

Fellowship of Christian Realtors

Code of Conduct & Member Covenant



"Whatever you do, work at it with all your heart, as working for the Lord, not for human masters."

— Colossians 3:23

Preamble

The Fellowship of Christian Realtors (FOCR) exists to network real estate professionals — realtors, appraisers, lenders, builders, inspectors, and others — whose work is rooted in the Christian faith and a shared commitment to honesty, integrity, and service. This Code of Conduct is the covenant every member voluntarily enters into when joining FOCR, and it is the standard by which membership is maintained.

This document is not a creed designed to divide Christians from one another. It does not prescribe denominational doctrine, political positions, or interpretations of Scripture on which faithful believers disagree. It describes the **conduct, character, and professional ethics** we hold one another to as a Fellowship.

By signing this Covenant, members affirm both who they are striving to be and how they will treat the people God places in their care.

I. Foundational Affirmation

Each member affirms, in their own words and tradition:

1. A personal Christian faith — confession of Jesus Christ as Lord and Savior, and a desire to live, work, and serve in accordance with His teachings.
2. The authority of Holy Scripture as the inspired Word of God and as a guide for life and practice.
3. A commitment to ongoing growth in faith, character, and conduct.

FOCR welcomes members from all historic Christian traditions — Protestant, Catholic, Orthodox, evangelical, and others — who share these affirmations.

II. Personal Conduct & Character

Members commit to:

1. **Integrity in word and deed.** Speak truthfully. Keep promises. Refuse to misrepresent themselves, their services, properties, or competitors.
2. **Honesty over advantage.** Decline to participate in any transaction that requires deception, omission of material facts, or unfair pressure on another party.
3. **Sobriety and self-control.** Conduct business in a manner consistent with sound mind and clear judgment.
4. **Sexual integrity.** Maintain conduct that is appropriate, professional, and above reproach in all client and member relationships.
5. **Stewardship of reputation.** Recognize that personal conduct outside the office reflects on FOCR and the Christian witness as a whole.

III. Professional Standards

Members commit to:

1. **Full compliance** with all federal, state, and local laws governing their profession — including, where applicable, the laws of North Carolina, NAR/REALTOR[®] Code of Ethics, NCREC Rules, RESPA, TILA, Fair Housing, and licensure requirements.
2. **Continuing education** sufficient to remain competent in their licensed practice.
3. **Honest representation** of agency relationships, fees, commissions, conflicts of interest, and material property facts.
4. **No undisclosed kickbacks, fee-splitting, or referral arrangements** outside lawful and disclosed channels. All FOCR-facilitated referral arrangements must be transparent to clients.
5. **Diligent record-keeping** and timely fulfillment of contractual obligations to clients and counterparties.

A violation of governing professional law or licensure is, by extension, a violation of this Code.

IV. Conduct Toward Clients

Members commit to:

1. **Equal service to all clients regardless of race, color, national origin, religion, sex, familial status, disability, or any other class protected by Fair Housing law.** Members affirm that the gospel — and the law — require equal dignity and equal service for every person who seeks their help. FOCR is a fellowship of Christian *professionals*; it is not a license to refuse service to non-Christians.
2. **Fair and reasonable pricing.** Decline to engage in predatory practices, hidden fees, or pricing schemes that exploit vulnerability or ignorance.
3. **Objective counsel.** Place the client's interest above personal commission whenever the two are in tension. Tell clients what they need to hear, even when it costs the deal.
4. **Plain communication.** Explain contracts, disclosures, and obligations in language the client can understand.
5. **Confidentiality** of client information except where disclosure is legally required or consented to.
6. **Prayer and care.** Where appropriate and welcome, members may offer to pray for clients and walk with them through the human side of a transaction. Where not welcome, members serve quietly and well.

V. Conduct Toward Fellow Members

Members commit to:

1. **Honor.** Speak well of fellow members and refrain from gossip, slander, and disparagement — including in marketing, social media, and online reviews.
2. **Cooperation over competition** where possible. Refer clients to fellow FOCR members whose services match the client's needs, especially across professions (e.g., a realtor referring a FOCR lender or builder).
3. **Restoration over rumor.** Address disputes with another member privately first, then with a witness, then to FOCR leadership — following the pattern of Matthew 18:15–17.
4. **Generosity in spirit.** Welcome new members, mentor those who are newer in the profession, and treat fellowship as a calling, not a contact list.

VI. Stewardship, Generosity, and Witness

Members are encouraged — though not required — to:

1. Practice generosity through tithing, almsgiving, and charitable service in their community.

2. Reserve appropriate time for Sabbath rest, family, worship, and personal renewal — recognizing that ceaseless work is neither faithful nor sustainable.
3. Use their platform and resources to support gospel-aligned causes, churches, and ministries.
4. Live and work in a way that, when asked, makes clear *why* they do what they do.

These are matters of conscience and Christian liberty. FOCR neither inspects nor enforces them.

VII. Accountability, Discipline, and Removal

1. **Annual recertification.** Each member re-affirms this Code of Conduct annually as a condition of continued membership.
2. **Reporting.** Members and clients may submit concerns about a member's conduct to FOCR leadership in writing.
3. **Process.** Credible concerns will be reviewed confidentially. Where appropriate, FOCR leadership will:
 - Privately discuss the matter with the member;
 - If unresolved, issue a written warning;
 - If still unresolved or in cases of serious violation, suspend or revoke membership.
4. **Serious violations** — including fraud, loss of professional license, criminal conviction relating to honesty or fiduciary duty, or persistent disregard for this Code — may result in **immediate removal** without warning.
5. **Restoration.** Removed members may, after a season and demonstrated change, request reinstatement. Restoration is at the discretion of FOCR leadership.
6. **Final authority.** All decisions regarding membership rest with FOCR leadership and are final.

Acknowledgement

I have read this Code of Conduct in full. I understand and accept the standards it sets. I commit, by God's grace, to live and work according to it. I understand that membership in the Fellowship of Christian Realtors is a privilege, not a right, and that the Fellowship reserves the right to suspend or revoke membership in accordance with this Covenant.

Member name: _____

Profession / License #: _____

Signature: _____ **Date:** _____

Adopted by the Fellowship of Christian Realtors. This Code of Conduct may be amended by FOCR leadership upon notice to the membership.

The most current version supersedes all prior versions and is available at the FOCR website.