definitions set forth in the Colorado Revised Non-Profit Corporation Act at §7-121-401. Therefore, before revising the Association's Bylaws and practices, the Bylaws Chair and the Policies and Procedures Chair shall verify whether or not the proposed change will violate any statutory requirement. The Colorado Revised Non-Profit Corporation Act is found in the statutes at §7-121-101 through 7-137-301, C.R.S., and can be accessed on the internet at <http://www.intellinetusa.com/statmgr.htm>.

The Policies and Procedures Chair should take an active roll in the Quarterly meetings and Annual Business Meeting and Conference so as to be aware of any possible improvements to the manual or providing additional information to the members.

Amended August 18, 2006

CHAPTER ORGANIZATION & MEMBERSHIP CHAIR

(SEE SECOND VICE-PRESIDENT JOB DESCRIPTION)

EDUCATION CHAIR

The Education Chair is responsible for the determination of the credit hours for the quarterly meetings and Annual Conference of the Association, in conjunction with the Professional Designation Chair and the Education Chair. The Education Chair shall work to obtain Association Accreditation of educational hours, arrange seminars and/or workshops to provide the vehicle for members to increase their knowledge, skills and techniques, provide current information regarding educational classes available throughout the country as well as events affecting our profession and to prepare and distribute Education Certificates.

Amended August 18, 2006

FINANCE CHAIR

The Finance Chair oversees preparing the Association's budget for the ensuing year. Other parties who participate in this process include the outgoing Finance Chair, the President Elect and the First and Second Vice Presidents. Ex-officio members of this committee are the President, Treasurer, and Executive Administrator. Said budget shall be prepared and presented at the Annual Business Meeting each year.

The Finance Chair is responsible for preparing the Financial Report for each quarterly meeting and the Annual Business Meeting. In addition, this officer shall accurately report the condition of the Association by obtaining expenditures and income data from the Treasurer prior to each quarterly meeting and the Annual Business Meeting, using the last day of the month prior to the meeting as a cut off date for such reporting.

The Finance Chair shall obtain the same information from the Professional Designation Chair to report in a like manner on the financial condition of the Professional Designation Committee.

The Finance Chair shall obtain the same information from the Games Manager to report in a like manner on the financial condition of Raffle funds.

Federal Laws and Colorado Statutes impose various reporting requirements on all business entities. Filing reports also requires payment of fees. Therefore, provisions for these recurring fees should be made in each year's budget. It is recommended that, as a fail-safe procedure, these mandated fees have permanent line items; if no funds will be due for such a line item in a particular year, the budget allocation is "0". For instance, the Association has determined that the Executive Administrator, an appointed officer, shall be the Registered Agent during his or her term in office. Each time the Association appoints a new Executive Administrator, a filing fee is incurred to report the name and address of the new Executive Administrator to the Secretary of State. The Executive Administrator's section of the budget will ALWAYS have a line for Registered Agent Filing Fee; however, if an

Executive Administrator succeeds him or herself, no filing will be required, so the allocation will be "0". Otherwise, the allocation will be the current amount of the filing fee. Similarly, the Association is required to file periodic business entity reports, which also require payment of a filing fee. The budget therefore must ALWAYS provide a line for the filing fee, even though reports are only due in even-numbered years. In addition, the budget must ALWAYS have line items for State and Federal Taxes, whether or not any monies must actually be paid that year. Care should be taken to see that each year's budget also has a line item for payment of AEA dues.

The Finance Chair shall report to the Board all expenditures that go over the approved budgets for the current year.

The Finance Chair shall assist the Executive Administrator in preparing state and federal income tax reports.

As Amended November 2000

GAMES MANAGER

In order to legally hold a raffle, application must be made to the Colorado Secretary of State each year, and a Games Manager must be appointed and certified by the Colorado Secretary of State. The Games Manager must attend a four-hour orientation and successfully complete an open book test. The State of Colorado will not issue a renewal license unless this is done. Application forms must be secured from the Secretary of State's office; these forms are not presently available on the internet; however, an example is provided in the Forms Appendix.

For raffles which are restricted to those attending quarterly and/or the annual meeting of the Association, the holder of the winning ticket must be in attendance at the time winning tickets are drawn in order to receive the prize. For raffle tickets sold to the general public, the attendance requirement does not apply.

Raffle Ticket Requirements:

Each raffle ticket must contain the following:

License Holder's name (i.e., Colorado Association of Certified Closers, Inc.)

License Number

Date, time and place the drawing will be held

Specific list of prizes

Must be numbered sequentially

Stubs must contain correlated sequential numbering and space to fill in the name, address and phone number of the ticket purchaser.

Voided tickets must be sent to Secretary of State for approval prior to raffle.

Filing quarterly reports.

These forms are not currently available on the Internet. Nevertheless, they must be filed quarterly by the 15th of April, July, October and January of each year, whether or not the Association had any activity during the quarter, the Games Manager is responsible for preparing such reports and securing from the Treasurer checks to pay any required fees and delivering the both to the Executive Administrator for filing. An example of the quarterly report can be found in the Forms Appendix.

As Amended November 2000

The Games Manager must insure that the raffle is run according to the Colorado state statutes, rules and regulations. The official instruction booklet is 31 pages in length, covering other games of chance, and contains many do's and don'ts. The major items to watch are as follows:

The license must be displayed each time a raffle is held.

The Games Manager must be present and may not participate in the raffle

The Games Manager and all members on the license and working the raffle must be active members of the Association

Special tickets must be used when the aggregate total of prizes is over \$100.00

Alcoholic beverages may not be used as prizes

A separate bank account must be maintained and raffle monies cannot be mingled with any other accounts of the Association

Quarterly reports must be submitted to the Secretary of State even if no raffle was held

GOVERNMENT AFFAIRS CHAIR

It shall be the responsibility of the Government Affairs Chair to keep the members of the Association current on all legislative issues that affect our industry. In addition, this officer should secure copies of the proposed bills and information relating to such bills to the members for review. The State of Colorado bills can be obtained from and monitored on the Internet. The Legislature's homepage address is:

www.state.co.us/gov_dir/stategleg.html

From here, one can view a list of the bills, see the completed text of the bills, and follow the status of the bills as they work their way through the various processes. The Government Affairs Chair may also want to keep in touch with the lobbyists of the various trade organizations related to our industry: the lender, realtor and title/escrow associations, as well as local elected state representatives, to gain insight and perspective on the history of the bills, anticipated revisions, etc.

It is deemed very important that this Chair be aware of the issues concerning the Association rather than just the chapter to which he or she belongs.

It is suggested the Government Affairs Chair keep in touch with the AEA Director for issues concerning other associations as well. The Government Affairs Chair will give a report at each quarterly meeting and the Annual Business Meeting.

HISTORIAN

The Historian, while not a voting member of the Board of Directors, is considered a Standing Committee Chair. It shall be the duty of the Historian to maintain records with the history of the Association, to include photographs of members, guest speakers, and any other information of value to the Association. The Historian should make personal contact with the officers to obtain any information and/or photographs for the album. The Historian should make a concentrated effort to have photographs, bulletins and anecdotal items on each quarterly meeting and Annual Business Meeting and Conference for the year that he or she serves. It is very important the Historian be in attendance at all meetings or designate another individual specifically take photographs for the album and record information.

NEWSPAPER CORRESPONDENT CHAIR

The Newspaper Correspondent is responsible for mailing news articles to the local newspapers where each chapter is located. Such articles should contain information about each of the Quarterly meetings and the Annual Conference.

The President of each host chapter should be contacted to get current information on programs, items, dates and speakers for each article. The Newspaper Correspondent should also request that a copy of the news article that appears in the paper be mailed from each chapter for the newsletter file. If for some reason the articles are not being printed by each newspaper, the paper should be contacted to see what can be done to assure the next article will be printed.

Information should be mailed to the newspaper two weeks in advance of the scheduled meeting with a request that the article be published twice, if possible, in either or both the business and real estate sections.

PROFESSIONAL DESIGNATION CHAIR

The Professional Designation Chair shall be responsible, with the help of the Professional Designation Committee, for writing, administering, updating and grading the professional designation tests for both real estate and loan. The Chair and all members of this committee shall have received a professional designation.

It shall be the duty of the Chair to oversee and coordinate the duties and responsibilities of the Professional Designation Committee, dividing the responsibilities into sub-committees as needed.

This Chair is responsible for assigning Educational hours with the assistance of the Education Chair.

Amended August 18, 2006

WAYS & MEANS CHAIR

The Ways & Means Chair shall obtain and coordinate the exhibitors, advertising and sponsors for the Annual Conference. This Chair will also assist the host chapter in obtaining advertising, exhibitors, and/or break sponsors at the quarterly meetings. In addition, it is the responsibility of this office, with the assistance of its members, to obtain pricing and complete the ordering of the annual conference pins. The conference pin design and costs are to be presented at the November Quarterly meeting for Board approval. Due to these responsibilities, it is very important that the Chair work closely with the Annual Conference Chair and Committee.

The Ways & Means Chair is responsible for the Annual Conference Raffles.

The Chair will be prepared to give reports to the Board of Directors and the Annual Conference Committee as needed.

WEBSITE CHAIR

The Website Chair shall maintain and update the Association Webpage. Obtain and edit Quarterly reports from Association Officers, chairs and chapter Presidents and solicit articles for the webpage and add information to the webpage as directed by the Board of Directors.

Added August 18, 2006

HONORARY MEMBERS AND HALL OF FAME MEMBERS

Any member of the Association can nominate an individual for either of these honors. The nomination must be in writing, outlining the reasons for consideration. The written nomination must be submitted to the Executive Committee. The Executive Committee will then consider the nomination and vote accordingly. These procedures apply both to the Honorary Members and to the Hall of Fame Members.

PROFESSIONAL DESIGNATION

As provided by the Association Bylaws, the Professional Designation Committee awards members completing stated requirements, the designations of:

Certified Real Estate Closer,
Certified Loan Closer,
Senior Certified Real Estate Closer, and
Senior Loan Closer.

Members who receive designations are justifiably proud of the accomplishment and use of the designation is encouraged whenever possible. In that regard, the Committee recommends the following guidelines be used whenever preparing reports for the Association or in the general work environment in preparing a certified member's signature block on a letter and on business cards:

For Certified Real Estate Closer:

Jane M. Doe, CREC
Escrow officer (or whatever your title is, i.e. Chapter President, Closer)

For Certified Loan Closer:

Jane M. Doe, CLC
Loan Closer (or whatever your title is, etc.)

For Double-Certified Closer:

Jane M. Doe, CREC, CLC
Escrow Officer (or whatever your title is, etc.)

For Senior Certified Closer:

Jane M. Doe, SCREC (for Senior Certified Real Estate Closer)
Jane M. Doe, SCLC (for Senior Certified Loan Closer)
Jane M. Doe, SCRED, SCLC (for both designations)

When double-certified, a member may use the CREC, CLC or SCREC, SCLC in either order.

PROCEDURE FOR SUBMITTING BILLS OR RECEIPTS TO THE TREASURER

When submitting bills for payment and checks for receipt to the Treasurer, commonly encountered problems are:

Checks arrive for deposit with no explanation as to their application. The Treasurer does not know exactly what the check is for.

Requests are made for payment of bills or for reimbursement of a payment, but no vouchers or copies of a bill are attached.

In order to avoid such problems, all money transactions must be accompanied by a properly completed Voucher. The Treasurer will return any undocumented payment requests or checks for deposit that are not accompanied by such a voucher.

(1) When presenting a request for payment of a bill or for reimbursement of payment, you must complete a voucher. **VOUCHERS CAN BE OBTAINED FROM THE TREASURER.** When completing the voucher, be sure to indicate what "account" the funds are to come from (i.e. "Approved by 1989-90 Annual Budget, President's Account for Postage" would be submitted by the State President for reimbursement of postage for mailing the Quarterly Call.). Also, **a copy of the bill or receipt must be attached to the voucher.**

(2) When submitting a check for membership dues, the chapter treasurer must attach a member list (forms provided by Second Vice President) showing the name, address, and other information for the check. Membership dues are submitted to the Treasurer only at quarterly meetings. Membership dues for the beginning of the Association's fiscal year are due at the August Quarterly. Thereafter, chapters submit only a list containing information for new members together with a check for the new member dues at each Quarterly meeting.

(3) If submitting a check for deposit which pertains to other forms of income (i.e. advertising, break sponsors, door prize donations, registration fees, etc.), be sure to indicate the "account" in which the funds are to be receipted. Such accounting information should be as detailed as possible. **EXAMPLE: "60 registration fees @ \$40 = \$2,400.00".**

FORMS APPENDIX

ASSOCIATION FORMS

Samples of the forms listed here are included in this manual.

The following forms must be used for the business of this Association:

CHAPTER MEMBER ROSTER

CHAPTER OFFICER, DELEGATES & COMMITTEE CHAIRMEN

CHECK REQUEST/DEPOSIT VOUCHER

MOTION FORM

NOMINEE'S ACCEPTANCE AND VERIFICATION

SLATE OF OFFICERS

STATEMENT OF CHANGE OF REGISTERED OFFICE OR REGISTERED AGENT,
OR BOTH

MEMBER AT LARGE APPLICATION FOR MEMBERSHIP

APPLICATION FOR A BINGO-RAFFLES LICENSE

QUARTERLY REPORT - FINANCIAL STATEMENT: BINGO/RAFFLES

VERIFICATION OF TRANSFERRING MEMBER

The following forms are provided as samples and guidelines

OFFICIAL CALL, SPECIAL REMINDERS, REGISTRATION FORM,

CREDENTIALS FORM, CALENDAR, GETTING STARTED,

KICK-OFF MEETING, AFTER THE KICK-OFF MEETING,

AFTER YOUR CHAPTER IS RECEIVED

FORMS REQUIRED BY LAW and the CACC OFFICER RESPONSIBLE FOR FILING:

Document	Filing Agency	Frequency of Filing	Fee	Responsible CACC Officer
Statement of Change of Registered Office or Registered Agent, or Both	Colorado Secretary of State	Whenever a new Treasurer takes office or changes address	\$10.00	Executive Administrator
Corporate Report - Form IS NOT AVAILABLE OVER INTERNET; it is delivered to REGISTERED AGENT by Secretary of State.	Colorado Secretary of State	Every two years (even-numbered years for CACC) within two (2) calendar months following delivery to Registered Agent.	\$25.00	Executive Administrator
Federal Tax Return - probably 1120A- Corporation Short Form (check the 1120 Publication	IRS	September 15 Every year	As applicable	Executive Administrator
State Tax Return - Form 112 - Colorado C Corporation	Colorado Department of Revenue	September 15 Every year	As applicable	Executive Administrator
State Raffle License Renewal http://www.sos.state.co.us/divinfo.html#Bingo	Colorado Secretary of State	Annually		Games Manager
State Raffle License Reports http://www.sos.state.co.us/divinfo.html#Bingo	Colorado Secretary of State	Quarterly	As applicable	Games Manager