

REO Vendor Reference Guide

A Guide for Safeguard Contractors




Safeguard
PROPERTIES

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Mission Statement



We will Safeguard our clients' interests, providing them with excellence in the industry through leadership on key issues, on-going training, cutting-edge technology, and outstanding customer service.

"Customer Service = Resolution."

Robert Klein, Founder & Chairman of the Board

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Purpose of the Reference guide

This reference guide will function as an informational guide regarding the Policies and Procedures (“Policy”) Safeguard Properties requires you to follow as a condition of doing business with us. These Policies and Procedures apply to each Work Order you receive from Safeguard. You should refer to this reference guide if you have a policy question. However, Safeguard reserves the right to add, change, amend and/or delete any policy at any time, with or without notice. If you have any questions regarding orders while at a property, please contact the Vendor Contact Center at (216) 750-1010.

This reference guide sets forth the Policies and Procedures you are required to follow while performing any work order for Safeguard Properties.

For overview information that applies to all work orders for Safeguard service lines please refer to the General Safeguard Procedures.

Confidentiality Clause & Security Awareness

Confidentiality Clause for Safeguard REO Contractor Procedures Reference Guide

All provisions, information, procedures and processes contained in this REO Contractor Procedures Reference guide are confidential, proprietary and privileged information of Safeguard Properties Management, LLC (“Safeguard”). This information is being shared with you solely as a result of your status as a contractor for Safeguard. Safeguard considers this Reference guide, all information of any kind contained herein, and any updates, amendments, additions and/or modifications of this Manual, to be confidential and proprietary information and trade secrets, which are Safeguard’s intellectual property.

You hereby acknowledge and agree that you shall not copy, use, disclose or publish or otherwise communicate, whether verbal, written or electronically, any of the information, provisions, contractual terms or processes in this Reference guide, or the Reference guide itself, to any third parties without the prior written authorization of Safeguard’s CEO. Safeguard considers any unauthorized use of the

Reference guide or the provisions, information or processes contained herein to be unauthorized disclosure of confidential and proprietary information, theft of Safeguard's trade secrets, and damaging to our business. Any unauthorized use or communication may subject you to civil and/or criminal penalties under applicable federal, state or local law, injunctive relief and shall result in you and/or your organization being removed from Safeguard's contractor list.

Information Security Awareness

In order to comply with industry guidelines, Safeguard implemented a 45 day password policy for the Vendor Web system. This policy requires you to change the Vendor Web password every 90 days, at a minimum. Failure to change your password will result in a locked Vendor Web account. If this occurs you will not be able to complete any work until contacting your Regional Coordinator. We remind you, through e-mails, to change the Vendor Web password in an effort to prevent an account lockout from occurring. Change the password upon receipt of the first e-mail. Your work is too important to be locked out from it.

Information security awareness is more than just changing your Vendor Web system password every 45 days. It also entails protecting unattended computers when by locking them. This step will ensure that any sensitive information is protected and not available to anyone who may walk by.

It is also important to keep laptops and mobile phones with you at all times. Do not leave these devices where they can easily be seen or taken. The information your devices view should not be seen by anyone outside your employment. Finally, if you print information containing confidential information like mortgagor information, keep it locked away when not in use. Treat the information as if it pertained to your loan or bank accounts.

Independent Contractor Status

This reference guide shall not be construed as creating an employee/employer agency, partnership, or joint venture relationship between you or any of your agents and employees, and Safeguard Properties Management, its employees, agents, officers and/or affiliates. It is the clear intent of the parties that every contractor performing work for Safeguard Properties Management shall be and remain an independent contractor and shall not be deemed employees or agents of Safeguard Properties Management. No contractor has the right to receive work from Safeguard Properties. Work is awarded based on performance only and is determined on an individual basis.

REO

General Overview

What does REO mean?

An REO (Real Estate Owned) property is one that has gone through foreclosure and that the bank has bought at the foreclosure sale. The bank now officially owns the property, and it is being marketed for sale.

Clients' Objective:

These properties will have to be marketed and sold by the client for them to recoup their initial investment in the property. Every day that our clients cannot market or sell their properties is costing them money.

Clients' Goals:

Every client's REO Department has set a goal to place a property on the market within days of acquisition.

Where does Safeguard fit in?

In order for the client to be able to begin marketing this property within their desired time frames, the following steps will need to be done:

- Secure the property
- Winterize and inspect the property
- Perform trash-out (interior/exterior debris removal)
- Repair damages and rehab property (i.e., repair/replace carpet, repair/replace appliances/roof repairs) at the client's request
- Perform initial and subsequent lawn maintenance, including grass cuts, edging walkways and trimming shrubs
- Perform Maid Services & subsequent monthly marketability orders(property must pass a white glove inspection)

What is the Contractor's Role?

As an REO contractor, you are the eyes and ears of Safeguard and our client in the field. Contractors are usually the first individuals to see the true condition of a property. Being our clients "eyes and ears" means contractors must photograph and document damages, hazards and dangerous conditions, which you may encounter at the properties. Therefore, if the property has fire damages and the floors are not safe to walk on, we need to know about it prior to the Sales Agent showing the property to a potential buyer.

Safeguard embodies the phrase "Customer Service = Resolution." Our contractors play an important part in delivering this promise to our clients. The goal of our clients is to put each property into marketable condition as quickly as possible. This means it our job to resolve any and all issues that affect the marketability of the property. The best way we can provide resolution to our clients is partnering with contractors who believe in offering superior, timely, and consistent services that will result in putting our clients' properties in marketable condition.

What is marketable condition?

Placing a property into marketable condition requires the following:

- Timely securing (if applicable)
- Complete exterior and interior debris removal (referred to as the trashout)
- Winterization (when/where applicable)
- Monthly Maid Services (often referred to as a marketability order)
- Lawn Maintenance

Securing a property within 48 hours of the order date is required so the broker can gain access to the house as soon as possible to conduct their Broker Price Opinion (BPO) and prepare the property for listing. Once secured, the contractor must notify the broker assigned to the property as well as submit a status report in Vendor Web.

After the property is secured, complete interior and exterior debris removal is needed. This is referred to as the trashout. It is the contractor's responsibility to ensure that all cabinets, closets, rooms are clear of all debris. After completing the trashout, the contractor will then perform maid services. Vendors should then submit an additional status report the same day the trashout is completed.

The maid service or full sales cleaning of the interior of the property is required on all REO properties. Some of the services involved are: walls and floors must be washed, windows cleaned and streak free, carpets vacuumed, and appliances thoroughly cleaned inside and out. Completing this part of the initial service is crucial as potential buyers will notice the cleanliness of the home. Ensuring that the property is spotless will enhance the marketability.

Finally, giving the home curb appeal is a necessity as this is the first thing a potential homebuyer will see. Grass clippings and leaves must be cleared from the lawn, driveways and all walkways. Shrubs must be trimmed if necessary. Flowerbeds must be weeded and edged and sidewalks must be edged as well.

As you can see without the contractor we would not be able to offer our clients this white glove service. Contractors who can meet the above criteria will see increases in work volume with Safeguard. Although completing the physical work is a critical piece to the REO puzzle, ensuring timely updates of the completed work is just as important. REO contractors are to submit a status update when the property is secured/winterized and then again when it is trashed out.

Receiving Work Orders

You will obtain orders by email on a daily basis. Work must be completed by the due date on the work order. If it is not possible to complete the work order within the allotted time frame, you must advise Safeguard immediately. Almost all REO orders are rush orders, and turnaround time is critical. If you experience any type of problem with any new order (unable to read address, wrong territory, unable to locate address, order unclear, etc.) please advise Safeguard immediately.

Initial Services

Initial Services include:

- Winterization (when in season)
- Trash out
- Maid service
- Initial Secure
- Grass Cut (when in season)

REO Initial Service Order Types

Two REO work order "types" are issued: A la Carte (ALCRT) and Cradle to Grave (CTG).

ALCRT orders require that all initial service tasks be completed within a set fee referred to as the client allowable. This should allow contractors to complete the initial service tasks without prior authorization. Contractor pricing for ALCRT orders must be submitted in accordance with the REO Pricing Model provided below. For ALCRT orders that cannot be completed within the client allowable, contractors are required to complete securing, boarding, yard maintenance and winterization, and obtain bid approval for the debris removal prior to completing the work.

CTG orders require that all initial service tasks be completed in accordance with the REO Pricing Model. Additionally, CTG orders require that contractors quantify debris removal into cubic yards, price the removal accordingly and submit documentation that supports the stated price. Contractors should take care to ensure that photo documentation clearly identifies the type, location, and volume of debris including a complete load(s) photo.

Timeframes

We have been authorized to perform this work; however, we must comply with our clients' time frames. **Please note and review all REO Work Orders received to make sure you are aware of the date they are due to our clients.** Vendors are allowed a total of **3 days** to complete initial service orders. Initial Services includes:

- Initial Secure orders
- Secondary orders
- Winterizations
- Trash out
- Maid service
- Work must be updated on the Vendor Web within 24 hours of completion
- Status updates should be submitted daily if work is, or is not completed

Open Order / Incomplete Order Reports

Open order and incomplete order reports will be emailed to each contractor every week.

If an inquiry is emailed to you, it means that Safeguard does not have all the information needed to close out an order. Please check to ensure your updates are complete and accurate the first time to avoid unnecessary delays. You will receive reports from Safeguard to assist you.

- Responses to inquiries are needed in a timely manner. A work order will not be closed until Safeguard has all the required information to forward to our clients.
- You will receive an Open Order Report once a week. The Open Order report contains a list of work orders for which Safeguard has not yet received an update. This report needs to be reviewed carefully. It is important that work is completed on time. After reviewing your open order report, forward completions to Safeguard immediately. If there is any incorrect data, contact your Work Coordinator so that it can be corrected.

Most common reasons that an order will remain open:

- Dump receipt information not received
- Bid for roof work but no "eyeball estimate" received for water damages
- Bid for mold damage, but no "eyeball estimate" received for water damages
- Photos supporting bid or second bid not received
- Convey condition status not reported on convey orders.
- Insufficient detail on update (i.e. Debris bid description, but no qty. or not noted as interior or exterior)
- Property reported unsecure but no reason given or bid to secure received
- No mention of utilities on when sump pump is operational
- No mention of water off at the curb for winterization orders
- Lot size and grass height not mentioned on grass cut.
- You will receive an Incomplete Order Report once a week. The Incomplete Report is a listing of all completed work orders for which Safeguard has not received an invoice or photos. We cannot bill our client without your invoice or photos. Should our review of your invoice/photos reveal any deficiency that will affect the billing, we will notify you of the missing items. Once we have notified you of the deficiency, it is your responsibility to remedy the problem the same day.
- Each contractor is allowed a maximum number of open orders, therefore it is important to complete work as quickly as possible.
- Open and incomplete orders are viewable on the Web at any time.

Photo Documentation

Photo documentation is critical to our clients. We cannot pay you for the work you performed without the photos to support. Invoices will be cut if supporting photo documentation is not provided. There are no exceptions to this. It is your responsibility to submit before and after photos of all work done, and photos to justify all bids you are submitting, as well as photos to document the property condition. All photos must be submitted via the vendor website. You must also label your photos to identify exactly what they are showing (ex.: before trashout, after grass cut, bid to repair roof, etc.). All photos must be right side up. Any photos that are distorted, fuzzy, or unclear in any way will be deleted from our system and we will request better photos. We cannot expect the clients to pay for work based on substandard photo documentation. Also, please avoid sending duplicates of your photos. Specific photos that are required for specific orders are included on the individual work orders. Please read carefully.

Property condition photos of each room of the house are required to accurately document property conditions.

It is the contractor's job to ensure that all invoices are posted to the web within 24 hours of completion of the work. Safeguard reserves the right to return all invoices unpaid when not received within the time frame. Please do not hesitate to contact the REO Department if you have any questions with regard to work order procedures.

Photo Examples

Please click this [Photo Manual](#) link to review the SAFEGUARD Photo Documentation reference guide for acceptable photo examples of work performed. This is a reference and may not pertain to all work performed on REO properties.

Exterior and Interior property condition photos are required on all work performed.

Verification of Vacancy

A property has to be vacant before any work can be completed. We are to use every means available to verify the vacancy status of each property. These include, but are not limited to:

- Checking the utilities (are they on or off?) How was this verified?
 - Are personals visible? Where are they located- interior, exterior?
 - What is the quantity (cubic yards) of the personals visible?
 - What is the estimated value of any personals visible?
 - Verify with a neighbor, postal carrier, etc. Try to obtain the name/address of the neighbor that information is verified with.
 - Direct contact with occupant. Please try to obtain the name of the occupant.
 - Is the property being maintained? - i.e., grass 4" tall, debris in yard, etc.
 - Is the property unsecured and wide open?
 - Is the property being renovated?
 - If the property is for sale, please obtain the name/number of the realtor listing the property.
- Please note: a photo of the "for sale" sign is required on all REO initial service orders.
- If you have a question on whether a property is occupied or vacant, contact your work coordinator before entering the property.

Securing Requirements

All REO properties must be secured and winterized (where/when applicable) within 48 hours. All door locks are to be changed, including deadbolts (cover plates should not be used) - unless the work order advises otherwise. If the securing will take you over the allowable, you must call your work coordinator from site. Lockboxes are to be installed unless it is not stated on the work order to install. Lockbox combination is to be set at to the code stated on the work order unless otherwise instructed.

When entering a property where your work order requires securing:

- Always enter through a secondary door
- Perform a valuation of the items that remain
- If the items exceed the client specific, personal property threshold:
 - Document the items, both written and with photo documentation
 - Document the general condition of the entire property
 - Winterize the property (if applicable)
 - Supply appropriate bids for removal and storage of personal property as well as any other work to be performed that will fall outside the work order parameters

- (i.e. excessive debris, vehicle removal, outbuilding demolition, etc.)
- Secure the door you entered through but do not leave any lockboxes or securing notifications. The exterior should have no postings made by a Safeguard contractor.
 - If the items are less than the client-specific, personal property threshold, proceed with the securing instructions on your work order.

Securing Photos

- BEFORE photo showing old mechanism in place.
- DURING photo showing old mechanism removed
- AFTER photo showing new mechanism installed
- Lockbox showing keys placed inside
- Photo showing the for sale sign is present on the property

Refer to the work order for a detailed list of required securing photos.

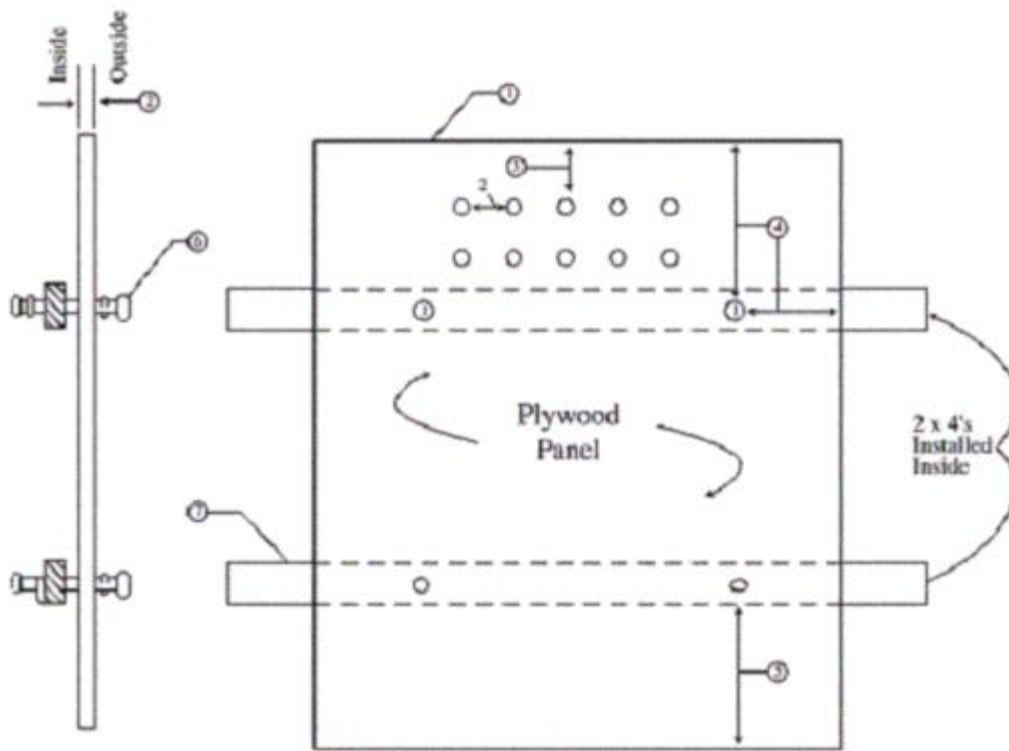
Boarding Requirements

When determining whether or not to board a property, the contractor must follow the client specific guidelines on each order. Most initial services orders give pre approval to board if needed. There are emergency allowables for some clients if boarding costs will be high. The important thing is to never leave a property unsecure. If unsure on how to proceed with regard to boarding, always call your work coordinator from site.

All boarding must be completed to the required standard (pricing and completion requirements) – nail and screw boarding is not permitted. Dimensions must always be reported and all broken glass must be removed as part of the boarding fee.

PLYWOOD BOARDING PANEL DETAIL

NO SCALE



BEFORE and AFTER photos of each window or door are required unless you are boarding the entire property. In that case, step back and take a BEFORE photo of the whole front of the house, and then an AFTER photo showing the front of the house boarded. Then do that same on the back and sides of the house. We do not need a close up before and after photos of every window on complete board ups from the exterior. It is required to show before and after photos of every window from the interior.

Winterization Requirements

Winterizations are to be completed in compliance with Safeguard guidelines. Step-by-step winterization training materials can be found on Vendor Web under the “online training material” section. Remember that all water must be completely drained, including the water in toilet bowls and water softeners. If the property is found to be frozen upon arrival, you must follow the instructions on your work order. Some clients permit the use of the emergency allowable to thaw the property, others require a bid to be submitted. When providing a bid to thaw, be sure to include the number of portable heaters required, number of man hours required, and a bid to pressure test the system for leaks once thawed. Also include the cost to winterize the property once thawed. It is important when completing a winterization that contractors contact the agent to notify them.

*As a reminder, winterizations must be completed within 48 hours of the work order date.

Below you will find links to the basics for performing the different types of winterization:

Winterizing a Dry Heat System:

<http://www2.safeguardproperties.com/vendors/pub/Dry.pdf>

Winterizing a Steam Heat System:

<http://www2.safeguardproperties.com/vendors/pub/Steam.pdf>

Winterizing a Radiant Heat System:

<http://www2.safeguardproperties.com/vendors/pub/Radiant.pdf>

Winterization Photos

Below is a list of required photos that must be provided on a winterization order, but please refer to your work order for a complete list of required documentation.

- Hot water tank draining - with Safeguard sticker in place
- Water meter disconnected
- Antifreeze in sinks, toilets & traps
- Any visible freeze damage (if applicable)
- Sump pump if applicable
- Photo of blowing the lines which must include air compressor & valve/lines hooked up & being blown.
- If an additional unit or extra zones are winterized, additional photos are needed to support these charges.

Additional Photos Required: Radiant winterization requires photo of boiler, RPZ valve and expansion tank if accessible. Steam winterizations require photos of the boiler. All photos of items winterized must show SAFEGUARD winterization tags in place and completely filled out on all fixtures.

Required Winterization Photos:

[HTTP://WWW2.SAFEGUARDPROPERTIES.COM/VENDORS/PUB/PHOTO.PDF](http://www2.safeguardproperties.com/vendors/pub/photo.pdf)

To heighten awareness of the winterization process, Safeguard requires all contractors to post a utility notice and sticker at every property that is winterized. The notice and sticker state the property has been winterized and utilities should not be turned on without a walk-through inspection. The postings also contain a checklist of items that must be reviewed prior to turning on the electricity. This checklist must be submitted on Vendor Web in your update.

The notice and sticker were created after several properties were damaged when parties turned on the electricity without first correctly inspecting the property. It is imperative that the notice and sticker are posted and photos taken each time a winterization is completed. The photos will be required before the order is closed and paid.

The winterization utility information must be posted in two places. The poster form can be found on the Contractor Web (at the link below) and should be posted where it is highly visible, such as inside the main door or on the door leading to the basement. The sticker is available from the mailroom by calling 800-852-8306 extension 1128 and must be placed on the breaker box. This requirement applies to all loan types.

Winterization Utility Notice

Please note that this is a requirement for FHA, VA, CV and REO properties. If you have any questions, please contact your regional coordinator.

De-winterization Requirements

De-winterizations, when requested are to be completed using the steps outlined below within 24 hours of receiving the order. They are necessary for Buyer's Inspections to be thoroughly completed. Contractors must call the broker and request to have the utilities turned on. If the utility company will not turn on utilities for any reason, please call your Vendor Performance Analyst or re-winterize if authorization cannot be obtained.

You will be provided with billing information for utilities. If utilities are on, check with the broker to see if they had the utilities turned on. Make an appointment with the broker to meet at property when requested per the order.

De-winterize as follows:

- Close all water line valves
- Reconnect meters, turn water on
- Visually check for leaks on all floors/zones
- Fill hot water tank
- Turn heating system on
- Ignite hot water tank
- Check to make certain heating system is functioning and will remain on unattended, set thermostat at 55 degrees
- Run water in faucets to flush all antifreeze, bleed air from system
- Check that all is sound and there are no leaks.

If any part of the system is inoperable or will not remain on if unattended, call the Safeguard Winterization Hotline at 1-877-340-8553, for authorization to repair. If authorization cannot be obtained, re-winterize property. Make a note on your update stating why property cannot be de-winterized. **Never leave a property without heat or with leaking pipes.** Have the broker inspect the work, list damages and sign the work order. Take full photos of all damages and remove winterization tags unless you have re-winterized.

The following photos are required for de-winterization orders:

- Photo of water running from sink
- Photo showing the toilet flushing
- Photo showing meter reconnected if previously removed

Trashout

Waste material, debris, and rubbish must be removed from the premises and properly disposed of. **Do not use city trash pickup services for debris removal. Debris must not be left at the curb.** As it relates to the disposition of debris, it is never acceptable to keep or sell any of the items removed from the property. Use only environmentally safe cleaners. Use deodorizers and air fresheners that contain lemon, floral, or pine scent. In addition, all hooks, nails and drapery/blind hardware must be removed from walls on REO properties. If the drapes/ blinds are in good condition and add value to the property, vendors should contact the broker to see if they should remain at the property.

Note that personal property must not be disposed of. Personal property value is generally defined as items that have a garage sale value of at least \$300. Note: clients may have their own personal property value amounts. Client value thresholds will be published on the work order. The vendor on-site determines the garage-sale value of the items, and the work order defines the dollar threshold that determines whether the contents of the property will be disposed of immediately or reviewed by our clients for personal property eviction prior to removing the items.

This is a combined value, not an individual value, when there are multiple items present. If personals are present, you must bid to remove and store them for 30 days.

Certain clients permit us to move all personals to one room and proceed with the trashout, while others request that we do not remove anything until they have reviewed the photos of the personals so read your work orders carefully.

Automobiles are considered personal property, and therefore you must bid to remove and store them for 30 days. If a trashout will take you over the allowable, please call your work coordinator from site.

Never keep or sell any items found at a property regardless of loan type and stage of delinquency. Photo evidence must be provided to prove that items were disposed and moved properly. All debris or trash must be appropriately disposed; it is never permitted to burn debris. A dump receipt or load manifest is required for all debris removed whether per bid or not. In the absence of this documentation, thorough photo evidence at the dump site is permitted.

Personal Property Guidelines

Vendor Management has previously released memos regarding distinguishing between debris and personal property, appliance removal and complaints regarding securing occupied properties. It is imperative that contractors follow the guidelines set forth on how to proceed when determining if an item is debris or personal property.

Most orders provide the instruction that any personal property in the total amount of \$300 or more must be photographed, reported and left at the property. In addition, it is equally important that items on the exterior also be considered personals if they are in good condition. Items affixed to the property that add value must also remain at the property. When personal property is removed, replacement value for those items must be obtained and included in a settlement to the mortgagor. This must be kept in mind when determining if items are personal property or debris.

Please be careful to distinguish between property (interior or exterior) that is merely dirty, dust-covered, or has an odor, and property that is actually in such poor condition that it can reasonably be considered debris. In addition, when you encounter personal property that appears to be clutter or just thrown about, look closely at these items to determine their true nature. Just because personal property is in piles or looks like it is ready to haul away, does not by itself classify it as debris, nor necessarily reduce its value if it were organized neatly, or separate from other items. Be especially careful of the volume - the \$300 aggregate value can be reached easily if a large volume of cubic yards exists, regardless of the condition.

REO properties, although bank owned, are also susceptible to claims made by former mortgagors for missing personal property. The \$300 guideline should be followed regardless of loan type. It is important that trash outs do not include personal property. If Brokers require the removal of personal property, this should be reviewed with your Regional Coordinator prior to proceeding with work.

Properly photo documenting items to validate their condition is of the utmost importance. For example, when reporting lawn furniture as debris to be removed, it is crucial to show the condition of the items. This includes photo documenting that they are broken or rusted if deeming them debris. Likewise, it is equally important to document the presence of lawn furniture in good condition to prove that it remained with the property on the last visit.

Many mortgagor claims received are for items removed that were used as part of a home business. For instance, we recently, received demands for items used in a dog breeding business and home tailoring business. Also, business records and paperwork may be stored in cardboard boxes, or plastic containers. These items can have a substantial cost when a settlement is discussed with the mortgagor.

Finally, think twice and think carefully before determining whether a property is vacant or occupied. Although state laws vary widely, a large number permit redemption, and most require foreclosure sale ratification.

Redemption means that even though a property has been sold at foreclosure, there is a period of time either before or after the sale that permits the mortgagor to buy back, or redeem, the property. During that period of time, the mortgagor has full rights to remain at the property and their possessions must not be removed.

Ratification is a formal confirmation of the foreclosure sale. Once the sale occurs, the sale must be announced publicly by notice. This is usually done in the local newspapers, and for at least the minimum number of times required by law. Usually, notice is required once a week or three or four consecutive weeks. After the notice has been published, a motion is prepared with the notices attached and submitted to the court for ratification. Upon the granting of the motion, the sale is ratified. But it does not end there. In most areas, an eviction is required if the mortgagor refuses to leave the property. The eviction must include persons and personals, and the process varies widely. Finally, in some localities, the eviction process may run simultaneously with the ratification process; in others, it must follow. This means mortgagors and their personals may remain legally at the property anywhere from 10 days to one year. When in doubt, bid to store.

If contractors have questions on how to properly identify personal property, they should call their Regional Coordinator from site for guidance and be prepared to make the appropriate decision while

providing adequate photo documentation to support their decision.

Personal/Financial Papers:

IMPORTANT: These types of papers and documents must be treated as personal property, regardless of quantity or condition. They include, but are not limited to:

Records, and certificates of any kind, including but not limited to:

- Birth
- Death
- Tax
- Military
- School including report cards, diplomas, school books, software, disks (hard or floppy)
- Health and insurance paperwork
- Business records
- Deeds, Liens, other legal papers
- Files and file folders
- Lockboxes and safes
- Mail of any kind

When in doubt, treat the item as a personal.

Where are these personals found?

File cabinets: In some instances, personal papers are housed in file cabinets. In that case, open all drawers and photograph the contents of each drawer. No matter what is in the cabinets, do not touch or remove the items at this time. Report the cabinet and the contents as personals.

Boxes: Sometimes personal papers are housed in boxes, with or without lids. Follow the above instructions for file cabinets.

Bags or other containers: Sometimes personal papers of the kinds described above may be found in vinyl bags, paper bags or other similar containers. Follow the above instructions for file cabinets

Loose/No container of any type: Personal papers may be loose and/or strewn about. Photograph them as found, do not touch or disturb the papers, and report as personals.

Storage requirements

These items require storage pursuant to state and local laws where the property is located. As outlined in your Vendor Reference guide, vendors are required to be familiar with state laws and local ordinances and requirements in the areas where you complete work. As an entrepreneur, it is wise to have an attorney with whom you can consult and from whom you can obtain guidelines. Remember that laws change and it is important that you have a resource of current information so that you are in compliance.

Please indicate "Personal/Financial Papers Present" on the update so that Safeguard can properly update the Client, who will then need to notify mortgagor that these items are being held until a certain date.

Loose papers should be put in a manila envelope and placed in a kitchen drawer. The broker should be made aware and a note on the update to the client should be given. If there are no personals, then anything that we are describing on the attachment should be left neatly at the property. The broker should be made aware and a note on the update to the client should be given. If there are other personals at the property that needs to be bid/stored - then these items should be grouped into those personals.

After the storage time has expired, you must dispose of the property in accordance with local laws and regulations, or as otherwise instructed by Safeguard.

Attention to this process is very important. With the ever-increasing cases of identity theft, it is in the best interest of the vendors to treat these documents with great sensitivity and proper handling in order to avoid litigation.

CYD Photo Documentation & Placards

Safeguard has implemented a cubic yard (CYD) documentation process to bridge the gap between vendors estimates and Safeguards internal review findings. Safeguard also believes implementing this process will lead to more accurate invoicing and result in fewer adjusted invoices. Vendors are **required** to use placards to document the cubic yardage of debris in a particular location of a property. Vendors should write the name of the room and the number of cubic yards on a placard with a dry erase marker. In each photo that shows debris present in a room or location, a placard must be used to show how many cubic yards are present.

Safeguard began by rolling out a pilot program to the Ohio vendor network, and has received positive feedback. Vendors find the additional photo documentation has resulted in fewer adjustments and more internal control over their crews.

It is essential that Safeguard receives photo documentation of your truck, trailer or container with the dimensions displayed, and photos of the placards in each room with debris. As outlined in the training presentation, Safeguard has made enhancements to Vendor Web to clearly identify the rooms where debris is present and to give vendors a defined place to drop photos. You will see these enhancements January 3, 2012; until then, photos should continue to be added to the "before" section in Vendor Web.

The vendor performance analysts recently held regional conference calls to outline these requirements. Effective February 1, 2012, Safeguard will be implementing a \$50 billing penalty if the required photo documentation is not provided. The vendor performance analysts will be monitoring compliance. Failure to provide the required information will result in reduced volume of work.

We have created a training session to ensure all vendors fully understand the requirements. Please

review this training information and share it with your field and office staff.

Please click the following link to access the training session:

[HTTP://SAFEGUARD.ADOBECONNECT.COM/P7JWZO50FLV/](http://safeguard.adobeconnect.com/p7jwzo50flv/)

Trashout Photos

- Take BEFORE photos of debris at the property. Show entire room with debris, not just small areas of the room.
- Take photos of debris AFTER removal to show debris has been cleared. Photos should be of same area and angle as BEFORE photos.
- Final photo should be of contractor's full truckload or full dumpster load.
- For personal property: must also include approximate value and bid to remove, store and dispose.
- If you are only removing health hazards, if possible, show the health hazards in a pile, and then removed.
- If the debris can cause a citation or you are trying to show personal property, (to support your recommending an eviction of personals) take photos to support.

Photos of trashouts must include before photos of debris at the property, and after photos of the same locations once the debris has been removed. Photos of debris loaded into the trailer are not acceptable as the only after photos.

- Take photos of personal property moved to storage as it is dropped off at the storage facility.

Maid Services

Ensuring that a property is in marketable condition and appealing to buyers is of the utmost importance. Maid service must be done in a very thorough manner and inspected by the contractor upon completion. Below is a listing of the tasks involved in a thorough maid service cleaning.

- Clean all baseboards, doors, light-switch and outlet covers, light fixtures (including ceiling fans/blades), and heat and air vents/ducts. Remove any dirty non-washable window covers.
- Clear cobwebs from ceilings, walls, light fixtures, fans, windows, doors, entryways, porches, and walkways.
- Clean all kitchen and bathroom counter tops, cabinets, and drawers to remove dirt, smudges, grime, and debris. Leave drawers and cabinets open until final inspection.
- Clean sinks and appliances (inside and out) throughout premises.
- Clean kitchens and bathrooms thoroughly, including all fixtures and surfaces (toilets, tubs, showers, mirrors, etc.), using a disinfectant cleaner (one that does NOT leave a residue) to remove dirt, grime, mildew, and odor.

- Clean toilets, toilet bowls, and surrounding areas thoroughly.
- Clean full-view glass doors at front and rear entries. Clean interior side of glass in windows to remove dirt, grime, fingerprints, tape, stickers, etc. Clean window ledges to remove dirt, smudges, cobwebs, dead insects, and grime.
- Broom sweep interior floors, wet mop vinyl floors, and vacuum carpeted floors and rugs to present neat appearance. Be sure to include stairs, closets, baseboards, and other similar areas.
- Place one (1) air freshener in every kitchen and one (1) in each bathroom; pine, lemon, or floral scents are acceptable.
- Broom sweep porches, garages or carports, and entries leading into property to present a neat appearance.
- Sweep out fireplaces and/or fireboxes to remove ashes or residue. Close damper.
- Pick up and properly dispose of ALL debris from interior, including miscellaneous trash on porches and in closets and cabinets.
- Remove all broken glass from any broken windows and board those windows.

Maid Service Contractor Checklist

The checklist link located below must be filled out by each crew performing initial services on REO properties and sent to Safeguard.

All items must be initialed (or write N/A if a particular item is not applicable) and the form must be signed at the bottom. This is a required part of your work order, and it must be submitted via the Vendor Web before we can close the order. Please also see the list of required maid service photos (separate text), which must be submitted before we can close the work order. All properties must pass the “white glove test.”

Please Click [here](#) to access the Maid Service Checklist in the Appendix

As a reminder, you must call the listing agent and advise when the trashout and maid services have been completed. It is imperative that you do so, as the agents then need to inspect the property and fill out the broker sign off sheet.

Maid Service Photos

We will keep the work order open if we do not receive all required photos. If you indicated on the maid services checklist that a particular item is not applicable, we will not require a photo of it. For example, if you note that there is no stove, we will not ask for a photo.

Marketability Order

In order to ensure the comprehensiveness of our service delivery to our REO clients, Safeguard requires monthly marketability orders on all Cradle to Grave properties. New marketability orders are opened every 30 days after the completion of initial services or as directed by the client.

Work order instructions include but are not limited the following:

- Wipe down counters and cupboards

- Clean windows and window sills
- Clean all sinks, tubs and toilets
- Vacuum carpets
- Mop floors
- Address safety hazard issues

Vendors are also required to correct any of the following that may be needed and be prepared to do the work:

- Securing
- Debris Removal
- Shrubs
- Grass
- Emergency repairs

Marketability Order Photo Requirements

The following marketability photos are required:

All photos must have date stamps from the date of service

- * A minimum of 35 photos
- * Photo from the street facing the home/building
- * All interior and exterior spaces must be documented and compliant upon departure
- * Sweeping: before, during and after (show debris in dustpan)
- * Vacuuming of carpeted surfaces: before, during (someone using the vacuum) and after
- * Mopping: before (clean, soapy water), during (wet mop on floor) and after (wet floor)
- * Wiping of horizontal surfaces, including fan blades, baseboards a window sills, door frames and wall registers: before, during (wet rag on surfaces) and after
- * Before and after any other work completed
- * If no work was completed in a particular room, photos from opposite angles should be provided to show each area is in compliance
- * Entire exterior of property: Front, rear and side photos should be from the property lines, facing the house and from the house facing the property lines
- * If property is winterized:
 - All toilets with evidence of anti-freeze
 - Zip tie in tact

Please click [here](#) to access the Marketability Checklist in the Appendix

Light Bulb Replacement

In order to ensure that properties show well, it is imperative that light bulbs are replaced in common areas.

Note that some clients may require all bulbs that are missing/damaged to be replaced, not just one per area. Vendors must replace any missing light bulb in fixtures if electricity is off. If electricity is on, ensure each socket has a working light bulb.

Please follow the instructions below when addressing light bulbs in REO properties:

If electricity is **off**:

- Replace any **missing** light bulbs in common areas listed below:

Interior Areas:
<ul style="list-style-type: none">• Basement• Bathrooms• Bedrooms• Dining Rooms• Family/Living Rooms• Hallways• Kitchens• Stairways

Exterior Areas:
<ul style="list-style-type: none">• Entryway(s) to property• Front Porch• Security Lights

If electricity is **on**:

- Replace any **burnt out** light bulbs in common areas listed below:

Interior Areas:
<ul style="list-style-type: none">• Basement• Bathrooms• Bedrooms• Dining Rooms• Family/Living Rooms• Hallways• Kitchens• Stairways

Exterior Areas:
<ul style="list-style-type: none">• Entryway(s) to property• Front Porch• Security Lights

***This policy applies only to fixtures that use standard, medium based light bulbs**

Lawn Maintenance

- Cut lawn to property edge and to a maximum height of 3 inches, or to requirements of local code, or consistent with adjacent/surrounding properties, unless otherwise instructed by Safeguard Properties. All grass clippings must be removed from the lawn, sidewalks, steps, etc.
- Removal of leaves
- Trim shrubs away from house, walkways, and entrances. Sweep or otherwise clear all paved surfaces. Edge all paved surfaces and trim around all trees, bushes, fences, foundations, and planting beds.

Lawn Maintenance Photos

- 1 BEFORE photo of front yard
- 1 AFTER of front yard
- 1 BEFORE and AFTER of rear yard from same angle.
 - Photos of BEFORE and AFTER should show the same area and be from the same angle.
 - All AFTER photos should show the clippings raked up and removed.
- Photos of fence line trimmed.
- Photos to show that clippings were removed from yard, driveway, sidewalks and walkways.
- Photo to show property was edged.

To support an oversize lot charge, more photos may be required, but try to minimize the number of photos by stepping back to get more of the lot in the photo.

If grass does not need cutting due to limited growth, we still require photos showing the limited growth but we will only need 2 photos maximum, 1 of the front of the yard and 1 of the rear yard. If the grass cannot be cut because the property is occupied or is being maintained by another party, we still need photos of the front of the house showing the address.

We will not be able to pay you for a grass cut performed if any of the photos show that the ground is covered in snow.

If you are bidding the grass cut, your photos must support the bid.

If a "for sale" sign needs to be moved to cut the grass, it must be replaced after the cut is completed.

Snow Removal Orders

- Snow removal orders are ordered by the broker, or at times Safeguard will automatically open snow removal orders at the beginning of the snow season. Vendors need to remove snow when there are 3 or more inches of accumulation. This order will have a due date of March 31 and it will be the Vendors' responsibility to plow the driveway when accumulation is 3 inches or more. Snow removal is ordered on an as-needed basis and must be completed within 48 hours
- Snow removal is to be completed per the city ordinances - walkways, sidewalks and entryways are to be cleared.
- Please read work orders to follow specific guidelines that the client may have.

Please refer to [Applying Anti-Slip Agent to Properties](#) in Appendix:

For more detailed information please refer to the snow removal reference guide available in “view online training materials” on Vendor Web.

Cash for Keys Orders

A Cash for Keys order is when the client is willing to pay the occupant to vacate the property in order to avoid an eviction. The client now owns this property. In order to perform a cash for keys order, it is necessary to visit the property in the evening when it is more likely that someone will be home. A previously determined amount will be given to the resident. The contractor’s involvement will vary depending on the Client. The typical involvement will be handing the check to the resident. Consult your work order for specifics of the transaction. Please advise the occupant that the client now owns the property, and they are interested in making an offer to the occupant to vacate the property in exchange for a check. Please also explain to the occupants that as part of this agreement, they will be expected to clear out the property and clean it, so that it is in marketable condition. This means that all debris and personals must be removed, and the interior must be wiped down. Failure to do so will result in our not giving them the check. Call the REO department immediately and advise on the success of your efforts. If the mortgagor counter offers, please let us know that amount. We need to stay informed for the entire process. You may need to make multiple trips to establish contact, so please let us know each time you go out and when you can make another trip. We will also provide a notice that you can leave at the property if you are not able to make direct contact. Place this in an envelope and tape it to the door. Cash for keys offers can be extended to tenants and mortgagors alike.

You must notify us immediately if the occupants require more than three weeks to move. We will overnight a check to you once you advise on the date and time, and the amount needed. If you have a cash for keys order and the property is vacant, please call your work coordinator immediately. Contractors will be paid for successful cash for keys orders only.

If you believe that the property is already vacant, call in to your work coordinator and advise. You will be instructed to proceed with the initial services. We will open an initial services order for you, and you will need to submit all information under that order.

If you find that there are personals inside:

- proceed with only one lock change
- winterize if in winterization season
- submit a bid to remove and store the personals

Do not remove anything from the property at that time.

Providing Bids

- All bids must be justified with photo documentation and complete descriptions of the work that must be performed.
- New photos must always be provided on work per bid completions

Quality Control Requirements

Taking time to ensure that we are fully addressing the needs of a property as they relate to the initial services is imperative. The result of spending an additional 15 - 30 minutes at each property to ensure all fixtures and rooms are cleaned properly as well as making sure we perform yard maintenance properly will result in increased client satisfaction. Cleaning a property without attention to details throughout does not achieve our client's objective to maintain a property's marketable condition, causing the value of the property to drop and extending the time it takes for the property to be sold. Ensuring that a detailed cleaning is completed on every property will ensure that the property is appealing to buyers bringing in the highest value and shortening the time it takes to sell the property. Field quality control must be implemented by ALL vendors to ensure 100% compliance on all REO properties

Please see [Quality of Interior Cleaning](#) and [Quality of Exterior Services](#) in the Appendix.

Safeguard requires that the quality control forms provided below must be utilized. We recommend at a minimum all REO Contractors perform Quality Control on all crews performing REO services, all work order types (Initial Services - incl. winterizations, Work Per Bids, Marketability Orders, Grass Cuts) and ensure that 100% of REO properties have been reviewed every 30 days. 100% of initial service orders must be QC'd, while 10% of secondary/refresh orders must be QC'd. As Contractors find deficiencies, they must take the appropriate action to ensure deficiencies are corrected and do not reoccur. This process is to be documented as Field QC Representatives will be auditing these forms when they conduct their field visits with Vendors.

REO Quality Control Checklist

- This checklist **must** be used on each property on which REO initial services are completed by REO contractors.

[HTTP://WWW2.SAFEGUARDPROPERTIES.COM/PUB/QUALITYCONTROLCHECKLIST.PDF](http://www2.safeguardproperties.com/pub/qualitycontrolchecklist.pdf)

REO Quality Control Review Summary

- This summary **must** be used by each vendor to determine the issues vendors have found using the REO QC Property Checklist

[HTTP://WWW.SAFEGUARDPROPERTIES.COM/PUB/REOQCREVIEWSUMMARY.XLS](http://www.safeguardproperties.com/pub/reoqcreviewsummary.xls)

These documents must be shared with your staff and crews to ensure 100% compliance with our requirements.

Service Quality Assurance (SQA) Department

Safeguard's SQA group continues to focus its efforts on reviewing the inspection results of the QC Checklist. This team goes through every picture on deficient properties and opens up detailed follow-up work orders. Initially, those work codes will be SQUFU (1-3). The 1 through 3 scale indicates the level of severity; the quantity of these orders will be part of a vendor's reviews. We will also issue SQA follow-

up orders on recurrent services: snow, grass, and refresh orders. Please note, after a 30-day grace period, contractors will be charged back the cost of the inspection if there are deficiencies found on any of the above inspections.

REO vendors must comply with the above requirements and take these inspections (both after the initial services and every 30 days) very seriously. Make sure you have the right people and right mentality in place so you can distinguish your organization in this objective quality environment that we are creating. As this program evolves, and the database is built, those contractors that run consistent, high quality operations will separate themselves. Safeguard will build its network around, and will allocate work to, contractors who perform quality work.

Safeguard Excellence Program

Safeguard has programs in place to recognize excellence of performance and eradicate behaviors and performance that negatively impacts our client experience. The below programs are designed to provide incentive to perform between levels of acceptable and excellence. Beyond the programs listed below, Safeguard has stood up a Vendor Strategy group that keeps focus on volume allocation to vendors based on timeframe and quality performance. Changes made to strategy will be intentional and vetted.

Incentive:

1. On-Time Bonus:

- a. Meets or exceeds on-time submission of 95% submission. Must pass SQA review, each 1% above standard gets you 1% bonus (revenue from initials)

2. Select Quality Assessments:

- a. BSO incentive: For vendors that achieve a 3.5 or better on Broker Sign-off ratings, with participating clients (Current clients: FNMA) will achieve a 2% bonus on those initials.
- b. FQC incentive: great work (low deficiency per property), gets discretionary bonus, manager validation.

Corrective measures:

1. Time Frames:

- a. Probation set when performance is less than 85% completed on time
- b. Work orders that go beyond 10 days will be exposed to a potential no-pay penalty. Penalty will be at the discretion of the exceptional order management team and noted at the order level.

2. Quality

- a. SQA deficiencies: PP and REO per incident charge on maintenance work
- b. Top Down audits (recurring maintenance, inspections)--90 day cycle:
 - i. Process:
 1. review large sampling
 2. send formal summary of findings
 3. allow 60 day grace period to correct operation
 4. re-evaluate large sampling
 - ii. Penalty:
 1. assess financial chargeback based on deficiency to standard (e.g. originally scored 75%, standard = 95%, 60 day review at 85%, we assess 10% penalty of all work in 60 day period). Set follow-up audit.

- c. FQC inspections- Reveal and correct safety hazard deficiencies, \$45 penalty to the vendor. Reveal and send vendor back to correct safety hazard deficiencies, \$30 penalty to the responsible vendor. All deficiencies will reference back to previous work completed to determine if condition is new.

Updating Procedures

Updating our client as to when work is completed is one of Safeguard's most important functions. It is extremely important that every completed work order is updated on a **DAILY** basis. Contractors are required to update each completed job daily. Updates can be provided on our Vendor Web 24 hours a day, 7 days a week.

It is also required that all REO vendors use the status update feature on vendor web to advise when properties are secured, winterized, trashed out, and when the grass is cut before providing the complete update with photos to Safeguard.

Click [here](#) for a helpful spreadsnoheet on how to create a status report.

Please click the following link to access the initial service status report training.

<HTTP://SAFEGUARD.ADOBECONNECT.COM/P4EUGO731GE/>

- Updates must include the date the work was completed ("done" is not acceptable). The completion date is important. Our clients need the actual date work was completed in order to record deeds and quote figures for assumptions and reinstatements.
- Property condition reports must be filled out on the Vendor Web for all work orders within 24 hours of completion.
- It is imperative that all updates contain complete information regarding all completed work
- Safeguard requires 2 completed dates on REO Initial Service orders, the date the property was secured and the date the trashout was completed.
- Photo requirements for an Initial Service status report: A minimum of two photos per task completed
- Updates must always address damages. If there is no reference to damages on the update, the work order will remain open until that information is obtained. If damages are found, include a description and cause of damages as well as an eyeball estimate to repair.
- Advise of the completion of grass cuts using status updates
- Eyeball estimates are not bids to repair
- Calling the work coordinator from site once the property is secured is required. In addition, a call must be made to the broker as well as an email sent to advise the property is secured and then repeated after the trashout has been completed.
- There is a weekend cell phone number listed on REO work orders that is available for any issues that need to be called in from site. Please be sure to utilize this when required/necessary.

Updating Work Orders - Vendor Web

All contractors must update, invoice and send photos to SPI via the Vendor Web. To get started using this, please follow the steps below:

- Contact your recruiter to obtain a password.
- The Vendor Web Support Team will create a password for you and this will be emailed to you along with the instructions on how to get started.
- A short recorded training session is available by clicking here:

<HTTPS://ADMIN.NA3.ACROBAT.COM/A716554048/P42699425/>

- If you have any questions regarding the Vendor Web, you can contact our IT department at 1-800-852-8306 Ext. 3999.

It is the contractor's job to ensure all invoices are received within 24 hours of completion of the work order. Safeguard Properties Management reserves the right to return invoices when not received within the proper timeframe. Due to the urgent nature of these orders, orders that are not completed and updated in full are subject to a tiered billing penalty charge.

SPI reserves the right to return invoices unpaid when not received within the time frame.

REO Charge-Back Policy

When errors are made on the contractor's part or the contractor fails to follow applicable guidelines, it may be necessary to charge the work back to the contractor. Contractors are to work diligently so that charge backs are kept to a minimum. Notification of each charge back will be made to the contractor along with an explanation as to the reason for the charge back. If you have any questions regarding a charge back, please contact the office.

If a contractor performs/fails to perform in any way which causes Safeguard additional charges or the inability to invoice the client, you agree that Safeguard may issue a charge back to your account. The amount charged back will be:

- The amount that would have been invoiced to the client.
- Any additional cost which Safeguard incurs to remedy the problem.

The following scenario is only an example of how Safeguard's charge-back policy is used:

- Client "A" authorizes a grass cut for SPI contract amount of \$50.00.
- Contractor "ABC" fails to perform the grass cut in a timely manner, causing the city to cite a violation on the property for \$200.00.
- Contractor "DEF" performs (overgrown) grass cut to remove the violation at a cost of \$100.00.

Click [here](#) for an example of the message a contractor should receive if a charge-back is to be applied:

Vendor Disputes

In the event you need to dispute an invoice adjustment or chargeback, please submit your dispute via Vendor Web in the form of a status report. A response will be provided within 2 to 3 weeks. Any questions regarding this process should be directed to your Vendor Performance Analyst or Vendor Relationship Manager. Vendors have up to 90 days from the payment date to submit an invoice dispute. Requests will not be reviewed if past this timeframe. Invoice Disputes are used for disputing chargebacks, reduced payments, or denied payments.

For our new Vendors still in the credentialing stage:

If at any point you receive an invoice adjustment or a check and the amount does not match up you need to address this with your New Contractor Coordinator first. Do not email or call the person who sent you the message.

- Inquiries regarding payment discrepancies or inquiries regarding non-payment should be made after the 30 day payment policy has lapsed BUT no later than 60 days after you have invoiced Safeguard. If you have any questions, or would like to inquire about payments, please submit a status report in Vendor Web.
- Payment inquiries made after 90 days will not be researched.
- Payment for billed work orders may take up to 45 days for payment to be processed

If you are disputing SQA orders, please contact the SQA mailbox at: sqa@safeguardproperties.com

To avoid any adjustments make sure you are submitting the below when updating an order:

- All photos are date Stamped
- Your photos are clear (not dark or blurry)
- You have submitted all photos to justify the work you have completed and are billing for
- Have all of your placard photos organized appropriately
- Have submitted your broker communication document (either the status reports in our system or a copy of the e-mail you have sent to the broker uploaded to Vendor Web)
- All checklists are in (Winterization, Maid Service, Occupancy Checklist, Bid repair Form, Safety Hazard Checklist, etc.)
- All information is detailed – if you need to report additional information it should be in the comments section.
- Your invoice is accurate (if it shows up as \$0.00 on the invoice – it is up to you to change the pricing per the REO pricing Model before you submit)

Broker Communication

Constant communication must also be kept with the broker. Once a property has been secured and again when the trashout is completed, you are required to call the broker to advise on the progress of the order, and you must follow up with an email to the broker as well. The broker must also be immediately notified if there are damages at a property or any condition changes. Please refer to [Broker Email Notification](#) in the Appendix if you have any questions:

Broker Sign Off Sheet

Broker Sign Off Sheets are sent by Safeguard's Broker Direct Department to the Broker on every REO property to ensure their satisfaction with the initial services completed. Every month, the results of Broker Sign Off Sheets will be discussed with REO Contractors. **Please click [here](#) to see the Broker Sign Off sheet in the Appendix.**

Broker Communication Requirements

REO Contractors are required to maintain frequent communication with Brokers.

- A phone call must be made to Brokers once a property is secured, winterized and trashed out. An email to the Broker must also follow this phone call.
- Additional work orders for dewinterizations,

Vacant Mobile / Manufactured Homes

When performing any maintenance work order on a mobile or a manufactured home and you are reporting it vacant, the VIN # must be obtained and provided on the update via the Vendor Web. This information is critically important for our clients and we have committed to them that it will be provided on all vacant properties. Please review [Mobile Home VINs and Condition Reports](#) in the Appendix for further clarification on this issue:

Emergency Repairs

Report any hazardous, unsafe, or unsecure conditions at the property to Safeguard by calling your work coordinator from site. If there is an emergency repair such as standing water in a basement or an active roof leak, call from site. Always advise on the specifics of the damages, such as location, dimensions of affected areas, bids to tarp and to repair/replace (roof damage) etc. If standing water is present, always advise if a sump pump is present. If mold damage exists, remember to report on dimensions of affected areas, provide a bid to treat/clean, or a bid for a mold remediation specialist if necessary. We always need to know location, cause and size of all damages. Note that when updating, provide "eyeball estimates" only under the damages section. The only exception to this is with regard to roof bids. All other actual bids for damages, such as a bid to treat and clean mold, must be submitted under the "other bids" category. You have the option of providing just the eyeball estimates if you feel the scope of work required is beyond your capabilities.

Prior to leaving property, ensure that all windows and entry doors, including garage doors, are locked. Your compliance with these requirements is crucial to the success of Safeguard and its clients in marketing REO properties quickly and efficiently. Should you have any questions regarding these requirements, please contact your REO work coordinator.

Safeguard Property Stickers

Photos are required of all posted stickers. Stickers are to be placed on glass surfaces. Care should be taken as to not cover any vacancy stickers.

A photo MUST be taken of the posted Safeguard sticker.

Do not place stickers on any wooden surface. They must be placed on glass only.

Do not cover the vacancy sticker that has been left by Safeguard field inspectors. These stickers are dated and the date needs to remain visible.

Click [here](#) to view stickers in the Appendix.

Property stickers can be obtained by filling out the Supply Order Form:

[HTTPS://EXTRANET.SAFEGUARDPROPERTIES.COM/SUPPLIES/](https://extranet.safeguardproperties.com/supplies/)

Appendix

Applying Anti-Slip Agent to Properties

Now that winter is upon us, we are seeing dangerous conditions on some of the properties we are maintaining. Effective immediately, vendors must apply an anti-slip agent to the walkways and steps leading up to the main entrance on all properties. This task must be completed while on site for the initial services order.

Vendors must ensure the main entrance to the property is free of ice so the broker is able to safely show the property to prospective buyers. The "main entrance" will be different at every property. In most cases, it will be where the lockbox is present, but in some cases will be the side or back door. Please be sure you are addressing ice at the correct locations; if you are not sure, apply the anti-slip agent to each point of entry.

When performing this task on initial services orders, contractors can invoice \$5 less discount (provided proper photo documentation is also submitted). Rock salt is inexpensive, and it can be found at most home improvement stores such as Home Depot and Lowe's. The REO pricing model will be updated shortly.

Please contact your vendor performance analyst if you have additional questions.

Quality of Interior Cleaning

Maid service and the interior condition of the home directly relates to the highest return and value of the property. The age and condition of the home should have no bearing on the level of effort put in. Even properties that have been left in good condition should still receive high quality maid service in order to make the property exceptional. Likewise, the effort put forth on properties in need of extensive maid services should also be exceptional. Kitchens and bathrooms need serious attention to detail and will either attract or deter a potential buyer. Missing details is what is currently hurting the maid service on properties.

Photo documentation of the completion of maid services should always provide an accurate representation of the condition of the property.

Effective immediately, photos showing cleaning products on site as well as mops with clean and then used water are required in addition the before/during and after photos currently required for this service. It is not acceptable to provide during photos only showing a cloth on the fixture being addressed. Instead, photos should justify that cleaning solution is on the fixture either by an action shot or the appearance of a wet surface.

Examples of both acceptable and unacceptable photos are below:



This photo only shows a paper towel and is not acceptable.



Instead, showing areas being cleaned so the solution used is visible on the surface and the bottle can be seen in the picture.



Photos showing a mop bucket with dirty water as part of a “during” photo documentation should be included as well as “during” photos showing the floors being cleaned.

If the initial services are done properly, including a thorough maid service, the property will remain in marketable condition with only the monthly maid refreshes having to be ordered.

Quality of Exterior Services

With timeliness being corrected this season as a result of the use of landscape only companies, the concern is now with level of detail on the lawn maintenance services. Issues like missed edging, weed removal and shrub trimming are areas in which vendors need to focus additional detail. Avoiding the "mow and go" completion of landscape services needs to be the number one priority as the condition of the exterior relates to the curb appeal and the interest in the home. DO not forget to address rear yards, and Vendors should never remove portions of a fence to create access for a riding mower without replacing the fence

If a Home Owners Association (HOA) is not keeping up with the maintenance of a property, Vendors need to advise Safeguard accordingly. Shrub trimming and removal of vines from properties is the Vendor’s responsibility. Safeguard's Field QC team will continue to review the work by Landscape only companies to ensure it is in line with the quality required.

Photo examples illustrating yard maintenance concerns are below.



The quality of the grass cut is poor and no edging was completed on this property as required.



Clippings from both the shrub trimming and the grass cut were left at this property.

Broker Email Notification

To ensure that our clients' Brokers are notified timely once you have secured a property, Safeguard will now require that contractors both call and email the Broker when access can be granted. In addition, notification via phone and email when properties have been trashed out is also required.

To assist you in this effort, we have provided the following generic text for your use when emailing the Broker. Please utilize this text to email the Broker once the property has been secured (or on properties that have previously been secured where access can be gained). All emails sent to Brokers should be saved for 90 days in the event that Safeguard requires this email be forwarded for review. In addition, the date/time of the call and email to the Broker should be noted on the update to Safeguard.

Securing Confirmation Email

Dear (Insert Broker Name),

The property located at (Insert Address, City, State, Zip) has been secured and access can be gained. Please call me at (phone number) should you have any questions.

Thank you,

(Insert Contractor Name)

Trashout Confirmation Email

Dear (Insert Broker Name),

The trashout on the property located at (Insert Address, City, State, Zip) has been completed . Please call me at (phone number) should you have any questions.

Thank you,

(Insert Contractor Name)

It is imperative that all properties are secured within 48 hours so the Broker can gain access to complete their assessment of the property and begin the marketing process. In addition, winterizations are to be completed within 48 hours as well. During the winter months, winterizing the property is critical in protecting the asset.

Thank you for your continued cooperation and please contact your Regional Coordinator with any questions.

Vendor Management

Mobile Home VINs and Condition Reports

When a property has been identified as a mobile home and vacant, the initial secure update must provide the following information:

- Year, make, model number, serial number/vehicle identification number (VIN), and HUD registration tags
- Is the property permanently affixed to the foundation?
- Have the tongue, wheels, and axles been removed?

The Condition Report form attached to this e-mail will be attached to each Mobile Home order to assure that you provide detailed reporting on the exterior and a full walk-through (room by room) of the interior. The form requires you to assess the condition of walls, floors, ceilings, carpeting, windows, doors, light fixtures, drapes/blinds, fireplaces, appliances, and bathrooms, as well as to provide an itemized accounting of all personals by room.

We are required to provide our clients with the serial or VIN number. This number is critical information for our clients to have, as this will allow our clients to review if the land and unit are titled correctly before conveying it to HUD/FNMA/FHLMC.

Mobile homes will have the serial number or VIN placed at more than one location. The serial number or VIN could be inside the mobile home in a kitchen or utility cabinet, by the electrical circuit breaker box, under the tongue, on the tongue, underneath the mobile home, or on a plate near the front or back door. If the data plates that are supposed to be inside the unit have been removed, the serial number or VIN can be located on the tow bar/hitch or frame front cross member of each transportable section. Usually it is cold stamped directly onto the outside of a steel crossbeam that is part of the main undercarriage frame.

If you are unable to locate a VIN for any reason, call SPI from site. Otherwise, orders that are updated without identification numbers and the attached report will remain open and incomplete.

We understand that this is additional work that you must perform and appreciate your continued cooperation.

For any additional clarification on this memo, please contact your regional coordinator.

REO Marketability Checklist

REO Marketability Checklist

Global Items

The following items must be completed on all Marketability Orders regardless of condition upon arrival. Please confirm completion by marking the “Work Completed” box.

	Work Completed	Item
All Rooms		Floors swept/mopped
		All horizontal surfaces wiped down with a cleaning agent including but not limited to: ceiling fan blades, counters, window sills, etc.
		Sinks/Tubs/Toilets thoroughly cleaned
		Replaced air fresheners – mark with installation date
		Tested smoke detectors and installed batteries when needed
		Installed light bulbs in all open sockets and replaced non functioning light bulbs

Additional Items

Address each item for each applicable room indicated in the chart below. Indicate whether work was completed to bring the items into compliance or if it was in compliance upon arrival.

Compliant items are those considered to be in marketable, ready-to-show condition. Provide supporting photo documentation for each item.

	Work Completed	Item	Compliant Upon Arrival
Entry Way		Cobwebs removed from corners/ceiling	
		Baseboards, walls wiped down	
		Light fixtures, switch and outlet covers wiped down	
		Storm door glass cleaned	
Living Room		Cobwebs removed from corners/ceiling	
		Baseboards, walls wiped down	
		Light fixtures, switch and outlet covers wiped down	
		Door frames free of dust	
		Fireplace cleaned out (if applicable)	
Family Room		Cobwebs removed from corners/ceiling	
		Baseboards, walls wiped down	
		Light fixtures, switch and outlet covers wiped down	
		Door frames free of dust	
		Fireplace cleaned out (if applicable)	
Kitchen		Stove/oven cleaned (inside and out)	
		Microwave cleaned (inside and out)	

		Dishwasher cleaned (inside and out)	
		Refrigerator cleaned (inside and out)	
		Cobwebs removed from corners/ceiling	
		Baseboards, walls wiped down	
		Light fixtures, switch and outlet covers wiped down	
	Enclosed Porch	Cobwebs removed from corners/ceiling	
		Baseboards, walls wiped down	
		Light fixtures, switch and outlet covers wiped down	
		Storm door glass cleaned	
	All Bedrooms	Cobwebs removed from corners/ceiling	
		Baseboards, walls wiped down	
		Light fixtures, switch and outlet covers wiped down	
		Door frames free of dust	
		Closet floors swept/mopped or vacuumed	
	All Bathrooms	Cobwebs removed from corners/ceiling	
		Baseboards, walls wiped down	
		Light fixtures, switch and outlet covers wiped down	
		Door frames free of dust	
		Mirrors, cabinets, drawers, shelves clean	
	Attic, Crawl Space		
		Swept free of debris	
	Porches, Decks, Paved Surfaces		
		Swept free of debris	
		All leaves, sticks, and any other debris removed	
	Garage		
		Swept free of debris	
		All leaves, sticks, and any other debris removed	
		Cobwebs removed from corners/ceiling	
	Exterior of the Property		
		Cleared of all debris	
		All leaves, sticks and any other debris removed	
		Landscape services completed if applicable	
	Winterization		
		Winterization wraps are present on all toilets and antifreeze is present	
		Water main is zip tied in the off position	
		Winterization stickers are present at the property	
		Anti-freeze is present in toilet tanks and bowls	

Remember, all properties must pass the "white glove test."

Notes/Comments:

I hereby confirm that the above items have been completed as required. All applicable required photos will also be submitted with this order.

(print name)

(signature)

(date)

REO Maid Services Checklist

All items must be initialed (or write N/A if a particular item is not applicable) and the form must be signed at the bottom. This is a required part of your work order, and it must be submitted via the contractor web before we can close the order. Please also see the list of required maid service photos (separate text), which must be submitted before we can close the work order. *All properties must pass the "white glove test."*

As a reminder, you must call the listing agent and advise when the trashout and maid services have been completed. It is imperative that you do so, as the agents then need to inspect the property and fill out the broker sign off sheet.

Entry Way:

- Floor swept/mopped
- Cobwebs removed from corners/ceiling
- Baseboards, walls wiped down
- Light fixtures, switch and outlet covers wiped down
- Storm door glass cleaned

Living Room:

- Floor swept/mopped or carpet vacuumed
- Cobwebs removed from corners/ceiling
- Baseboards, walls wiped down
- Light fixtures, switch and outlet covers wiped down
- Windows clean, window sills wiped off
- Door frames free of dust
- Fireplace cleaned out (if applicable)
- Ceiling fan blades clean

Family Room:

- Floor swept/mopped or carpet vacuumed
- Cobwebs removed from corners/ceiling
- Baseboards, walls wiped down
- Light fixtures, switch and outlet covers wiped down

- Windows clean, window sills wiped off
- Door frames free of dust
- Fireplace cleaned out (if applicable)
- Ceiling fan blades clean

Kitchen:

- Sink cleaned
- Stove/oven cleaned (inside and out)
- Microwave cleaned (inside and out)
- Dishwasher cleaned (inside and out)
- Refrigerator cleaned (inside and out)
- Floor swept and mopped
- Windows cleaned, window sills wiped off
- Counters clean
- Cobwebs removed from corners/ceiling
- Baseboards, walls wiped down
- Light fixtures, switch and outlet covers wiped down
- Ceiling fan blades clean

Enclosed Porch:

- Floor swept/mopped or carpet vacuumed
- Cobwebs removed from corners/ceiling
- Baseboards, walls wiped down

___ Light fixtures, switch and outlet covers wiped down

___ Windows clean, window sills wiped off

___ Door frames free of dust

___ Ceiling fan blades clean

Bedrooms (Number of bedrooms: ___):

___ Floor swept/mopped or carpet vacuumed

___ Cobwebs removed from corners/ceiling

___ Baseboards, walls wiped down

___ Light fixtures, switch and outlet covers wiped down

___ Windows clean, window sills wiped off

___ Door frames free of dust

___ Ceiling fan blades clean

___ Closet floors swept/mopped or vacuumed

Bathrooms (Number of bathrooms: ___ full and ___ half):

___ Floor swept/mopped

___ Cobwebs removed from corners/ceiling

___ Baseboards, walls wiped down

___ Light fixtures, switch and outlet covers wiped down

___ Windows clean, window sills wiped off

___ Door frames free of dust

___ Sinks and faucets clean

___ Toilets clean

___ Tub/shower and surrounding area clean, free of any dust

___ Mirrors, cabinets, drawers, shelves clean

Attic/Crawl Space:

Porches/Deck Areas/All Paved Surfaces:

___ Swept free of debris

___ All leaves, sticks, and any other debris removed

Garage:

___ Swept free of debris

___ All leaves, sticks, and any other debris removed

- ___ Free of all debris, swept out
- ___ Cobwebs removed from corners/ceiling

Additional Services Required:

- ___ Installed air freshener – kitchen, bathroom and laundry room
 - *mark with installation date
- ___ Installed batteries in smoke detectors when needed
- ___ Installed light bulbs in all open sockets and replaced non functioning light bulbs

Notes/Comments:

I hereby confirm that the above items have been completed as required. All applicable required photos will also be submitted with this order.

(print name)

(signature)

(date)

Status Report Instructions

How to Create Status Reports

From your Vendor Web – Under the work order text

▼ Create Status Report

Select a reason for the status report?

▼ Previously Submitted Status Reports for Order

Report	Date Submitted
--------	----------------

▼ Previously Submitted Invoices for Order

Invoice	Date Submitted
---------	----------------

▼ Previously Submitted Updates for Order

Update	Date Submitted
--------	----------------

▼ Orders For Property

▼ Create Status Report

Select a reason for the status report?

▼ Previously Submitted Status Reports for Order

Report	Date Submitted
--------	----------------

▼ Previously Submitted Invoices for Order

Invoice	Date Submitted
---------	----------------

▼ Previously Submitted Updates for Order

Update	Date Submitted
--------	----------------

▼ Orders For Property

Work Completed	Completion Date	Invoice
----------------	-----------------	---------

- Create Status Report

Select a reason for the status report?

REO Initial Services Status

Re-key Date:



Date you secured the property - Or if the property was secured upon arrival enter the date you went to the property

Status Report Text:

Occupancy Status:

Occupied

*Date:



Property Status Information

*Securing Status:

- Re-keyed upon arrival
- Re-keyed property
- No access

*Winterization Status:

- Winterized
- Winterized upon arrival (performed pressure test)
- Frozen upon arrival
- Out of season
- Non-winterization area
- Broker requested no winterization

- *Trashout/Maid Status:
- Trashout and Maid Service Completed
 - Personals present
 - Trashout not completed
- *Initial Grass Cut Status:
- Marketable Condition Upon Arrival
 - Grass cut completed
 - Cannot cut due to Weather
 - Condo/HOA Maintained
 - To be completed post debris removal

Make sure you are advising what work was completed daily.

Contact Information

*Broker First Name:

*Broker Last Name:

*Broker Email Address:

Agent First Name:

Agent Last Name:

Agent Email:

Fill out broker information and this could be used as your Broker Communication Document

Contractor Email (for broker replies):

*Email Me a Copy: **This will send an exact copy of what was sent to the broker to you.**

*Bids Being Submitted for work outside of scope:

*Other Conditions Worth Noting:

"Bids being submitted...." and "Other Conditions...." If they are not reporting either, they still have to mark the boxes as N/A or None.

Final Step - Click on "Create Status Report"

- Previously Submitted Status Reports for Order	
Report	Date Submitted
	Once submitted - Status reports will show up here

Example of a chargeback message a contractor should receive if a chargeback is to be applied:

This letter is to inform you that a chargeback has been issued on this file.

You were previously advised that a chargeback may become necessary and additional information was requested of you but you did not provide the necessary information.

Safeguard does not want to chargeback any work to its contractors. However, as you are aware, all work must be performed in accordance Investor/Insurer guidelines, the instructions stated on the work order, and MUST include the before and after photos of work performed.

Safeguard cannot get paid by its clients if the work is not performed according to guidelines or the photos are not provided.

Safeguard strongly encourages you to contact your work coordinator to review how work must be completed and the photo documentation that must be provided. Safeguard offers this service to its contractors in an effort to help them avoid having chargebacks issued. You can contact your work coordinator at (800) 852-8306.

The charge-back on this file was issued because:

CHARGEBACK REASONS ARE LISTED HERE:

The contractor will be charged-back in the following manner:

\$ 50.00 = The amount that Safeguard could not invoice the client.

\$200.00 = The amount Safeguard incurred due to the city violation.

\$ 50.00 = The cost Safeguard incurred to have "DEF" perform the grass cut.

\$300.00 = Total amount charged-back to contractor.

Thank you for your attention to this matter.

Broker Sign Off Sheet

Please assist us in better serving your properties. Below is a checklist of the work we have recently completed on your listing. We would appreciate it if you could provide feedback, to ensure the best possible quality. Please circle the appropriate rating below each category, and include any comments at the bottom of the form.

Work Completed:

- Clear interior, including cleaning: Includes all trash and health hazards, as well as the interior cleaning. Property should be in "broom swept" condition, with all surfaces wiped clean, windows wiped down, fan blades cleaned, floors mopped (and vacuumed if electricity is on), and so on. This service does not include professionally cleaning or shampooing carpets, replacing any fixtures or outlet covers, fixing any damages on the interior, or replacing light bulbs.

EXCELLENT GOOD FAIR POOR NOT DONE/NOT APPLICABLE

- Clear exterior of debris: Includes all debris and hazards present; all items should have been removed from the property entirely.

EXCELLENT GOOD FAIR POOR NOT DONE/NOT APPLICABLE

- Lock changes/lock box: All locks are to be changed, including knobs and deadbolts, and padlocks should be used to secure sheds, garages, and outbuildings. A lock box should be present, and working keys to open all locks must be inside the lock box.

EXCELLENT GOOD FAIR POOR NOT DONE/NOT APPLICABLE

- Grass cut: Includes edging along walkways and driveway, using a weed-eater on weeds along the foundation. On larger lots, a perimeter cut of 100'x100' may be completed. This also includes shrub trimming, as needed.

EXCELLENT GOOD FAIR POOR NOT DONE/NOT APPLICABLE

- Additional securing, if needed: May include boarding of windows or door openings.

EXCELLENT GOOD FAIR POOR NOT DONE/NOT APPLICABLE

- Winterization, if applicable: Includes a system shutdown, draining the hot water tank, blowing excess water out of the lines, adding antifreeze to all traps, and posting winterization tags throughout the property.

EXCELLENT GOOD FAIR POOR NOT DONE/NOT APPLICABLE

Comments: _____

I, _____, the local broker,

____ Agree the above work has been satisfactorily completed.

____ Disagree the above work has been satisfactorily completed

Signature: _____

Date: _____

Stickers

ATTENTION AGENTS, CONTRACTORS, INSPECTORS

Please note that this property has been winterized. No utilities should be turned on without a walk-through inspection of the property to ensure that all faucets and valves are in the off position. Prior to turning on the electricity, you need to ensure the breaker for the hot water tank is in the "off" position. Failure to complete a thorough walk-through of the home may result in damage to the property.

BE SURE TO CHECK ON THE FOLLOWING:

- ✓ Utilities on and functioning properly?
- ✓ Sump pump plugged in and operable?
- ✓ Breakers off (except breaker for sump pump, if applicable)?
- ✓ Faucets/spigots off, including exterior spigots?
- ✓ Stove and oven turned off?
- ✓ Lights turned off?
- ✓ Any other issues that require attention, including damages?

If you have any questions, please call Safeguard Properties, Inc. at **800-852-8306**. Thank you

Atencion, los Agentes, los Contratistas, los Inspectores

Por favor nota que esta propiedad ha sido acondicionada para el invierno. Ningunas utilidades deben ser prendidas sin una inspección de camino a través de la propiedad para asegurar que todas las llaves y las válvulas están en el posición "pagado". Antes de prender la electricidad, debe asegurar que el cachón para la sistema caliente esté en el posición "pagado". El fracaso para completar un camino a completo del hogar puede tener como resultado daño a la propiedad.

ESTÉ SEGURO VERIFICAR EN LO SIGUIENTE:

- ✓ Las Utilidades puesto y funcionando apropiadamente?
- ✓ La bomba del sumidero conectó y funcionando apropiadamente
- ✓ Los Cachones P lejos (menos cachón para la bomba de sumidero, si aplicable)?
- ✓ Las Llaves lejos, inclusive llaves exteriores?
- ✓ La Cocina y el horno apegaron?
- ✓ Encendido apagó?
- ✓ Cualquier otros asuntos que requieren atención, inclusive daños?

Si tiene cualquier pregunta, por favor llama Safeguard Properties, Inc. en **800-852-8306**. Gracias



- Please leave breakers in their current position except for items winterized. Make sure those breakers are in the "OFF" position.
- Do not turn on water without completing a walk-through inspection
- Do not connect electricity or gas to the hot water tank
- Do not use the sinks or toilets
- On ___/___/___ this property was noted to have a citation/violation posted.

If the property is no longer secure or to report a problem, contact:
Safeguard Properties toll-free at **855-563-9154**. **SPL-018/01-13**
Please have the property address, city/state, and zip code information ready

- Deja por favor cachones en su posición actual menos artículos acondicionados para el invierno. Asegúrese de que esos cachones están en el posición "Pagado"
- No prende la agua sin completar una inspección de camino a través
- No conecta la electricidad ni la gas a la sistema caliente
- No utiliza los fregaderos ni los baños
- En ___/___/___ que esta propiedad fue notada para tener una citación/infreción anunciada.

Si la propiedad ya no esta asegurada o rolarar un problema, poner en contacto:
Safeguard Properties sin costo alguno **855-563-9154**.
Por favor tengas la dirección de propiedad, el ciudad/estado, a información de código postal lista.



The property located at *(La propiedad ubicada en)*

has been found to be vacant. Safeguard Properties, on behalf of the mortgage company, will be maintaining the property to ensure it does not sustain any additional damages. The property has been secured and placed on a monthly maintenance schedule.

We understand vacant properties may become unsecure or emergency situations may occur. We are providing you with the number below as a point of contact for issues that need to be immediately addressed.

Please contact us if this property becomes unsecure or in the case of an emergency.

When calling, please have the full address and zip code of the property so that we can efficiently assist you.

Thank you for helping us "Safeguard" our client's interests.

REO Customer Service **877-340-5510**

ha sido encontrada ser vacío. Safeguard Properties, a favor de la Sociedad Hipotecaria, mantendrán que la propiedad para asegurar que no sostenga ningún daño adicional. La propiedad ha sido asegurada y ha sido colocada en un horario mensual de mantenimiento.

Comprendemos propiedades que vacías pueden llegar a ser situaciones de estar sin seguridad o emergencia puede ocurrir. Le proporcionamos con el número abajo como un neo de unión para asuntos que necesitan para ser dirigidos inmediatamente.

Contáctenos por favor si esta propiedad llega a ser sin seguridad o en el caso de una emergencia.

Al llamar, tiene por favor la dirección y el código postal llenos de la propiedad para que nosotros eficientemente le podamos ayudar.

Gracias por ayudarnos "Safeguardamos" los intereses de nuestro cliente.

877-340-5510 De Servicio de Atención al Cliente de REO

WINTERIZED

WARNING: A winterization was performed at this property pursuant to a work order issued by your mortgage company. The sole purpose of a winterization is to prevent damage from freezing pipes. The winterization completed at this property was a system shut-down only; the plumbing system was not tested for damage or leaks. This procedure is not a warranty or security of any kind with respect to the HVAC, plumbing, or any other mechanical systems at this property. The plumbing system should be winterized by a licensed contractor or plumber before the water is turned back on, to assure that the system is operational.

ACONDICIONADO PARA EL INVIERNO

LA ADVERTENCIA: Un acondicionado para el invierno fue realizado en esta propiedad según una orden de trabajo publicada por la sociedad hipotecaria. El único propósito de un Acondicionado para el invierno es el prevenir daño de tuberías heladas. El Acondicionado para el invierno completado en esta propiedad fue un cierre de sistema solo. El sistema de plomería no fue probado para el daño ni filtraciones. Este procedimiento no es una fianza ni la garantía de cualquier tipo con respecto al HVAC, sistema de plomería, ni cualquier otro sistema mecánico en esta propiedad. El acondicionado para el invierno de la sistema que se hizo a la plomería debe ser inventado por un contratista o al plomero licenciados antes que el agua sea devuelta en, para asegurarse de que el sistema es operacional.

Winterized by *(Acondicionado para el invierno por)* _____

NAME (NOMBRE)

DATE (FECHA)

SAFEGUARD PROPERTIES WINTERIZATION TAG 079-REV09-11
(SAFEGUARD PROPERTIES ACCORDIONADA PARA EL INVIERNO ETIQUETA)