Customer Service = Resolution
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Key Highlights

• FNMA Initial Service Only Package Allowables
  - Landscape package
  - Roof & Gutter cleaning package
  - Eclean/ exterior window clean

• FNMA Allowables
  - Plumbing
  - Emergency
  - Gutter Repair
  - Fence Repair
  - Power Washing
  - Exterior Door Replacement
  - Exterior Wooden Step Repair
  - Shutter Reattachment
  - Exterior Deck Repair
  - Handrail Repair/ Installation Interior and Exterior
  - Garage Door Securing
  - Window Pane Repair/ Reglazing
  - Graffiti
  - Exterior Lights & Doorbell Repair/ Replace

• Common Missed Opportunities
• Refresh Monthly Marketability Expectations
• REO Pricing Model
FNMA Package Allowables are to only be used on Initial Service work orders

- Not to be completed on FNMA Redemption orders
- If tasks are needed on a refresh, secondary, or redemption order contact broker
  - Broker will determine if task needed and open up a subsequent order

Landscaping

- For any front facing flower beds, of any type exist, complete the following:
  - All shrubs decoratively pruned in front view areas
  - Weed removal in all front view beds
  - 2 yards of mulch (54 cubic feet or typically 18-27 bags of mulch)
  - Application of weed killer in the beds
  - Provide weed barrier under mulch
  - Additional yards of mulch require broker approval, bed dimensions, and receipt to support CYD’s of mulch
Roof & Gutter Cleaning
- If the roof or any gutter have leaves or debris, and/or if branches are within one foot of the roof, complete the following:
  - Clean leaves off roof
  - Clean leaves/debris out of gutters
  - Cut branches that touch or are within one foot of the roof
  - Complete work for all stories of the property

Eclean/ Exterior Window Cleaning
- If exterior windows are dirty, complete the following:
  - Clean all windows, screen tracks, exterior frames, edges, and sills
  - All should be free of paint splatter, dirt, dust, cobwebs
  - All screens must be reattached
  - Complete work for all stories of the property
FNMA Allowables

Plumbing

• Repair the plumbing system to winterize, dewinterize, or to repair minor issues to get the system working, or hold 35 PSI for a ½ hour if drained.
  ➢ Fixtures, toilets are excluded
  ➢ Allowable is not for thawing
  ➢ If obvious that the allowable is insufficient to repair or the allowable is spent in an attempt to repair the system without success place a bid
  ➢ This is a life of loan allowable meaning once the allowable is used any additional plumbing repairs are to be bid
  ➢ Should repairs be needed on non-initial service work order
    a. Best practice to contact the Vendor Contact Center or your Vendor Account Manager to confirm if allowable is available

Emergency

• To compete any emergency repairs such as:
  ➢ Tarping
  ➢ Pumping water from the basement
  ➢ Remove water damaged sheetrock
  ➢ Fill holes in excess of 5 gallons of dirt
  ➢ Allowable is life of loan
  ➢ Call from site if allowable is not sufficient to complete repairs
Gutter Repair

- If gutters require reattachment or replacement of missing parts. If gutters were never present do not install new gutters.
  - Ensure downspouts are pointed away from the house and do not force water back to the basement area
  - Secure all pulled away/loose/leaning/fallen gutters

Fence Repair

- Utilize to ensure fences are secure, gates are able to close. Not for fence replacement.
  - Ensure materials match current materials

Power Washing

- Utilize to remove moss, algae, and/or caked on dirt on walkways to the property, driveways, patios, porches, decks, garage floor, or the property itself. Ensure no damage is done.
  - Each Side of the Property
  - Walkways
  - Driveway, garage floor, porch, patio, or deck
Exterior Door Replacement
- Utilize to replace missing exterior doors and/or exterior doors that are inoperable and will not secure to protect the property.
  - Door must fit properly and fully seal to prevent water intrusion, no gaps
  - Must use exterior door-rated materials

Exterior Wooden Step Repair
- Utilize to repair missing or broken wooden steps on the exterior of the property.
  - Ensure repair meets local code requirements
  - Repair must be safe and secure, cannot create an additional trip hazard

Exterior Deck Repair
- Utilize to repair any section of the deck that is missing, warped, deteriorated, and/or that creates a tripping or safety hazard.
  - Utilize to resolve safety issues, no decorative repairs or full replacement
  - Allowable is to also be used if guardrail must be installed if required by local code, or a greater than 30 inch drop
Handrail Repair/ Installation Interior and Exterior

- Utilize to replace/ repair missing or damaged handrails that are required by code. Follow local code requirements if they supersede this national building code standard. Provide a copy of the code followed when installing in the vendor web submission.
  - Repair or replace any missing or loose handrails if required by code.
  - Handrail/Guardrail must be consistent with look of home and neighborhood. No 2x4's.
  - Note: Interior handrails that are installed they need to be handrail material (bull-nose edge).

Garage Door Securing

- Utilize to secure all openings on the garage door, such as missing panels. Paint to match existing garage door color.
  - Utilize the appropriate board type (generally 5/8” thick)
  - Paint to match existing garage door
Window Pane Repair/ Reglazing

- Reglaze broken windows as the first option to avoid unnecessary boarding. Clear board if unable to reglaze, or after the reglaze allowable is utilized. At no time should plywood boarding be used.
- Reglaze Windows
  - Use like material
  - Remove all broken glass.
  - Cracks in glass must be taped with clear tape.
  - All ground level windows are to be locked.

Shutter Re-attachement

- Utilize to re-secure and reattach hanging or fallen shutters.
**Graffiti**

- Utilize to cover up graffiti markings for interior and exterior. All vulgar, obscene or inappropriate markings must be covered.

**Exterior Lights & Doorbell Repair/ Replace**

- Exterior lights.
  - Utilize to replace any broken or missing exterior light fixtures to all entry areas of the property.
  - Use exterior-rated light fixtures
  - Ensure the light bulbs work in all existing fixtures, as well as in newly installed fixtures.
  - Install like style, color, and size fixture

- Doorbell.
  - Utilize to fix, reattach or replace missing or broken doorbells. Do not install a doorbell if one did not exist previously
Common Missed Opportunities

1.) Power Washing

- FNMA expects this to be completed on all initial service work orders. Important for exterior marketability.
  - Vendor must provide photos and documentation within the update that this task does not need to be completed
  - Must be completed whether water is on or off at the property
    a. It is recommended to bring a two 55 gallon drums or one 110 gallon drum to each FNMA property in case water is off.
    b. Best practice from vendor within REO
       1. Vendor uses two 55 gallon drums
       2. Cut hole in the top for a utility pump (utility pump rough cost $50-$75 dollars)
       3. Brings generator in case power is off at the property
       4. Average power washer uses 2.3 GPM which gives approximately 47 minutes of use
    c. Check YouTube on building custom water tank in truck bed
       1. [https://www.youtube.com/watch?v=dNKf2EKPjkU](https://www.youtube.com/watch?v=dNKf2EKPjkU)
2.) Gutter Cleaning
• FNMA expects this to be reviewed and addressed if needed on all initial service work orders
  ➢ Clogged gutters may lead to water damage issues near foundation of home
  ➢ Vendor must provide photos and documentation within the update that this task does not need to be completed

3.) Landscape Package
• FNMA expects this to be completed on all initial service work orders with front facing flower beds
  ➢ Important for exterior marketability
  ➢ Vendor must provide photos and documentation within the update that this task does not need to be completed
4.) **Exterior Window Cleaning**

- FNMA expects this to be reviewed and addressed if needed on all initial service work orders
  - Important for exterior marketability
  - Vendor must provide photos and documentation within the update that this task does not need to be completed
Monthly Marketability Order

Allowables

- Allowable tasks not permitted
  - Landscape/mulch package
  - Gutter/roof cleaning package
  - Eclean/Exterior Window clean package
    a. Broker must order if needed and vendor will receive a subsequent order

- Permitted allowable tasks
  - If the allowable is listed on the monthly marketability order and the task is needed, vendors may proceed
  - Photos must support task is needed

Refresh Monthly Marketability Expectations

Section 6: Bidding for Items Not in Contract

Additional Services

The following services must be performed if found during Ongoing Services, per prices and allowances as set forth in the Pricing Schedule of the Agreement.

- Gutter Repair
- Fence Repair
- Power Washing
- Exterior Door Replacement
- Exterior Wooden Step Repair
- Shutter Reattachment
- Exterior Deck Repair
- Handrail Repair/Installation – Interior & Exterior
- Garage Door Replacing
- Window Pane Repair/Re-glazing
- Paint Over Graffiti – Interior & Exterior
- Doorbell Repair/Replacement
- Exterior Light Repair/Replacement

Expectations

- Additional Services such as Landscaping Package, Roof & Gutter Package, and Exterior Window Cleaning Package may be ordered at any time as directed by Fannie Mae and/or at the direction of the Listing Agent.
- Follow all directions for the above services as described in Additional Services in the Initial Services section.

Photo Documentation and Examples

Fannie Mae requires the Field Services Vendor to provide date-stamped, before and after photos of all work completed. The Field Services Vendor must clearly show work was performed to justify reimbursement. Refer to the Photo Requirements, Documentation, and Retention section of the Guide for details.
Review the REO Pricing Model

- Vendors must ensure they are following in the REO Pricing Model when invoicing
- Important to know pricing before task is started
  - If allowable exceeded vendor must supply a bid in most instances
- May be found in Vendor Web under the pricing tab