

PROPERTY PRESERVATION TRAINING

Basic Concept

INTRODUCTION:

WHAT IS PROPERTY PRESERVATION?

- Property preservation is the process of maintaining the interior and exterior of a building.

IT'S PURPOSE AND IMPORTANCE?

- To keep vacant properties secure, safe and well-maintained inside and out. Contractors evaluate and report potential damages or issues so they can be addressed in a timely and cost-effective manner.

WHAT IS OUR ROLE AND HOW CRUCIAL IS IT?

- We are updater, and we are working on behalf of VENDOR. So our main responsibility is to inform proper information to CLIENT (MCS, LPS, CORELOGIC), to provide proper bids at appropriate price and to ensure proper invoicing. We are here to do work for our CLIENT (VENDOR) and to ensure their profit rather than loss.

So we are playing the most CRUCIAL role, and any laps of concentration may bring huge losses for our CLIENT, our COMPANY and for us for sure. So we have to concentrate each and every second, read each and every instruction, gather all the information, take full control of work order and update it with 100% accuracy. If we fail to understand our role and its importance we cannot survive.

Think about your responsibility, please do not limit yourself within a simplified term of PROCESSOR, your responsibility is far more important and crucial.

We have to remember that we are working on behalf of VENDOR so we are making them liable for our own error. (More details will be described on training.)

TYPES OF WORK

Followings are the type of work related with property preservation.

Securing
Winterization
Debris Removal
Verify ICC
Lawn Maintenance
Snow Removal
Bid Approval
Eviction etc.

SECURING

LOCK CHANGE

INITIAL SECURING

Protecting properties begins with the initial securing order. Once an inspection has been completed and vacancy has been determined, contractor will complete a **lock change** in accordance with investor or insurer guidelines. If the property is a pre-sale property, the lock on a secondary door (when possible) will be changed so that future preservation work can be completed. When the property is post-sale, all locks are changed and all broken windows and doors boarded. Generally, when securing a property all locks, including deadbolts, will be changed and keyed to a client-specific code. All outbuildings and sheds will be padlocked.

Pool areas will be secured and the fences surrounding the pool will be padlocked. A lockbox will be installed with working keys inside to facilitate access for contractors, inspectors and real estate agents. Openings such as broken windows and doors or unsecured crawlspaces that pose a security risk to the property may be boarded consistent with FHA standards.

Initial securing work order is critical as this is the 1st visit and we have to update all the damages carefully, if we fail to address any issues our CLIENT will be liable for that so will we.

FINAL SECURING

General instruction from client:

Vendors must check the locks to determine what key code was previously used at this property. If the previous key code could not be determined, vendors must use the last digit of the loan number to determine which key code to use.

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Loans ending in 0, 1, 2 = 67767

Loans ending in 3, 4, 5, 6 = 35241

Loans ending in 7, 8, 9 = 44535

Rekey all doors unless they were previously rekeyed. Change both Knob lock and deadbolt per the 2010-18 HUD allowable. Key the deadbolt and knob lock to the same key code.

If antique door hardware exists, do not remove hardware and instead secure with a padlock and hasp. If the garage door is broken, unsecure, will not open manually, bid to repair and replace.

Detached or attached garage doors and outbuildings shall be secured with a padlock and hasp only if no other locking mechanism exists.

If unable to gain access - obtain the name of the HOA, COA, or neighborhood that the property is located in. provide HOA/COA name, contact number, and fax number. If property is located in a subdivision, include the name and cross street on the completion.

Provide before/after photo documentation including wide angle shots the door.

Door information is important for LOCK CHANG and LOCKBOX. Never select front door. Select front door if client wants to change lock in front door or there are no secondary doors exist.

LOCK BOX

Confirm lockbox has been installed to door that was previously rekeyed; take photos of the lockbox and keys inside. If lockbox has not been installed, install a lockbox to code ARL/OCN/Last four digit of loan number/Client specified number (depends on client instruction) for the allowable, provide two keys that are coded to the rekey code for the allowable and take the required photo documentation.

Photos

"Before" photo showing old lock in place.

"During" photo showing old lock removed. And installing new one.

"After" photo showing new lock installed with key in the lock.

A cover plate must be installed over all openings. It is never acceptable to put a sticker over the hole that is left there. A photo of the deadbolt cover is required.

PADLOCK

Vendor uses Padlock to secure fence gate, garage door, outbuilding, crawl space and damaged door. Most of the time A389 key code used for padlock.

SLIDER LOCK

Vendor uses Slider lock to secure sliding glass door.

BOARDING

Boarding/Re-glazing/Screening

Boarding up is the process of installing boards on the windows and doors of a property to protect it from storm damage or to prevent unauthorized access by squatters, looters or vandals.

Vendor shall not board a property unless they have prior written approval. Submit a bid at investor allowable, even if boarding is required on initial secure. Boarding bids should be provided to secure crawl space, garage door if missing, pet doors, slider doors, window well covers or other openings.

Accessible means that: 1) entry is possible without the use of a ladder; and 2) the opening is large enough for a person to easily pass through. Openings above the first floor which do not

meet both of these tests should not be boarded unless otherwise specified in this attachment. If security bars are located on windows/doors, boarding is not required. Third story or higher openings are rarely accessible and therefore shall not be boarded. Second story openings are typically accessible only from attached properties with connecting porch roofs. In the absence of such conditions, second story or higher openings shall not be boarded but must be secured to prevent unauthorized entry and to protect against weather damage. Further, openings too small for a person to pass through, regardless of location, should be secured but not boarded, unless otherwise specified in this attachment.

Material can be used for boarding.

1/2" Plywood for windows.
3/4" For sliding door and French door openings.
5/8" Plywood for doorways.
2" x 4" studs/lumber.
3/8" or 1/2" x 12" long Round-Headed Carriage Bolts
3/8" or 1/2" Nuts for the Carriage Bolts
3/8" or 1/2" Washers
NO SCREWS AND NO OSB!!

Pricing for boarding is calculated by the following formula

Price in \$ = UIxD

Where, United Inches, UI = Length in Inch + Width in inch.
D= Fractional amount for thickness.

Boarding Cost Schedule (NATIONWIDE)			
Boarding 1/2"	Boarding 5/8"	Boarding 3/4"	Screening
\$0.80	\$0.90	\$1.00	\$0.55

Provide Bids to re-glaze broken window per investor allowable. Also observe carefully whether window is single pane or not. All bids, completions and invoices should clearly state the number of openings and dimensions of all panes and boards; include the width of plywood used, or size of glass.

WINTERIZATION

Winterization refers to the process of preparing something for an upcoming winter, protecting whole plumbing system and other apparatus. (More details will be described on training.)

Followings are the steps of WINTERIZATION:

1. **Disconnecting the Water Supply.**
2. **Draining the System.**
3. **Preparing to Blow out Plumbing Pipes.**
4. **Pressure Testing the System.**
5. **Blowing All Remaining Water out Of Plumbing Supply Pipes.**
6. **STEP 6: Add Antifreeze to Plumbing Drains.**
7. **Posting Stickers and Notices.**

Followings are the instruction should a contractor follow.

STEP 1: Disconnecting the Water Supply - You must attempt to locate the main water shut-off at the curb and make sure the shut-off valve is in the OFF position. Take 2-3 photos showing this process. Next you will locate the water meter and the main interior shut-off valve. Turn the main shut-off valve into the OFF position, disconnect the water meter and then connect a "zip tie" to the main water shut-off valve and finish by installing a 3/4" black pipe "plug".

STEP 2: Draining the System - Starting in the basement, make sure all gas line shut-off valves are in the OFF position throughout the entire property. Next you will connect a small garden hose to the water heater and then place the other end of the hose either into a floor drain or outside and proceed to drain all water from the water heater. If the property uses well water, you will drain all holding tanks and disconnect the electric to the well pump. Lastly, you will drain all the toilet tanks and toilet bowls.

STEP 3: Preparing To Blow out Plumbing Pipes - Start at the main shut-off valve located near the water meter by connecting your pressure tester. Then follow the plumbing supply pipes throughout the entire property with the goal of making sure that all mid-line shut-off valves are in the OPEN position and all faucets are in the closed position. The few exceptions are as follows: all toilets that have a "fixture shut-off valve" need the valve to be in the CLOSED POSITION.

STEP 4: Pressure Testing the System - Turn your air compressor on and set the pressure at 35 PSI. Do not exceed 40 PSI as you may cause damage. Once the pressure builds up, take 2-3 photos showing your air compressor connected and another 2-3 photos showing the pressure gauge. Now you must once again follow the pipes while listening for a high pitched "whistling"

noise, which would indicate breaks in the plumbing pipes. If any leaks are found, mark them by putting a piece of duct tape approximately 6" away. Once you have marked all of them, proceed to take 2-3 photos of each damaged section of pipe. Make sure to take good quality pictures since those will be the only proof your client will have. Lastly, you must leave the air compressor connected for a minimum of 30 minutes.

STEP 5: Blowing All Remaining Water out Of Plumbing Supply Pipes - Next, you will start at the laundry sink and turn the faucet into the ON position and you should immediately see a small amount of water flying out. Keep your camera handy because you will need to take 2-3 photos showing this water shooting out and 1-2 photos once the water stops. Repeat this process at ALL OTHER FAUCETS that will be located in each kitchen and each bathroom. And don't forget to take photos at each faucet, even if there is no more water coming out. Your client will still want to see that you completed all of the steps and believe me when I say this: in your client's mind, if you don't have a photo of something then you didn't do it. They will NEVER accept anyone telling them, "you can trust me", in lieu of photos.

STEP 6: Add Antifreeze to Plumbing Drains - You need to pour antifreeze into all toilet bowls and tanks, all kitchen & bathroom sink traps, shower and tub traps, floor drains, and dishwasher drains. Take 1-2 pictures "during" each pour and also 2-3 photos showing each sink and toilet "before" and "after".

STEP 7: Posting Stickers and Notices - Winterization notification stickers are applied to toilets, showers, tubs, water heater, water meter, dishwasher, and all sinks. Additionally, toilet wrap is installed on all toilets to further ensure they are not used. Notices are posted at the entryways of the home advising anyone entering that the property has been winterized and warning against the use of any plumbing fixtures.

FINAL NOTES: If a property has radiant or steam heat, you have several additional steps to complete. In addition to the preceding steps, you must also drain the boiler unit and expansion tank, loosen all of the bleeder pins on each radiator, complete a pressure test to all the plumbing pipes throughout this heating system and lastly, apply a winterization sticker to the boiler.

Your client will most likely have specific instructions for these types of winterizations.

Do not winterize a dirty toilet. Cleaning toilets/feces removal is part of the winterization and must be completed and not bid.

Types of winterization

- Dry Heat which is forced hot air heat. Look for furnace or vent registers.
- Wet/Radiant which has hot water running through the entire system. Look for hot water boiler, expansion tank, and/or radiators or copper tubing in the floors, walls, and/or ceilings.
- Steam heat which has steam running through the system. Look for steam boilers and/or radiators.

Winterization States

Winterizations are allowed during any month of the year in the following state:

AK

The following states must be winterized from September 1st to April 30th:

CO, CT, IA, ID, IL, IN, MA, ME, MI, MN, MT, ND, NE, NH, NJ, NY, OH, OR, PA, RI, SD, VT, WA, WI, WY

The following states must be winterized from October 1st to March 31st. Properties below 2000 ft in elevation may be winterized at the servicer's discretion. Servicers will be held accountable for properties below this elevation which are not winterized and experience freeze damages.

AL, AR, AZ, CA, DC, DE, FL, GA, KS, KY, LA, MD, MO, MS, NM, NC, NV, OK, SC, TN, TX, UT, VA, WV

Winterizations are not required in the following states and territories:

HI, Guam, Puerto Rico, Virgin Islands

It is important to understand what type of winterization has completed for proper invoicing. (Details idea about partial winterization will be described)

De- Winterization

– To fill piping with water for everyday use.

Definition of a full winterization:

If vendor pressure tests, drains all tanks (whether they have water or not), and completes all the steps involved in a winterization.

If vendor find a hot water heater missing and caps lines to bypass the water heater then completes all the remaining steps of a full winterization.

If property was winterized previously by unknown but our vendor pressure tests and pours antifreeze in the traps.

Vendors are paid full price for the winterizations completed correctly with supporting documentation.

Definition of a partial winterization:

Shared systems like condos where the vendor doesn't pressure test and doesn't drain any tanks, and only pours antifreeze in the traps and fixtures.

If the vendor finds obvious and visible damages to the plumbing system and knows for a fact that it would not hold pressure, consequently a test is never done but antifreeze is poured in the traps to save the existing plumbing and fixtures such as toilets, sinks and tubs.

Vendors will be paid half the price of the winterization in these cases.

Definition of an incomplete winterization:

If the vendor states that winterization is complete but fails to provide all the required photos proving that work was done correctly and that no plumbing damages prevented pressure from holding.

If the winterization is not done correctly and the vendor fails to address the winterization rejected order timely causing the work order to be reassigned and the winterization to be redone by another vendor.

Vendors will not be paid for the winterizations.

Definition of a refresh winterization:

If property looks like it was winterization previously (the water is off and all the fixtures have antifreeze in them) so the vendor doesn't pressure test and only pours more antifreeze where needed.

If no pressure test is done and vendor only poured more antifreeze in the traps it will be billed at \$35.(do not mix up with shared systems/condos)

Definition of multi-unit winterization:

If the property has more than one water heater or one boiler such as a multi-family house or a multi-unit property.

The first winterization will be paid at full price and any additional unit/winterization will be paid at half price. For example: house has two water heaters, the invoice would be \$150 (\$100 for first unit+ \$50 for second unit).

EVICTION

Confirm with appointed Sheriff 24 hours before eviction. Have appropriate number of men per local regulations to complete eviction. Remove all personal property and interior debris under Sheriff's supervision consistent with local codes. Do NOT remove any personal property unless requested by a sheriff. The sheriff should sign the Eviction Form (P-115) to document any request to remove personals. Upload scanned copy of Eviction Form (P-115). If the sheriff refuses to sign the Eviction Form (P-115), write that the "sheriff refused to sign." Complete final secure.

Non-Eviction Debris and Hazards Removal, bid only unless Sheriff/Deputy instructions vary; all Orders from the Sheriff/Deputy should be documented on the Eviction Form (P-115). The cost for removing eviction debris is considered eviction expenses and is to be billed as labor hours, not as cubic yards (including removing debris from the curb after 24-72 hours, if required); any items being bid to be removed only after approval are to be bid per cubic yard. When bidding, group or separate debris/hazards per Debris Removal tab directions.

Complete winterization per client specifications. (Refer to Winterization.)

Complete grass cut per client specifications. (Refer to Landscaping.)

Bid to cure violations found at the property

Submit bids for any CC issues at the property

VCL- Vacancy Checklist *Reminder* A Vacancy Check List should be completed and uploaded at time of completion.

Secure property, change locks and install padlock wherever required.

Display 24 hour emergency contact sign with MCS contact number in front window and provide a photo.

For REO:

Follow Sheriff's instructions for removing debris and hazards. Debris: up to 40 cubic yards of debris may be removed and invoiced per cubic yards. If more than 40 cubic yards are present, submit a bid to remove all debris, unless directed otherwise by the Sheriff. Hazards: remove and invoice per unit of hazard only if instructed by the Sheriff. If not directed to remove, submit bid per unit of hazards. Use the work order notes and the Eviction Form (P-115) to document if the Sheriff requires more than 40 cubic yards of debris or any hazards to be removed.

Since this client is REO, BOTH EXTERIOR and INTERIOR debris should be removed per the allowable.

When performing an eviction, please remember to do the following:

You MUST call to confirm receipt of the request and that you will be able to attend the scheduled eviction.

Please contact the Sheriff's office for assurance on local laws.

FHA loans require an occupancy inspection 72 hours prior to eviction.

You are required to remain at the property for the entire eviction procedure.

All eviction updates must be called in the day of the eviction per Sheriff's instructions.

The move out of all materials is to be performed per the sheriff's guidelines. An assessment of interior and exterior debris is needed.

If debris removal is within the HUD allowable, the debris is to be removed. Bid to remove, store and/or dispose of personal property.

If a return trip to the property is required to remove remaining personal property from the curb, a sheriff requirement form must be signed by the sheriff.

A partial update must be called in on the day of the eviction. The update must include the following:

Completed lock change.

The Field Rep must meet the Sheriff.

All personals must be moved to the curb or stored per the Sheriff's instructions.

If personals are moved to storage, you must provide:

An inventory list.

Approximate value of personals.

Name and address of storage facility.

If the property is not in conveyance condition, you are required to provide a list of what is needed to

The eviction form must be completed by the Field Rep.

Photos

A photo of personals moved to the street/curb.

A photo of the eviction crew and moving van in front of the property. The photo must indicate the number of men and the size of the truck (whether it is a certified moving company or a moving crew mandated by the sheriff).

A photo of the filled moving van, trailers or trucks and the crew.

A photo of the sheriff or sheriff's vehicle.

If debris is removed as part of the eviction, "Before" and "After" photos of the debris are required.

A photo of remaining debris.

If this is a two day eviction, the Field Rep will need to have both days photos:

Day 1{Furniture in the house to the curb.

Day 2{Furniture from the curb to the trucks, trailers etc.

Additional Billing Information

Move out personals to the curb. The Field Rep should charge at an hourly rate. If a sheriff has required us to return and remove debris from the curb, then the debris removed from the curb and subsequent disposal can be billed by cubic yards.

If the eviction is cancelled at the property, we may only charge a maximum total of 1 hour labor. The pre-eviction inspection that is ordered must be done and updated to MSI on the due date. Payment will be issued for this inspection. Our clients will not pay for results received after the date the pre inspection was completed.

Utilize this line to bill for the number of men at the eviction and the number of hours - this total should only include the removal of post-eviction debris to the curb. NOTE: Debris removed from the property is considered POST-EVICTION DEBRIS not EXTERIOR DEBRIS. Post eviction debris include debris, personals, and hazards that are removed immediately following the eviction (Follow sheriff/deputy's instructions and document any directives on the eviction form- Do not remove exterior debris unless the local law enforcement orders the immediate removal.) Follow the 2010-18 HUD allowable-debris removed as part of the eviction must be billed per LABOR HOURS. You must include the time of arrival and the time of departure to support on the invoice.

Use this line item to bill man hours for day two when the vendor is required to return to the property to remove the personals/ post-eviction debris from the curb between 24-48 hours from date of the eviction. NOTE: Debris removed from the property as part of an eviction is considered POST-EVICTION DEBRIS not EXTERIOR DEBRIS. Debris removed as part of the eviction is to be billed per LABOR HOURS. You must include the time of arrival and the time of departure on your invoice. You must upload the photos of the crew and before/after services performed from the same angle, including truck with debris and dump fee receipts that occurred during the second day eviction. Three day evictions are not permitted unless the vendor has received MCS' written approval in advance.

DEBRIS

Debris are the scattered remains of something broken or destroyed.

Interior Debris-

Any debris items located within the main building of the property or in a secure outbuilding, including areas such as attached/detached garages, attics, basements, sheds and crawl spaces.

Exterior Debris-

Any debris items located outside of the main building (in the yard, car port, on a porch or deck that is not enclosed, etc.) or in an insecure outbuilding (the presence of missing doors/windows or missing locks on doors prevent the building from being secure) that does not provide direct access to the main building, that can be seen from the street, or create the possibility of a citation is considered exterior debris.

PERSONAL PROPERTY –

Consider property vacant with personals, if contents are over \$300 or \$1000 (\$500 for GA, NC, & SC) in replacement value. Complete grass, winterization change main entry lock, provide bid for removal and storage (varies client to client).

HAZARDS –

Materials considered unhealthy or hazardous that should be removed prior to conveyance include but are not limited to:

- Decaying food or other organic matter,
- Dead animals and animal feces,
- Pest infestations (see below)
- Broken glass or other sharp objects,
- Large containers of liquids,
- Large quantities of paint or paint products,
- Paints or solvents in any amount stored in or near papers, fabrics or other flammable materials.
- Highly flammable chemicals (e.g., solvents, paint thinners, gasoline, motor oil and motor additives, etc.)

The following products, if found in quantities consistent with normal household use, are not considered hazardous waste for purposes of debris removal under this section.

- Non-flammable materials including reasonable quantities of paper and fabrics (unless stored near flammable chemicals),
- Common cleaning products and household chemicals such as insect repellent,
- Up to five gallons of paint and paint products,
- Lawn and garden products and fertilizers,
- Pool chemicals.

EPA guidelines allow paint cans to be disposed of with regular debris, once treated. Paint is treated by brushing the paint onto cardboard or newspaper, allowing the empty can to dry with the lid off, or by adding absorbent material such as kitty litter, shredded newspaper, sand, or sawdust directly into the latex paint can. Dried paint may then be thrown in the trash and removed from the property as regular debris.

Abandoned animal-

If an animal is found at a property, contact the appropriate APC (Asset Preservation Coordinator) immediately. Please indicate if the animal(s) appear to be abandoned or if they have access to food and water. Document the animal(s) condition, applicable action taken, and the APC or MCS representative with whom contact was made in Vendor 360. If the animal(s) are abandoned and are in danger, comply with local regulations on abandoned animal care (i.e. contact animal control) and document in Vendor 360. If the animal(s) does not appear to be abandoned and is receiving care, treat them as indicators of personal property or occupancy and document in Vendor 360.

Broom swept condition

Property that is free of dust, dirt, hazardous materials or conditions, personal belongings and interior and exterior debris. The cost to put the property in broom swept condition is included in the cost per cubic yard of the interior debris allowable. A separate fee may not be charged.

Janitorial Services

In order to get a property ready to be put on the market or to be put in marketable condition Janitorial Services may be needed.

When submitting a bid to perform janitorial work orders, please be sure to provide the approximate square footage of the house, the number of bedrooms and bathrooms on the property, and if there are any appliances and exceptional items present.

The following is a list of all services of a Janitorial:

Check the batteries in the smoke detectors and replace if need be.

Check all light bulbs, light fixtures, switches and outlet covers. Replace each if need be.

Check for air fresheners.

Dust all heating and air conditioning vents. Check the thermostat.

Check the baseboards, door trim and windows trim.

Remove all hooks and nails from the walls.

Make sure to wipe down and clean all windows, glass doors and mirrors.

Ensure that all the walls are wiped down and clean.

Clean all sinks, toilets, bath tubs, showers and faucets.

Clean the stove, dishwasher and refrigerator and remove all items in these appliances.

Check if a replace is present. If so, please clean.

Remove all hangers and any other items from the closet.

Check the closets or other storage areas for HVAC units, water heaters, etc.

Check enclosed garage.

Floor and walls for items that need to be removed.

Dust and remove all items from cabinets, drawers, built-in shelves and counters.

Remove cobwebs from the corners, ceilings, etc.

Make sure the floors are swept, mopped and vacuumed.

Make a door advertisement.

Check the basement and/or attic if applicable for debris.

MOLD

Molds are living organisms that grow in damp places in home. They stain or discolor surfaces and smell musty. There are hundreds of thousands of different types of mold. Mold can grow almost anywhere: on walls, ceilings, carpets, floor, doors, cabinet or furniture. Humidity or wetness, caused by water leaks, spills from bathtubs or showers, or condensation, can cause mold to grow in home.

Locations of Mold:

-Interior

- DRY WALL
- MASONRY/CINDER BLOCK/CONCRETE WALL
- PANELING
- FLOOR
- DOOR
- CABINET
- OPEN BEAM
- CEILING TILES
- STAIR
- CARPET
- DEBRIS

-Exterior

- SIDING
- PORCH
- STAIR
- MOLDING

Sources of Mold:

1. Moisture.
2. Roof leaks.
3. Plumbing leaks.
4. Flooding.
5. Lack of ventilation.
6. Seepage.

We have to provide specific bids for specific location and for specific sources. (More details will be described on training.)

Comment is so important; we have to mention source, measurement and method of remediation/treatment.

Lawn care

Grass Cut

- A. All grass is to be cut to 2" maximum in height.
- B. All sidewalks and walkways must be clear of any grass clippings.
- C. All clippings/debris must be raked and removed from property, including sidewalks, driveways, and lawn with an action photo supporting removal of clippings.
- D. Pick up and remove any sticks, tree limbs, leaves, pine cones, pine needles, grass clippings, trimmings, waste material or other such debris from the property.
- E. Pick up and remove any litter, waste material or debris, and prevent any litter or debris located on the Property from being "mowed over" and further macerated and disposed of properly
- F. Maintenance includes trimming of **shrubs/trees/bushes/vines**.
 - i. If it looks overgrown, the expectation is to trim accordingly.
- G. Edge trimming along all fence lines, foundation of the home, driveways, and flower beds without damaging the existing plants or flowers.
- H. Desert landscaping, rockscaped, and low maintenance properties are to be free of loose debris, i.e. wrappers, and grass is to be trimmed and weeds sprayed.
- I. All Shrubs/Trees need to be cut 18" away from the structures. All tree limbs are to be at least 24" away from the roof or sides of the structure.
 - i. Complete the above services as part of the grass cut work order, if shrub and tree trimming cannot be completed for the allowable, call from site.
 - 1. If the shrub or tree trim line item requests a BID ONLY, bid according to the MCS allowable.
 - 2. If vegetation growth is in excess of the MCS allowable, use a cost estimator to create a bid.
 - ii. Whether it is touching the structure or not, if the shrubs look overgrown, the expectation is to trim accordingly.
- J. Do not verify ICC on Auto Grass Cuts. Please report any visible damages/issues that are noticed on the exterior of the property.
 - 1. Report any violations that may be posted on the property.

2. Report if the property is unsecured (broken windows, open doors, etc).
 3. Report any visible exterior damages (roof damage, fire, flood, etc).
- K. Fences, fence panels, gates are not to be removed in order to access the backyard, side yard, or fenced-in front yard.
- L. ALL Fences and gates surrounding a pool/spa/water feature need a **bid** to be secured if padlock is missing.
- i. Should be zip-tied while bid is pending approval
- M. Grass cut vendors are expected to have a push mower and trimmer at minimum on hand. Riding mowers are optional.
- i. This is to ensure sub-vendors are able to access and complete grass cuts and full trimming of the entire lot.

Measuring Lot and Lawn Area Size

Grass cut services will be paid based on the “Lawn Area Size.”

Information we need to process a grass cut order.

1. Lawn size.
2. Lot size.
3. Maintained area.
4. Grass height.
5. Lot condition prior to cut.
6. Client number.
7. Allowable.
8. Date of last cut.
9. Order type – Initial, recut or landscape.

All bids must include the following information: A.

- i. Maintained Area
- ii. Property lawn area size
- iii. Property lot size
- iv. Height of grass
- v. A bid line item to complete initial cut
- vi. Cost to complete re-cuts for the season
- vii. Substantial photo documentation supporting the bid – photos must support lawn size and height of grass.

TRIMMING SHRUBS/TREES/VINES

Manicure shrubs, trees, and vines as part of the grass cut/may be issued order separately. Edge sidewalks, driveways, fence lines, and detached structures.

1. Trim all low hanging branches of trees which obstruct any property entrance or walkway and remove weeds in flowerbeds and foundation plantings.

Trim around foundations, fences, and other construction. Remove dead shrubbery, sprouts, saplings, brush and any plant/vegetation growing on the roof, gutters, and downspouts.

2. Cut the grass to the edge of each property line to a maximum height of two (2) inches and edge all paved walkway, curbs, and driveways. Cut all hedges, shrubs, and trees to 18" off of the roof and walls.

3. Trim all low hanging branches to a minimum of eight (8) feet above the ground. Cut all hedges and shrubs low enough to see all windows and doors.

Also, ensure all clippings and limbs are bagged and removed from the property. If clippings are blown, do not blow into adjoining properties, streets, or storm/sewer drains.

Measurement and how many CYDs will generate are the most important information to include in the trimming bids.

SNOW REMOVAL

Remove snow for the 2010-18 HUD allowable unless another investor type is specified, ONLY if needed to access the entrance of the property. If it cannot be removed for the allowable complete and BID-AFTER-THE-FACT. This includes sidewalks, driveways and right of ways. If a local ordinance exists that requires the snow to be removed other than to gain access to the property, complete and BID-AFTER-THE-FACT. Vendor must upload supporting documentation of the local ordinance into the legal documents in 360 for reimbursement. If not required by local code or not needed to gain access to the property, submit bids.

VARIOUS PARTS OF HOUSE

ROOF

Various types of roof

Flat

Moderately steep

Very steep

Types of roofing materials

Asphalt shingles

Wood shingles and shakes

Clay and concrete tiles

Slate

Metal

Diagnosis of roofing layers (Depictive lecture will be given in training session).

SIDING AND OTHER

SIDING

GUTTER

FASCIA

SOFFIT

DOWNSPOUT

DOOR AND WINDOW

DIFFERENT PARTS OF DOOR

DOOR TRIM

JAMB

LOCKS

LOCK COVER PLATE

HINGE

OTHER EXTERIOR PARTS OF HOUSE

STEPS

PORCH

DECK

POOL

FENCE

FENCE GATE

RAILING/GUARDRAIL/HANDRAIL

A/C UNIT

ELECTRIC METER

GAS METER

ADDRESS NUMBER

STREET SIGN

OUT BUILDING

VARIOUS INTERIOR PARTS/MATERIALS

TYPES OF CEILING:

DRYWALL

TILES

ATTIC

CRAWLSPACE

BASEMENT

PLUMBING SYSTEM:

COPPER/PEX

CAPPING OPEN LINES.

P-TRAP

FAUCET

SHOWER HEAD

INTERIOR PARTS/MATERIALS OF HOUSE

TYPES OF CEILING.

WHAT IS STUDS/BEAMS AND T-BARS?

ATTIC

DIFFERENCE BETWEEN CRAWLSPACE AND BASEMENT.

PLUMBING SYSTEM

WATER HEATER

BOILER

PROPANE TANK/OIL TANK

FURNACE

WASHER

APPLIANCES

CARPET & PADDING

BASEBOARD

TRIM

MOLDING

KITCHEN CABINET

VENITY

FLOORING:

HARDWOOD

VINYL/LINONEUM

TILES

SHOWER ENCLOUSER

LIGHT FIXTURE

DETECTORS:

SMOKE, CO

DEHUMIDIFIER

SUMP PUMP

OUTLET/OUTLET COVER
FLOOR REGISTER
CURTAINS
OTHERS

ICC ISSUES:

ICC MEANS INCONVEYANT CONDITIONS.

The mortgage company must convey a property to HUD within 30 days from the foreclosure sale (unless an extension is granted). A fine called a curtailment is assessed by HUD to the mortgagee if the property does not convey within 30 days from the foreclosure sale date.

A property is ready to convey when all of the following requirements have been met:

The mortgage company has clear title to the property.

The property is vacant.

No "open" work orders are still outstanding on the property.

The property is secured completely per guidelines.

Any pools/spas are secured per guidelines.

Winterization has been completed per guidelines.

Grass has been cut within the last 14 days (or snow has been removed) per guidelines.

No damage to the property exists; any existing damage must be reported (property will convey with mortgagor neglect, missing items, and unfinished repairs).

Personal property, debris, and health hazards are removed per guidelines.

If there is a sump pump, electricity is turned on and functional.

The electricity has been properly transferred.

There are no outstanding local judicial or administrative code violations or citations.

If these requirements are not met, the property may be re-conveyed back to the mortgagee. In that case, the mortgagee will not get reimbursed for property preservation work completed on that property.

BASIC IDEAS

BASIC IDEA ABOUT FOLLOWINGS

DAMAGES/DAMAGE REPORT

OCCUPIED

NO ACCESS

VIOLATION

VCL

VICCR

SFH/MULTI UNIT

TARP CONDITION

BID LINE ITEM

WORK TYPE
UTILITIES
LOAN INFO/INVESTOR TYPE
DATES
EOB EXPLANATION OF BENEFIT
FORMS/DOCUMENT

VARIOUS INVESTOR TYPES

INVESTOR

-CONV
-VA
-FNMA
-FHLMC
-FHA
-HUD
-REO

CFK: THIS IS A CASH FOR KEYS WORK ORDER. A CHECK WILL BE OVERNIGHTED TO YOU IN THE NAME OF THE OCCUPANT. THE DATE AND TIME OF THE EXCHANGE IS INCLUDED IN THE REQUESTOR COMMENTS.

1) VERIFY OCCUPANT'S DRIVER'S LICENSE MATCHES THE NAME ON THE CHECK. 2) COMPLETE INSPECTION AND VERIFY PROPERTY IS IN BROOM-SWEPT CONDITION. THE PROPERTY MUST BE FREE OF FIRE, FLOOD, EARTHQUAKE, TORNADO, HURRICANE, OR BOILER EXPLOSION DAMAGE. IF THE PROPERTY HAS THREE (3) CUBIC YARDS OR LESS OF DEBRIS (INTERIOR/EXTERIOR) AND FIXED APPLIANCES HAVE NOT BEEN REMOVED (EX: HVAC UNIT, SET IN STOVETOP) THE VENDOR WILL GIVE THE CHECK TO THE OCCUPANT. **BID TO REMOVE THE REMAINING DEBRIS (BOTH INTERIOR AND EXTERIOR COMBINED) AT THREE (3) OR LESS CUBIC YARDS UPLOADING PHOTOS TO SUPPORT. IF THERE IS MORE THAN THREE (3) CUBIC YARDS OF DEBRIS (INTERIOR/EXTERIOR), THE INSPECTION MUST FAIL. 3) IF PROPERTY IS IN BROOM SWEPT CONDITION, THE PROPERTY IS FREE FROM DAMAGE AND THE TOTAL AMOUNT OF INT/EXT DEBRIS IS LESS THAN THREE (3) CUBIC YARDS THE CHECK SHALL BE RELEASED TO THE OCCUPANT. 4) IF THE PROPERTY DOES NOT MEET THE CONDITIONS OUTLINED IN STEP 2, VENDOR SHOULD TAKE PHOTOS TO SUPPORT CONDITION OF PROPERTY AND ADVISE OCCUPANTS OF THE REASON FOR FAILURE AND THE OCCUPANT SHOULD CONTACT THE LENDER AT 877-617-5274 OR FHARAP@WELLSFARGO.COM WITH ANY QUESTIONS. DOCUMENT RESULTS OF FAILED BROOM SWEPT INSPECTION AND UPLOAD RESULTS AND PHOTOS WITHIN 24 HOURS. PROCEED WITH RETURNING THE CHECK TO MCS (INSTRUCTION OUTLINED BELOW) 5) IF PROPERTY IS IN BROOM SWEPT CONDITION AND CHECK WAS RELEASED, AND THE OCCUPANT HAS LEFT THE PREMISES, COMPLETE THE REMAINING ITEMS ON THIS WORK ORDER. 6) IF OCCUPANT FAILS TO MEET AT THE SCHEDULED TIME, CONFIRM OCCUPANCY VIA VISUAL INSPECTION; IF PROPERTY IS VACANT WITHOUT PERSONAL PROPERTY AND IS IN BROOM SWEPT CONDITION, VENDOR WILL DOCUMENT THE WORK ORDER, AND COMPLETE THE REMAINDER OF THIS WORK ORDER. IF OCCUPANCY CANNOT BE DETERMINED, CONTACT MCS REPRESENTATIVE LISTED IN THE REQUESTOR COMMENTS FROM SITE FOR FURTHER INSTRUCTIONS.

(NOTE: THE EXPECTATION FOR ALL CFK ORDERS IS THAT WHEN NO DEBRIS IS REPORTED BY THE VENDOR THAT THE HOME IS COMPLETELY FREE FROM DEBRIS. IF DEBRIS IS LATER FOUND AT THE PROPERTY THAT WAS PRESENT DURING THE CFK INSPECTION THE VENDOR IS SUBJECT TO FULL CFK CHARGEBACK)

CHECK RETURN INSTRUCTIONS: HOLD THE CHECK FOR 48 HOURS, THEN RETURN VIA FEDEX STANDARD 2-DAY DELIVERY ONLY. USE THE FOLLOWING FEDEX NUMBER TO RETURN THE CHECK TO MCS (FEDEX # 453807142). VENDORS WILL BE CHARGED BACK IF THEY USE THIS FEDEX NUMBER FOR ANYTHING OTHER THAN A CFK CHECK.