HomePath® by Fannie Mae

Fannie Mae Field Services Vendor Guide June 2022

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

What's New?

Revisions for June 2022

The ***Field Services Vendor Guide*** has been updated. Discard all previous versions and begin using this updated version immediately. Please pay particular attention to the changes identified in the list below. Since multiple sections of the Guide have been updated, we ask that you review each of the sections indicated to ensure you continue to meet our guidelines. Revisions include, but are not limited to, the pages noted below but you are expected to comply with all parts of the Guide even if not referenced as a change in the section below.

Revision	Under Heading	Page(s)
Ctrl + Click *the page number to go directly to the page.*		
Section 1: Overview		
No major revisions		
Section 2: Introduction to Fannie Mae Field Services		
No major revisions		
Section 3: Technology		
WorldAPP		
Section 4: Initial Services		
Updated Vehicle Removal	Vehicle Removal	43
Updated Smoke & Carbon Monoxide Detectors	Smoke & Carbon Monoxide Detectors	68
Updated Safety Hazards	Safety Hazards	74
Updated Sump Pumps	Sump Pumps	135
Updated Code Violations and/or Citations	Code Violations and/or Citations	140
Updated Broker Sign-Off	Broker Sign-Off	142
Section 5: Ongoing Services		
No major revisions		
Section 6: Bidding for Items Not in Contract		
No major revisions		
Section 7: Winterization and De-Winterization		
No major revisions		
Section 8: Quality Control		
Update to Quality Control Layers	Quality Control Layers	176
Update to Process and Expectations	Process and Expectations	177
Section 9: Vendor Management		
Updates to entire Vendor Management section	Vendor Management	179

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Section 10: Expenses		
No major revisions		
Section 11: Definitions		
No major revisions		
Section 12: Addendum		
No major revisions		

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Contents

Section 1: Overview 1
Overview 2
Field Services Vendor Guide Goals 3
Fair Housing 4
Fraud Prevention and Detection 5
General Expectations 6
Confidentiality 7
Doing Business with Fannie Mae 8
Section 2: Introduction to Fannie Mae Field Services 9
Defining Field Services 10
Field Services for Fannie Mae 11
Contractor Code of Conduct 12
Listing Agent Field Services Expectations 13
Photo Requirements, Documentation, and Retention 14
Section 3: Technology 18
The Equator© System 19
WorldAPP 19
Use of Equator Messaging and Contacting Listing Agents 20
Trouble Codes in Equator© 23
Section 4: Initial Services 26
Expectations Prior to Starting Initial Services 27
Exterior of Property During Initial Services 28
Interior of Property During Initial Services 48
Boarding and Securing 56
Safety Hazards 74
Select Services 83
Code Violations and/or Citations 140
Field Services Process in Redemption/Confirmation States 141
Broker Sign-Off 142
Section 5: Ongoing Services 143
Exterior of Property During Ongoing Services 145
Interior of Property During Ongoing Services 151
Safety Hazards 159
Select Services 160
Section 6: Bidding for Items Not Detailed in Agreement 161
Items Outside Scope of Services 162
Submitting Bids 163
Services Not Allowed to Be Performed 165
Section 7: Winterization and De-winterization 166
Winterization 167
Overall Expectations 168
Winterization Exceptions 169
Additional Winterization Exceptions 170
Winterization Season Map 173

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Section 8: Quality Control **175**
Quality Control Layers 176
Process and Expectations 177
Section 9: Vendor Management **178**
Vendor Management 179
Real Estate Business Portal 180
Section 10: Expenses **181**
Expense Payment Process 182
Status Code Definitions 188
Expense Inquiries 189
Refunding Fannie Mae 190
Section 11: Definitions **192**
Glossary of Terms 193
Section 12: Addendum **195**

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Section 1: Overview



© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Overview

Fannie Mae is a government-sponsored enterprise chartered by Congress with a mission to provide liquidity, stability and affordability to the U.S. housing and mortgage markets. Fannie Mae operates in the U.S. secondary mortgage market. Rather than making home loans directly to consumers, Fannie Mae works with mortgage bankers, brokers, and other primary mortgage market partners to provide a stable source of liquidity to support low- and moderate-income mortgage borrowers and renters by enabling greater access to affordable home and rental housing finance in all markets and at all times. Fannie Mae funds its mortgage investments primarily by issuing debt securities in the domestic and international capital markets.

Fannie Mae relies on lenders and servicers to manage its assets to assist Fannie Mae in accomplishing its mission. A mortgage lender is the financial institution that funds the mortgage loan. The mortgage servicer collects the mortgage payments and credits a borrower's account.

Whenever a borrower is no longer able to make the mortgage payments, the servicer is directed to protect Fannie Mae's investment by taking prudent action. The servicer makes every reasonable effort to work with the borrower to cure the delinquency by offering various relief provisions or loss mitigation alternatives before referring a loan to foreclosure.

Fannie Mae works with all of its partners to help homeowners prevent and avoid foreclosure; however, sometimes it is unavoidable. When foreclosures occur on mortgages in which Fannie Mae is the investor, the Real Estate Owned (REO) organization takes over and makes every effort to sell properties. Fannie Mae's REO organization is responsible for managing and selling properties acquired via foreclosure or Mortgage Release™ (also known as deed-in-lieu).

The REO organization is responsible for the entire REO process including securing the property, ongoing maintenance, repairs, valuation, and the ultimate sale or rental of the property.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Field Services Vendor Guide Goals

The Field Services Vendor Guide is incorporated by reference into the Agreement signed by the Field Services Vendor managing REO properties (this excludes the process of managing all HECM/Reverse mortgage properties). This Guide also provides further information and expectations of services requested by Fannie Mae on its REO properties. This Guide serves to help define items that may be unclear. If at any time, material in this Guide is unclear and requires further information, please contact the Field Services Specialist.

Amendments to the Guide

Fannie Mae reserves the right to alter or waive any of the requirements in the Guide, to impose other additional requirements, and to rescind or amend any and all material set forth herein.

Tips for Using the Guide

The following tips will help make the Guide a valuable resource and reference tool:

- Ensure you are using the most current version of the Guide available.
- Read through the Guide from start to finish familiarizing yourself with the information it contains.
- Strictly adhere to all Fannie Mae processes and procedures to ensure smooth transactions.
- Keep the Guide readily available as a reference tool.

Important:

Throughout this Guide, it is not possible to provide guidance or expectations on every possible situation a Field Services Vendor may encounter. Fannie Mae expects Field Services Vendors to act within the law and to notify Fannie Mae immediately of any situation they are unsure of how to handle.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Fair Housing

Fannie Mae is committed to fair housing and complying with all applicable anti-discrimination laws.

All persons and companies acting on behalf of Fannie Mae should be aware of the Fair Housing Act, which prohibits discrimination against any person in the terms, conditions, or privileges of the sale or rental of a dwelling, or in the provision of services or facilities in connection with the sale or rental of a dwelling, as well as discrimination against any person in making available a residential real estate-related transaction, because of race, color, religion, sex, disability, familial status, or national origin.

Fannie Mae expects all persons and companies acting on its behalf, including contractors and brokers, and agents responsible for maintaining, repairing, marketing, or managing real estate owned by Fannie Mae, to comply with the Fair Housing laws. Fannie Mae will not condone any conduct by its employees or service providers that could give rise to a fair housing violation or any different treatment of properties owned by Fannie Mae because of the racial or ethnic composition of the neighborhood.

When Fannie Mae receives documented reports from Agents, Asset Managers, Sales Managers, Field Representatives or third parties indicating inappropriate behavior; the reports are classified as infractions. These types of infractions include, but are not limited to:

- Untimely Equator task completion
- Lack of adequate communications
- Unethical behaviors
- Non-compliance with the Field Services Vendor Guide and/or the Agreement or other directives from Fannie Mae
- Non-compliance with Fair Housing laws

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Fraud Prevention and Detection

Fannie Mae is committed to preventing fraud perpetrated by any party or parties involved in transactions associated with a Fannie Mae REO property. To provide the highest possible standards of business ethics and professional courtesy, Fannie Mae requires all Field Services Vendors to:

- Consistently and accurately follow both the letter and spirit of all Fannie Mae policies, procedures, functions, guidelines, and philosophies.
- Comply with all applicable laws and regulations.
- Adhere to all terms and conditions under the Field Services Master Services Agreement (hereinafter "Agreement").

Be sure to immediately report any issues or activities that may lead to the detection of fraud by calling **(800) 2-FANNIE (232-6643)**.

Not complying with Fannie Mae's policies and procedures, or acting in an unlawful or unethical manner, may result in termination of your Agreement with Fannie Mae and potential administrative, civil, or criminal prosecution.

Important:

If the REO buyer is a principal or member of executive management of a company doing business with Fannie Mae or an employee of that company with access to Fannie Mae systems, that person/entity will be prohibited from purchasing a Fannie Mae property currently or previously assigned or associated with the Field Services Vendor. Also prohibited is the sale to the immediate family of the company doing business with Fannie Mae. Immediate family is defined as a child, stepchild, parent, stepparent, spouse, domestic partner, sibling, step sibling, mother-in-law, father-in-law, son-in-law, daughter-in-law, brother-in-law, or sister-in-law, or any person (other than a tenant or employee) sharing your household.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

General Expectations

In addition to complying with the core performance expectations, critical functions, and metrics presented in this guide, Fannie Mae expects the following from all Field Services Vendors:

- High quality goods, services, procedures, and processes.
- Inclusion and utilization of minorities, women, and individuals with disabilities, to the maximum extent possible at all levels of service.
- Strategic differentiation in competitive price offerings.
- Timely and accurate delivery of goods and services.
- The highest possible standards of business ethics and professional courtesy.
- Strict adherence to Fannie Mae's ***Service Requirements for Contractors and Consultants*** found at https://www.fanniemae.com/media/28866/display.
- Professional customer service.
- Continuous improvement.



Learn about diversity at Fannie Mae by visiting:
https://www.fanniemae.com/suppliers/diverse-suppliers**.**

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Confidentiality

From time to time, you may receive information or Fannie Mae announcements. If the announcement does not include authorization to distribute, then you are not permitted to post these messages to websites or other media.

Any information that you receive from anyone inside of the Fannie Mae organization is meant for the addressee only and should be treated as confidential. You should not forward confidential information to anyone (including any outside vendor or other Field Services Vendor) without prior authorization from the author. Unauthorized forwarding of confidential information is a direct violation of Fannie Mae policy and could result in termination of your Agreement.

You are not permitted to produce materials (flyers, videos, and other media) for distribution outside your organization that purport to be training or instruction based on the Fannie Mae Field Services Vendor Guide.

You must use caution when communications involve Fannie Mae to avoid a breach in confidentiality. When contacted by media, you are not authorized to speak on behalf of Fannie Mae. If you are approached by a reporter or other media representative, notify Fannie Mae and provide the name and contact information of the inquiring party. The Fannie Mae media relations department will be notified.

Refer to the Confidentiality provision of the Agreement for further information and requirements of the Parties related to use of handling of confidential information.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Doing Business with Fannie Mae

Fannie Mae's Corporate Procurement Office receives and processes applications from potential suppliers of real estate services. Fannie Mae values strong relationships with its suppliers and has an active program of inclusion for minorities, women, individuals with disabilities, and minority-, women-, and disabled-owned businesses. Through competition between suppliers, Fannie Mae can best serve its business partners and communities. Fannie Mae strives to maintain relationships with suppliers of impeccable integrity and business practices who provide quality products and services for excellent value.



Fannie Mae is subject to the Housing and Economic Recovery Act of 2008 and its regulations (together "HERA") which require Fannie Mae to promote diversity and ensure the inclusion and utilization of minorities, women, individuals with disabilities, and minority-, women-, and disabled-owned businesses in all of Fannie Mae contracting activities. More detailed information about the Equal Opportunity in Employment and Contracting statement and information about keeping your registration up to date are found at: https://www.fanniemae.com/suppliers/diverse-suppliers.

Note: Registration and/or meeting Fannie Mae's minimum supplier requirements DOES NOT guarantee your company will be selected to do business with Fannie Mae.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Section 2: Introduction to Fannie Mae Field Services



© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Defining Field Services

Our Mission

At Fannie Mae, Field Services mission is to ensure the quality of our REO property maintenance services, consistently producing best-in-class, market-ready properties and maintaining them until removal from our inventory.

Our Goal

Our goal is to provide services to maintain each property in Fannie Mae's inventory to a level of market readiness inside and outside as well as to adhere to local codes and requirements. In addition, we strive to:

- Be a good neighbor.
- Support marketing efforts.
- Support neighborhood stabilization.
- Minimize Fannie Mae's exposure to potential property damage and liability.
- Remove any "REO stigma" from Fannie Mae-owned properties.
- Manage Local / Regional / National Field Services Vendor relationships to ensure quality services.

Fannie Mae's Field Services practices are part of its overall neighborhood stabilization efforts, which include prioritizing sales to homeowners and selling properties in a timely manner to promote stability and minimize the impact to the local community.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Field Services for Fannie Mae

Fannie Mae utilizes national, regional, and local Field Services Vendors to perform initial services and ongoing services for all properties in Fannie Mae's REO inventory. We expect and require each of our Field Services Vendors to provide services in accordance with our standards and ensure that each property is in "market ready" condition.

The Field Services Vendors maintain the interior and the exterior of the property year-round and are required to keep the exterior of the property free of debris, maintain the lawn, and remove leaves and snow as appropriate. All interior areas are to be clean, free of debris with floors swept, mopped and/or vacuumed as appropriate each month. In addition, safety hazards are to be addressed and remediated immediately (e.g., fixing a loose step, repairing a minor plumbing leak, or capping a wire).

When properties become vacant, Initial Services include but are not limited to:

- Removal of all trash and debris.
- Winterization, in season, and where geographically required.
- Exterior maintenance / snow removal services.
- Securing the property.
- Interior cleaning.
- Identify and repair all safety hazards.

Each Field Services Vendor also provides Ongoing Maintenance including but not limited to:

- Monthly interior service.
- Exterior maintenance and snow removal.
- Emergency securing.
- Removal of additional debris.
- Identify and repair all safety hazards.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Contractor Code of Conduct

In connection with the Agreement between the Field Services Vendor and Fannie Mae, the Field Services Vendor shall ensure that their subcontractors and Field Services Vendor Personnel:

- Comply with applicable laws;
- Comply with ethical and professional standards applicable to the profession in which the Field Services Vendor and Field Services Vendor's Personnel are engaged;
- Refrain from:
  - Carrying or possessing a weapon, ammunition, alcohol or drugs while on Fannie Mae's premises or attending Fannie Mae-sponsored activities;
  - Working while under the influence of alcohol or drugs while performing services for Fannie Mae;
  - Smoking on Fannie Mae's premises other than in designated smoking areas; and
- Comply with:
  - The Fannie Mae Service Requirements for Contractors and Consultants;
  - Fannie Mae's security and safety policies and procedures; and
  - All postings on Fannie Mae's premises regarding safety, security, or weapons.

Field Services Vendor shall provide a copy of the Fannie Mae Service Requirements for Contractors and Consultants, a copy of which is part of your signed Agreement(s), to all Field Services Vendor Personnel who meet the criteria set forth in the introductory paragraph to the Supplemental Document signed. If, at any time, Field Services Vendor or any of the Field Services Vendor Personnel believe that they have not complied with the applicable policies and procedures or become aware of an incident of non-compliance, Field Services Vendor shall promptly notify Fannie Mae according to the procedures described in the Service Requirements for Contractors and Consultants.

Expectations

- Fannie Mae requires all Field Services Vendors and their subcontractors working on a Fannie Mae property to always have a work order with them. The work order will identify the Field Services Vendor or subcontractor's name, the property address, and the assigned Field Services Vendor's contact information to verify the Field Services Vendor's or subcontractor's access. This contact information is available for the Listing Agent or Fannie Mae Fannie Mae Sales Representative to confirm the validity of their work order and must be answered 24 hours a day.
- No one under the legal working age of the state should ever be in or on the property.
- Field Services Vendors should wear appropriate job attire while servicing a property.
- Field Services Vendors are to ensure property is protected and secured when leaving property after completing services. In addition, a Field Services Vendor should never reside in the property while services are performed.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Listing Agent Field Services Expectations

Fannie Mae utilizes a network of real estate agents to manage the REO properties acquired by Fannie Mae. The Listing Agent assigned is responsible for weekly inspections of the property, whether occupied or vacant. Once possession is obtained, the Listing Agent responsibilities increase to include input for maintenance and repair considerations in order to market the property and position it for a sale at the optimal price. The Field Services Vendors are a valuable resource to the Listing Agent to ensure that the property shows well, is clean, and safe to enter.

Expectations

- The Field Services Vendor and the Listing Agent are expected to communicate and work together to ensure the property is in market-ready condition at all times.
- Listing Agents are expected to provide direction on all marketing decisions at a property. If there are any questions, the Field Services Vendor is to communicate with the Listing Agent.
- The Field Services Vendor is expected to complete all Initial Services within the allowable time.
- The Field Services Vendor is expected to complete all items on the Broker Sign-Off correctly the first time eliminating the need for unnecessary trips to the property.
- The Field Services Vendor must leave the thermostat setting alone unless directed by the Listing Agent.
- The Field Services Vendor must not block the neighbor's driveway or blow clippings onto the neighbor's yard.
- The Field Services Vendor must contact the Listing Agent if unsure of the property line or location of outbuildings belonging to the property. Listing Agent is required to define property boundaries.
- The Field Services Vendor must not take the keys from the lockbox or remove the lockbox from the property.
- The Field Services Vendor must not discard Fannie Mae marketing flyers and other marketing materials. Please remember to put the Listing Agent sign back in place after a lawn is mowed.
- The Field Services Vendor should leave the padlock on the fence and not cut it off. The Field Services Vendor should contact the Listing Agent if the Field Services Vendor has issues with access.
- As the Field Services Vendor, do not turn off the breakers unless they are related to an electric water heater during winterization.
- The Field Services Vendor should notify the Listing Agent quickly if any issues or concerns discovered or if any emergency services were performed.
- If de-winterization is requested, the de-winterization may be for a buyer inspection. Therefore, timing is critical for quick completion. Always communicate with the Listing Agent if unable to meet this timeline.
- When the Field Services Vendor leaves the property, the Field Services Vendor must make sure it is locked and secured.
- Remember, our purpose in maintaining the property is to be a good neighbor while marketing the property.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Photo Requirements, Documentation, and Retention

As the Field Services Vendor, Fannie Mae requires you to make available all date stamped, before and after photos of all work completed. Field Services Vendor must clearly show work was performed to justify reimbursement.

Retention of Records

For a period of not less than seven (7) years after the termination or expiration of the Field Services Vendor Agreement with Fannie Mae, the Field Services Vendor is to maintain at no additional cost to Fannie Mae, in a reasonably accessible location, all material data, files and records pertaining to its performance under the Agreement and to charges and costs paid or payable by Fannie Mae under the Agreement.

Audits

The Field Services Vendor will provide Fannie Mae, its designated independent audit firm, and its government regulators access, upon reasonable prior notice, to any facility at which either Field Services Vendor or any of its subcontractors is providing services and to data, records, equipment, software, and Field Services Vendor personnel for the purpose of performing audits and inspections relating to the performance of services under the Agreement.

Field Services Vendor must provide the accessibility of any and all data to both Fannie Mae, and those acting on our behalf.

Overall Photo Requirements

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when submitting for any service reimbursement:

- Fannie Mae requires date-stamped photos clearly displaying date.
- Photos must be in color.
- Before and after photos should be taken from the same perspective and angle to show progression of work.
- Only submit photos associated for the service and as required.
- Do not submit duplicate photos within the expense submission.
- Front, rear, and side views should be taken from a distance far enough away that the entire view of the property can be seen.
- It is recommended to limit photos to only four per page and submitted as a PDF. If providing a link to photos, the link must directly take the reviewer (no log in required) to the photos of the selected service only. Do not submit photos sideways or upside down.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Initial Exterior Photo Requirements

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing Initial Exterior services:

- Front, rear, and side views to confirm property location and condition on date of service.
- Up and down the street photos showing adjacent and surrounding properties.
- Address (numbers on house, mailbox, or curb) or neighbor's house number as a reference point if not available.
- Photos of lockboxes, fence, and outbuilding lockboxes.
- Right and left side of the property from a distance to obtain full view of the property.
- Before and after of the front of the property from street to obtain full view.
- Before and after photos of back of the property showing entire back yard, behind any outbuildings and view from back of home and facing back of home.
- All gates allowing entry to a yard for maintenance.
- Before and after photos clearly showing all exterior expectations and services completed as defined in Field Services Vendor Guide.

Initial Interior Photo Requirements

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing Initial Interior services:

- Front, rear, and side views to confirm property location and condition on date of service.
- Photo of lockbox and keys.
- Before and after photos of all interior rooms showing as much of the room as possible.
- Before and after photos of all closets.
- Before and after photo of the entire basement.
- Photos of air fresheners in each wet area with date visible.
- Photos of all mechanicals and circuit breakers.
- Before and after photos clearly showing all interior expectations and services completed as defined in Field Services Vendor Guide.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Initial Trash Removal Photo Requirements

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing Initial Trash Removal services:

- Front, rear, and side views to confirm property location and condition on date of service.
- Photo of lockbox.
- Photos showing how debris was removed from property (e.g., dumpster, trailers, etc.).
- Before and after photos clearly showing all debris removed and expectations met as defined in the Field Services Vendor Guide.

Ongoing Exterior Photo Requirements

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing weekly Ongoing Exterior services:

- Front, rear, and side views to confirm property location and condition on date of service.
- Photos of lockboxes, fence, and outbuilding lockboxes.
- Before and after of right and left side of the property from a distance to obtain full view of the side.
- Before and after of the front of the property from street to obtain full view.
- Before and after photos of back of the property showing entire back yard, behind any outbuildings and view from back of home and facing back of home.
- Before and after of all gates allowing entry to a yard for maintenance.
- Before and after photos clearly showing all exterior expectations and services completed as defined in Field Services Vendor Guide.

Ongoing Interior Photo Requirements

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing monthly Ongoing Interior services:

- Front, rear, and side views to confirm property location and condition on date of service.
- Photo of lockbox and keys.
- Before and after photos of all interior rooms showing as much of the room as possible.
- Before and after photos of all closets.
- Before and after photo of the entire basement.
- Photos of air fresheners in each wet area with date visible.
- Photos of all mechanicals and circuit breakers.
- Before and after photos clearly showing all interior expectations and services completed as defined in Field Services Vendor Guide.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Other Services Photo Requirements

Throughout this Guide, additional photo requirements are provided for the various services we require to be performed and to assist the Field Services Vendor when submitting expenses.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Section 3: Technology



© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

The Equator© System

Fannie Mae's REO assets are managed on the Equator platform which is the primary system of record. Fannie Mae requires that your company obtain logon credentials for accessing Fannie Mae's REO assets managed on Equator. Access by unauthorized persons to Fannie Mae files on Equator is not allowed. Secure your Equator logon credentials and do not share them with anyone outside of your company.

Equator is the system of record for all activities which relate to field services and/or property preservation of Fannie Mae properties. It is required that all work is documented in Equator.

Equator is a task-based platform used by each Field Services Vendors to ensure all assets are maintained per contractual agreement. Vendor task management is critical in order to limit the delay of dependent services. Task management consists primarily of ensuring deliverables are completed within the contractual service level agreement. Failure to maintain the service level agreement timeline has a significant downstream impact on internal and external clients and will be viewed as a performance issue and treated as such.

The Field Services Vendor should escalate any system or procedural issues which prevents the completion of assigned deliverables to their Fannie Mae Specialist and within Equator.

Equator Screenshots and deliverable/task names are the exclusive property of Equator, LLC and used herein under limited license for Fannie Mae training purposes only. Any distribution, reproduction, derivative, description, or account of the screenshots is expressly prohibited without the express written consent of Equator, LLC ©2022 Equator, LLC. All rights reserved.

WorldAPP

Fannie Mae also utilizes WorldAPP, a mobile data collection system (app for Smart devices), to help streamline the reporting of property conditions for our REO properties.

The WorldAPP platform captures and transmits information on site and in real time about properties back to Fannie Mae. Along with the mobile app, WorldAPP provides an online Viewer Portal which acts as a central repository storing for the Broker Sign-Off in REO. Portal users can download inspections results based on user assignments and permissions.

Use of Equator Messaging and Contacting Listing Agents

Equator messaging is a valuable tool as all stakeholders involved with an asset are able to see messages in the form of notes on a real-time basis. This provides the necessary transparency for everyone to understand issues or status of an asset. It is critical to understand all messaging is viewable by all parties with access to Equator. All notes and messaging should be at all times relevant to the scope of services and remain professional.

Equator messaging is primarily used by the Field Services Vendors and the assigned Listing Agent with Fannie Mae. The Listing Agent should be consulted on items of concern that could affect the marketability of the asset. If a Field Services Vendor is prompted with a message within Equator, the expectation is the message is answered within 48 hours to ensure all items/issues are addressed appropriately. Communication with Listing Agents, Fannie Mae, or other stakeholders outside of Equator messaging is not recorded in the system of record and must be documented in Equator to be recognized. Examples of such communication include phone calls or email conversations.

Communication with the Listing Agent is critical. Phone calls are expected between the Field Services Vendors and Listing Agent in situations such as:

- Emergency while at the asset including plumbing, vandalism, securing due to theft, etc.
- Securing broken window to determine path to perform re-glazing or clear boarding.
- Issues with winterizations or in situations where a winterization is not required due to repair work or a pending contract.
- To determine if items should be removed such as carpet, blinds, appliances, above ground pools, etc.

Furthermore, after any instructions Field Services Vendor is provided by the Listing Agent, Field Services Vendor must update Equator documenting the instructions provided to ensure accuracy, accountability, and integrity.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Role Definitions in Equator©

The following table identifies and defines the major parties in Fannie Mae REO transactions and briefly describes their roles. A Field Services Vendor is called “Field Services Company” in Equator.

Roles	Responsibility	When to Message
Agent	Licensed Agent assigned by Fannie Mae to make sure the Fannie Mae REO property is properly maintained and appropriately marketed.	Field Services Vendor should message the Listing Agent where there are updates to property conditions, to ask questions about services, to provide important updates, etc. The Field Services Vendor is expected to keep constant communication with the Listing Agent.
Sales Representative	Fannie Mae representative responsible for the effective management and disposition of REO properties.	Field Services Vendor should message a Sales Representative (and copy the Listing Agent) on important findings or information on a property, or if the Listing Agent is unresponsive to Field Services Vendor’s communications efforts.
Code Violation Services Vendor	Outside vendor contracted with Fannie Mae to manage the code violation service needs for Fannie Mae properties.	The Field Services Vendor is expected to fully cooperate with the Code Violation Services Vendor’s request which may include photos, bids, and timelines to resolve violation and remediation of any violation. If a code violation and/or citation occurs after Initial Services are performed and is the direct result of the Field Services Vendor’s failure to perform its contracted services, the Field Services Vendor must notify the Code Violation Services Vendor and assigned Field Services Specialist via Equator messaging within 24 hours.
Code Compliance Specialist	Fannie Mae employee with the responsibility of managing the relationship and providing governance to the code violation services vendor. This person provides oversite of the code violation services vendor, manages legal counsel assignment if needed, and resolves escalated issues.	If any code violation and/or citation is found at Initial Services, prior to the assignment of services to the Code Violation Services Vendor, Field Services Vendor must notify the Code Compliance Specialist via Equator messaging within 24 hours. The Field Services Vendor should proceed with services as required. After initial services, if the Field Services Vendor discovers or is made aware of a code violation and/or citation from a source other than the Code Violation Services Vendor, the Field Services Vendor must notify the Code Compliance Specialist via Equator messaging within 24 hours.
Field Services Vendor	Outside vendor contracted with Fannie Mae to manage the field service needs for Fannie Mae REO properties.	Listing Agents are instructed to message the Field Services Vendor directly on items such as important property information, directions on specific services, status of services completion, and/or any case related property issues.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Roles	Responsibility	When to Message
Field Services Specialist	This is a Fannie Mae employee with the responsibility of managing the relationship and providing governance to the field service company. This person resolves escalated issues, proactively manages the Field Service Vendor, and governs to the established service contract.	After first messaging the Field Services Vendor, Listing Agents escalate and message the Field Services Specialist, if the Field Services Vendor has not responded to the Listing Agent's initial message and is not performing services; and/or maintaining a property correctly; and/or is delaying services outside the service level agreement. If there is an emergency situation at a property, Listing Agents are instructed to directly call the Field Services Vendor first. In addition to calling the Field Services Vendor, they are to document the situation and message the Field Services Specialist and the Fannie Mae Sales Representative. Listing Agents are to message the Field Services Specialist if they discover a major trend developing in any type of service deficiency (e.g., grass cuts not performed). The Field Services Vendor should return all messages sent by the Field Services Specialist to provide property and services updates.
Field Services Manager	This is the Fannie Mae Manager who oversees the Field Services process.	Messages to the Field Services Manager should be limited. However, messages should be sent if there are any major property issues or media issues.
Field Services Director	This is the Fannie Mae Director who oversees the Field Services process.	Messages to the Field Services Director should be limited. However, messages should be sent if there are any major property issues or media issues. Always copy the Field Services Manager.
Field Services VP	This is the Fannie Mae Vice President who oversees the Field Services process.	Sending a message to this role should be very limited and used for extreme/critical property and media issues. If used, the Field Services Manager and Field Services Director must be copied.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Trouble Codes in Equator©

Trouble Codes are in place to allow the Field Services Vendor to report conditions found or conditions which prevent the completion of assigned deliverables. It is expected the Field Services Vendor communicate all issues to the Listing Agent prior to reporting a Trouble Code. Trouble Codes do not replace any required communication with the Listing Agent.

There are two types of Trouble Codes:

- **Alerts** – Used to report conditions.
- **Work Stoppage** – Used to pause or cancel services.

Trouble Codes are deliverables which flow through several paths in the Equator workflow process.

- **Trouble Codes 2, 3, 4, 7, 9, 10, 12 (during winterization season), 16, and 22,** route to the Field Services Specialist for initial review.
- **Trouble Codes 8, 11, 12 (during non-winterization season), 17, and 20** route through systematic processing to note acknowledgment in comments.

The assigned Field Services Specialists will review the applicable Trouble Codes for validity and work with other Fannie Mae stakeholders to address reported issues.

Any issues inhibiting completion of assigned service will be the responsibility of the Field Services Vendors to follow up on resolution of issues and resume service once resolved. The contractual timelines for assigned services are owned by the Field Services Vendors with the understanding that effective follow up processes will result in satisfactory timelines. Trouble Codes will not be used to pause timelines while issues are resolved.

Cancellation or pause of services will be considered for some Trouble Codes. In these cases, documentation of the issue and confirmation that services will not be needed in the future is required from the Listing Agent or Fannie Mae Sales Representative. Validation and confirmation should be detailed in the Trouble Code submission and documented through Equator messages or as a PDF attachment.

- *Example*: A property has recently been demolished and no longer requires interior services. In this case, the Field Services Vendors should make as many attempts as necessary to verify and validate with the Listing Agent that the correct property is now a vacant lot and interior services will no longer be required. Once that proof of communication is obtained, a Trouble Code 22 – Vacant Lot should be submitted, along with supporting details. The Field Services Specialist will review and accept the Trouble Code. Interior services will be cancelled.

Essentially, the Field Services Vendors will be responsible for deliverables from assignment until completion, and only requesting the cancellation of deliverable if the service is determined not to be required in the future.



IMPORTANT: The following Trouble Codes are NOT to be used by the Field Services Vendor at any time: 1, 5, 6, 13, 14, 15, 18, 19, and 21.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Trouble Code Descriptions

The following are the only Trouble Codes currently in use:

Trouble Code	Description	When to Report
2	**Property Damaged**	This Trouble Code can be reported only to stop work when damages will prevent the contractor from completing their assigned deliverable. The Trouble Code will be accepted and reviewed by the Field Services Specialist who will cancel service only with validation from the Listing Agent or Fannie Mae Sales Representative that the property will not be repaired and affected services will not be required. This Trouble Code is not used to report missing items or minor damages. When reporting damages all remaining services shall be completed for accessible areas (e.g., heavy fire damage, collapsing structure, etc.). If Trouble Code is accepted, applicable deliverable will be cancelled.
3	**Address Discrepancy**	This Trouble Code can be reported only to stop work when the property address in Equator is incomplete or incorrect. The Field Services Specialist will review the Trouble Code submission and submit a Request Property Address Edit task to Completions for further action if accepted. Services will be paused until the address has been corrected.
4	**Environmental Issues**	This Trouble Code can be reported to stop work. After the review of the Trouble Code details, the Field Services Specialist will determine if appropriate services need to be paused or cancelled when environmental issues prevent the Field Services Vendor from completing assigned deliverables. The Trouble Code and work stoppage will be accepted by the Field Services Specialist only with validation from the Listing Agent or Fannie Mae Sales Representative reporting services will not be required. The Field Services Specialist will validate the Sales team is aware of property conditions. When reporting environmental issues affecting part of the property, services shall be completed on all accessible areas. The Field Services Vendor is expected to provide personal protective gear sufficient to prevent the interruption of service. (e.g., meth, crime scene, etc.). This Trouble Code is not for discoloration.
7	**Property Condemned**	This Trouble Code is reported to stop work only if the property is posted as condemned. When reporting conditions affecting part of the property, services shall be completed on all accessible areas. This Trouble Code will be accepted only with validation from the Listing Agent or Fannie Mae Sales Representative that the property in fact condemned. Field Services Specialist will review, and if approved, affected deliverable will be cancelled.
8	**Failed Pressure Test**	This Trouble Code is for informational purposes only. The Field Services Vendor will use if during a winterization the property fails the pressure test. All comments from this Trouble Code entry are added to Equator system notes. The Field Services Vendor will provide a summary of the failed pressure test. The winterization deliverable will be reported complete after all water has been removed from the system regardless of breaks in plumbing, the entire system will be isolated, capped, and reported as partially winterized, The Field Services Specialist takes no action on this Trouble Code.
9	**Personal Property > $500 GSV**	This Trouble Code is reported to allow the Fannie Mae Evictions team to evaluate finds reported by the Field Services Vendor. If the Field Services Vendor sees evidence of occupancy or personal property, they are to submit this Trouble Code, which will pause services. The Listing Agent will confirm the personal property along with the garage sale value (GSV) determination. The Fannie Mae Eviction Specialist will review the Listing Agent's confirmation. After the Eviction Specialists determines the GSV, direction on how to proceed will come with the systematic notification.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Trouble Code	Description	When to Report
10	**Discoloration > 100sq.ft.**	This Trouble Code is for informational purposes only. This Trouble Code is to be reported only if ≥100 contiguous square feet of discoloration are found at the property. Trash removal services will not be canceled. The Field Services Vendor is expected to provide personal protective gear sufficient to prevent the interruption of service. Listing Agent may remove lockbox and request signing of waiver to access.
11	**Common Utilities**	This Trouble Code is for informational purposes only. This Trouble Code is reported by the Field Services Vendor for systems which have shared utilities among multiple units at the property. The Field Services Vendor will submit this Trouble Code with comments to report information supporting partial winterizations or the need for maintaining the heating in winter months.
12	**Unable to Winterize**	This Trouble Code is for informational purposes only. This Trouble Code is to be reported if a Listing Agent or Fannie Mae Sales Representative confirms a full winterization effort cannot be completed. If the property can be partially winterized, the Field Services Vendor will complete the partial winterization and the deliverable.
16	**Citation/Violation Posted**	This Trouble Code is for informational purposes only. This Trouble Code is to be reported when a citation or violation is found posted on the property. Services will not be canceled by the Field Services Specialist.
17	**No Landscape Required**	This Trouble Code is reported to stop work only when a Listing Agent confirms exterior service is not required due to the property having no maintainable exterior or if the association maintains the exterior in its entirety. Exterior services will be cancelled systematically. Do not submit this trouble code if there is any portion of the exterior that will be maintained.
20	**Property Frozen on Arrival**	The Field Services Vendor will report this Trouble Code when the property is found to be frozen to any degree upon arrival noting arrival within or outside contractual winterization service level agreement, Fannie Mae will evaluate as needed.
22	**Vacant Lot**	This Trouble Code is reported after the Listing Agent or Fannie Mae Sales Representative's confirmation that the property is a vacant lot and interior services are not needed. Interior services will be cancelled; however, trash removal and exterior services will remain assigned.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Section 4: Initial Services



© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Expectations Prior to Starting Initial Services

Providing Initial Services is an important and vital step in the preparation of a Fannie Mae property to become ready for listing. The following are expectations prior to beginning services for Fannie Mae.

- Field Services Vendor must confirm they are at the correct property and validate the address based on order assignment from Fannie Mae.
- If a lockbox is not present, the Field Services Vendor must not make any attempt to gain entry to the property. Contact the Listing Agent if there is no lockbox present.
- Prior to performing any services (exterior or interior) on the property, if the Field Services Vendor discovers Personal Property (defined below), the Field Services Vendor must document all items found, and leave the property once exterior services are completed.

  Note: The presence of personal property with a garage sale value greater than $500 ($700 in CA) requires legal action prior to removal. Items of a personal or sentimental nature may also require special action. Improper removal of personal property may constitute an illegal act. Fannie Mae DOES hold the Field Services Vendor responsible for the recognition of potential value to avoid any potentially illegal actions.

- The Field Services Vendor should take all appropriate precautions when handling hazardous materials and/or situations.
- When a property remains in Confirmation or Redemption and the Field Services Vendor receives an order for exterior work, the Field Services Vendor is expected to provide the Initial and Ongoing Grass Cut and Snow Removal Services as described in this Guide. The Field Services Vendor must also remedy any exterior safety hazard and ensure the property is secure, including providing clear boarding, if necessary. Winterization should also be performed during Winterization season upon receipt of the order.
- When a property has been identified as Occupied with Personal Property, the Field Services Vendor is expected to provide the Initial and Ongoing Grass Cut and Snow Removal as described in this Guide. The Field Services Vendor must also remedy any exterior safety hazard and ensure the property is secure, including providing clear boarding, if necessary. Winterization should also be performed during Winterization season.
- Never take the keys from the lockbox or remove the lockbox from the property.
- All debris must be disposed of in compliance with all local, state, and federal laws.
- If any code violation and/or citation is found at Initial Services and prior to the assignment of a Code Violation Services Vendor, notify the Code Violation Specialist via Equator messaging within 24 hours. The Field Services Vendor should proceed with services as required.
- Fannie Mae requires all Field Services Vendors working on a Fannie Mae property to always have a work order with them. The work order must identify the Field Services Vendor and the subcontractor's name, if applicable, the property address, and the assigned Field Services Vendor's contact information to verify the Field Services Vendor's access to the property. This contact information must be available to the Listing Agent or Fannie Mae employee or representative to confirm the validity of their work order and must be answered 24 hours a day.
- Field Services Vendor is expected to use new materials only when existing material is no longer functional.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

- Throughout this Guide, it is not possible to provide guidance or expectations on every possible situation a Field Services Vendor may encounter. Fannie Mae expects Field Services Vendors to act within the law and to notify Fannie Mae immediately of any situation they are unsure of how to handle.

Exterior of Property During Initial Services

The Field Services Vendor is expected to complete the following services within seven (7) days of task assignment:

Removal of All Exterior Debris

Removal of unlimited exterior debris at a Fannie Mae property includes, but is not limited to, the removal of play sets, swing sets, trampolines, above ground pools, hot tubs, etc. at any time the Listing Agent requests the removal of such items. The Field Services Vendor is to drain and remove the contents of the above ground pool and hot tub as part of the removal of above ground pools and hot tubs.

- Includes the cost for removal and proper disposal (per local regulations) of all debris – Including but not limited to: paint, tires, propane tanks, gas cans, batteries, etc.
- Includes typical costs of doing business. Including but not limited to: dump fees, tolls, parking, ferries, basic personal protective equipment, etc.

Expectations

- During Initial Services, the Field Services Vendor must contact the Listing Agent to confirm items the Listing Agent wants removed, as well as determine items the Listing Agent wants to remain with the property. The Field Services Vendor should note this information in Equator.
- Any building materials found at the property should be reviewed with the Listing Agent prior to removal. Documentation from the Listing Agent to the Field Services Vendor with direction on whether to keep the materials at the property or remove should be notated within Equator. If unable to reach the Listing Agent, Field Services Vendor is to submit Trouble Code 9 – Personal Property > $500 GSV.
- All outbuildings must be cleared of debris.
- Ensure all crawlspaces and under the porch are cleared of debris.
- Remove all holiday lighting.
- All trash cans must be emptied, turned over, and stored in the garage, if applicable, or at the rear of the property.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

What To Do If

If…	Then…
If personal property is found outside and/or in any outbuilding,	Immediately contact Listing Agent to confirm if an eviction has already taken place.
If extraordinary circumstances arise (e.g., tire farms, crime scene etc.),	You must notify Fannie Mae about the issue immediately. Additionally, any potential reputational concern should be escalated to your known point of contact.
If hazardous material is found,	Field Services Vendor must follow all state and local codes and document all evidence of proper disposal.

Photo Documentation Requirements

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.



Expectation: All debris is removed and disposed properly.



Expectation: All debris (tires) is removed and disposed properly. In this situation, Field Services Vendor must report conditions found to Fannie Mae.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

DEFICIENT



Expectation: All exterior debris removed.



Not Acceptable: All debris must be properly disposed. Leaving trash or debris on public or neighboring property will not be tolerated.

IMPORTANT: All photos in this Guide are used for illustrative purposes only. All actual property photos supplied by the Field Services Vendor must be in color and date stamped as required in the *Photo Requirements, Documentation, and Retention* section of this Guide.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Grass Cut Services

For properties up to one (1) acre, the exterior grass cut services must include:

- Cut grass and remove clippings from sidewalks, driveways, and lawns (front, sides, rear, etc.) from the entire property.
- Weeds trimmed from fence lines, foundation of home, driveways, and flower beds without damaging existing plants or flowers.
- Remove all non-decorative vegetation attached to structure (including hanging vines).
- Edge all driveways, walkways, and sidewalks.
- Trim all shrubs and small ornamental trees on the entire property to appropriate levels for the structure, and ensure overgrown shrubs are trimmed from all exterior entrances and walkways. Ensure all overgrown shrubs and vegetation are trimmed and cleared away to allow access and to prevent damage to areas such as A/C units, pool equipment, etc.
- Remove all shrub and grass clippings, fallen leaves/tree limbs, dead shrubs/plants/small ornamental trees from the property.
- Clear all walkways and sidewalks of clippings and dirt.
- If property has a covered pool, ensure leaves and debris are blown or removed from cover.
- Knock down, remove, and treat all weeds in all rock-scaped areas.

Expectations

- Any damage to property, fencing or fence gates as a result of the Field Services Vendor's actions during ongoing services will be billed to the Field Services Vendor.
- Do not blow grass clippings or leaves into neighbor's yards.
- Do not block neighbor's driveways.
- Do not mow over leaves, debris, or trash. Field Services Vendor must pick up prior to servicing.
- Shrubs must be trimmed to an acceptable height. It is not acceptable to trim shrubs or ornamental trees to a height which damages the vegetation to avoid future trimming.
- Weed killer is not an acceptable form of edging or to be used as a preventative step for future edging.
- Basement window wells must be clear and free of debris and weeds.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

What To Do If

If…	Then…
If conditions are too severe (e.g., weather, ground is too moist/flooded, etc.) to perform the grass cut,	Field Services Vendor is expected to document the situation and report to Fannie Mae. Services are expected to be completed as soon as possible.
If the Field Services Vendor is unable to access the yard to perform services,	Field Services Vendor must contact the Listing Agent immediately for access.
If the exterior area of the property only consists of a porch and there is indeed no lawn or exterior trimming to service at all,	Field Services Vendor should submit a Trouble Code 17 – No Landscape Required. Field Services Vendor must still clean porch area as part of services and ongoing services.
If animals are found at the property and/or if the animal is preventing services from being performed,	Immediately contact Listing Agent to coordinate the handling of animals and the services.

Photo Documentation Requirements & Examples

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

Before and After Photo Examples





© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Before and After Photo Examples









Before Rock-scaped Area

After Rock-scaped Area

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Before and After Photo Examples













© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Before and After Photo Exterior Services Examples













© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Examples of Deficient Work Performed

DEFICIENT



Expectation:
Clippings must be removed; fence lines edged, etc.

DEFICIENT



Expectation:
Property must be mowed per expectations.

DEFICIENT



Expectation:
Clear path to the door and around the house must be made available.

DEFICIENT



Expectation:
Debris must be removed, and the weeds knocked down, removed, and treated.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Examples of Deficient Work Performed

DEFICIENT



Expectation:
All exterior debris must be removed and disposed of properly.

DEFICIENT



Expectation:
All exterior debris must be removed and disposed of properly.

DEFICIENT



Expectation:
Shrubs must be pruned to acceptable height.

DEFICIENT



Shrubs pruned to unacceptable height causing damage to the landscaping. This is not acceptable.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

ACCEPTABLE



Expectation:
Basement window well cleaned and free of trash and debris, weeds, and leaves.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Grass Cut Services – Acreage

For properties greater than one (1) acre, the Field Services Vendor is expected to cut the first acre as stated above. For any additional acreage, the Field Services Vendor must solicit and receive Listing Agent direction and approval on cutting additional acreage and the frequency of service. On approved Exterior Services greater than one (1) acre, Field Services Vendor will use prices listed in the *Pricing Schedule* of the Agreement.

What To Do If

If…	Then…
If the grass is >61 inches and more than one acre,	Field Services Vendor will first need to confirm with the Listing Agent the need for the cut and the frequency. Ensure response is documented in Equator. Follow Fannie Mae Expense Index for further instructions.

Photo Documentation Requirements

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

Additional Photo Requirements

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing Grass Cut Services – Acreage:

- Front, rear, and side views to confirm property location and condition on date of service.
- Provide measurement photo showing the average height of grass if seeking reimbursement for higher grass height levels.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Snow Removal

If at Initial Services, snow or ice is present, regardless of the amount, the Field Services Vendor must perform snow removal as stated below. This snow removal is included in the Initial Services expectation and fee.

- Remove snow/ice from all entries and paths to the property.
- Remove snow/ice from steps, driveway, and walkways, including sidewalk in front of the property and ensure access to parking area (garage, carports, etc.).
- Remove snow/ice from access area to oil/propane tanks if present.
- Snow/ice may not be pushed up to the property or garage blocking access.
- Apply salt or melting agent on all cleared areas including steps, driveway, and walkways, including sidewalk in front of the property.

Expectations

- Ensure all sidewalks are cleared and access to all lockboxes is provided.
- Do not push snow up to the garage and block entry.
- When any amount of ice is present, the Field Services Vendor must assess the situation and provide services such as applying melting agent or breaking up ice, to ensure access to the property is safe.
- Accessing the property to perform snow removal services is the Field Services Vendor's responsibility such as unplowed county road, long driveway, etc.

What To Do If

If…	Then…
If a second level porch area or deck is covered with snow,	Field Services Vendor must remove snow.
If snow is present on the roof of a property,	Field Services Vendor is not expected to remove. Field Services Vendor may provide snow removal bid for the roof to the Listing Agent.

Photo Documentation Requirements & Examples

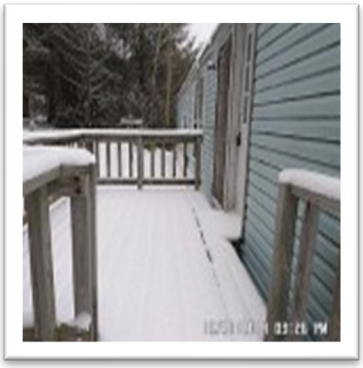
IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Before and After Snow Removal Examples





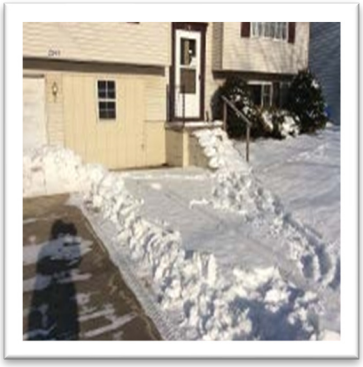





© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Deficient Photo Examples

DEFICIENT



Expectation:
Snow must not be pushed to garage and all paths and steps cleared.

DEFICIENT



Expectation:
Snow removal must be performed.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Vehicle Removal

The Field Services Vendor is to remove standard and oversized (over 20k pounds) vehicles per local/state code. Approval for removal of all vehicles must be submitted as outlined in the *Pricing Schedule* of the Agreement.

Expectations

- Before a vehicle is removed from a property, Field Services Vendor must confirm with the Listing Agent the vehicle is cleared for removal.
- Field Services Vendor is expected to follow all state and local codes for the proper disposal of vehicles.
- Take a photo of the VIN of each vehicle removed to include with photo documentation.
- Do not mark Initial Services as complete in Equator if any vehicle, boat, RV, etc. still remains on the property.

What To Do If

If…	Then…
If the Field Services Vendor is unsure of vehicles to remove,	Field Services Vendor must contact the Listing Agent and document Equator.

Photo Documentation Requirements

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

Additional Photo Requirements

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing Vehicle Removal:

- Front, rear, and side views to confirm property location and condition on date of service.
- Before photo showing each vehicle.
- Photo of each VIN number, if applicable.
- Photo showing how vehicle was removed (trailer, tow truck, etc.).
- After photos taken from a distance to see entire work completed.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Exterior Light Blubs

The Field Services Vendor is to replace all missing, broken, or non-functioning light bulbs on the exterior of the first level of a property, including security lights, porch lights, etc.

Expectations

- Ensure there are no missing or broken light bulbs in any exterior light socket of the first level of the property, even if electricity is not activated

What To Do If

If…	Then…
If the exterior lighting is believed to be maintained by the HOA,	The Field Services Vendor is still required to replace exterior light bulbs or replace a missing fixture using exterior light allowable. See *Select Services* within this section for more information.
If the exterior light fixture is missing and is located at any entry to the property,	Replace the missing fixture using the exterior light allowable. See *Select Services* within this section for more information.

Photo Documentation Requirements & Example

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

Deficient Photo Example

DEFICIENT



Expectation:
Ensure all exterior light bulbs are replaced and working on first level of exterior.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Porch Areas

The Field Services Vendor is to ensure all debris, mailings, door drops, cobwebs, insect nests, etc. are removed from all porch areas. The Field Services Vendor must also remove all existing servicer stickers, postings, and window notifications.

Expectations

- The Field Services Vendor is expected to ensure all porch areas are maintained, even if porch is in a condo.
- All debris found must be removed from the property and not disposed in any city trash can. All trash cans must be emptied, turned over, and stored in the garage, if applicable, or at the rear of the property
- All servicer placed stickers and prior notices removed.
- Do not remove Fannie Mae postings or Fannie Mae branded window clings.

What To Do If

If…	Then…
If the property has a new “welcome” mat or a Fannie Mae branded mat,	Do not remove without consent of the Listing Agent as this might be part of staging activities.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Photo Documentation Requirements & Examples

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

Deficient Photo Examples

DEFICIENT



Expectation:
Excessive postings/stickers must be removed upon every visit.

DEFICIENT



Expectation:
All trash/debris must be removed from the property, as well as the ice removed and treated with melting agent.

DEFICIENT



Expectation:
Excessive postings/stickers must be removed.

DEFICIENT



Expectation:
All trash/debris must be removed from the property

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Deficient Photo Examples

DEFICIENT



Expectation:
Ensure bird nests or wasp hives removed.

NOTE: Do Not Remove Fannie Mae Window Clings



Expectation
Do not remove Fannie Mae window clings if found at property when performing initial services. NOTE: Fannie Mae branding may appear different than shown above.

DEFICIENT



Expectation:
Porch area clear of all leaves and debris.

NOTE: Do Not Remove New or Fannie Mae Welcome Mats



Expectation
Do not remove new or Fannie Mae branded welcome mat if found at property when performing initial services. NOTE: Fannie Mae branding may appear different than shown above.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Interior of Property During Initial Services

The Field Services Vendor is expected to complete the following services within seven (7) days of task assignment:

Interior Debris Removal

Fannie Mae requires the Field Services Vendor to remove all debris from the interior of the property. Unlimited debris removal includes:

- The cost for removal and proper disposal (per local regulations) of all debris – Including but not limited to: paint, tires, propane tanks, gas cans, batteries, electronics, etc.
- Typical costs of doing business. Including but not limited to: dump fees, tolls, parking, ferries, basic personal protective equipment, etc.
- The removal of blinds, appliances, etc. at any time the Listing Agent requests the removal of such items.

Expectations

- Ensure all interior crawlspaces and the attic is cleared of debris.
- All drawers and cabinets (including vanity and medicine cabinets) must be cleared of debris.

What To Do If

If…	Then…
If extraordinary circumstances arise (e.g., crime scene etc.),	Field Services Vendor must notify Fannie Mae about the issue immediately. Additionally, any potential reputational concern should be escalated to known point of contact.
If the Field Services Vendor encounters an infestation (e.g., fleas, rodents, etc.) that hinders the ability to perform services,	Field Services Vendor must notify the Listing Agent immediately.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Photo Documentation Requirements & Examples

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

Before and After Interior Debris Removal Examples








© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Deficient Photo Example

DEFICIENT



Expectation:
Clear all cabinets, drawers, crawlspaces, basements, and attics of debris and trash.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Interior Cleaning

Cleaning of the interior of the property must be to Fannie Mae market ready condition per expectations set forth below, as well as in the Field Services Checklist (see *Addendum* section), and all items indicated on the Fannie Mae Broker Sign-Off.

The following checklist shows the duties that Field Services Vendors are expected to perform during their services. The list below is not exclusive but should give the high-level expectations that Fannie Mae requires at each property for the Interior Cleaning.

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 Areas/Bedrooms/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.
- Interior windows clean, windowsills wiped off.
- Door frames free of dust.
- Fireplace cleaned out (if applicable).
- Ceiling fan blades clean.
- Closet floors swept/mopped, or carpet vacuumed.

Kitchen:

- Sink cleaned.
- Stove/oven, microwave, dishwasher, refrigerator cleaned (inside and out). Appliances not to be removed without Listing Agent permission and documentation.
- Floor swept and mopped.
- Interior windows cleaned; windowsills wiped off.
- Counters clean.
- Cabinets and drawers cleaned, and debris removed.
- Cobwebs removed from corners/ceiling.
- Baseboards, walls wiped down.
- Light fixtures, switch and outlet covers wiped down.
- Ceiling fan blades clean.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Bathrooms:

- Floor swept/mopped, or carpet vacuumed.
- Cobwebs removed from corners/ceiling.
- Baseboards, walls wiped down.
- Light fixtures, switch and outlet covers wiped down.
- Interior windows clean, windowsills 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/Crawlspace:

- Free of all debris.

Garage/Porches/Deck Areas/All Paved Surfaces:

- Swept free of debris.
- All leaves, sticks, and any other debris removed.
- Cobwebs removed from corners/ceiling, if applicable.

Expectations

- All cleaning materials and equipment required to perform the interior cleaning services Fannie Mae expects, must be readily available to the Field Services Vendor at all times. Field Services Vendors must supply their own source of water when necessary, as well as generators for power.
- Never send a bid to a Listing Agent to seek approval for additional cleaning for items that are hard to clean or require extra cleaning materials. This is not acceptable, nor will this expense be reimbursed.

What To Do If

If…	Then…
If there is an area where the Field Services Vendor is unable to completely clean,	The Field Services Vendor must make every attempt possible to first clean the area, then Field Services Vendor must photo document the attempt to clean the area. Do not ask Listing Agent for approval on a bid to provide extra or “deep” cleaning.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Photo Documentation Requirements & Examples

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

Before and After Interior Cleaning Photo Examples







Before Cleaning Inside of Refrigerator



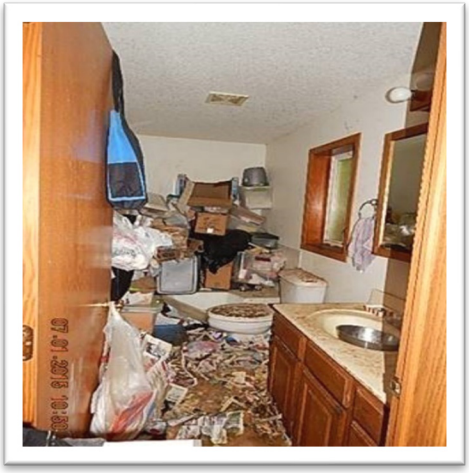
After Cleaning Inside of Refrigerator

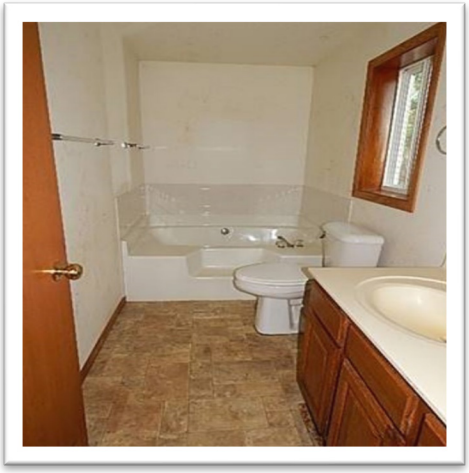




© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Before and After Interior Cleaning Photo Examples













© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Deficient Photo Examples

DEFICIENT



Expectation:
Must clean all vents including intake vent.

DEFICIENT



Expectation:
Ceiling fans must be cleaned.

DEFICIENT



Expectation:
Must clean out and remove debris from all drawers.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Boarding and Securing

The Field Services Vendor is to secure all openings found unsecured through several methods depending on various property situations.

General Boarding/Securing Expectations

- All broken glass must be removed. This includes interior and exterior of area.
- The Field Services Vendor is expected to secure all openings. If window can be secured without having to provide clear boarding (see information below), that must be attempted first.
- Approval for a board up in preventative scenarios such as code requirements and high vandal areas require approval by the Listing Agent and Field Services Specialist.
- If the window is only cracked and the Field Services Vendor cannot feel an edge to the broken area, clear tape may be used to cover the cracked area. Colored tape or duct tape is not acceptable.
- If the unsecured opening was not meant to provide light to the property, such as a crawlspace, the missing or damaged area should be boarded with traditional plywood and painted to match the property's trim property. Follow preventative boarding pricing outlined in the *Pricing Schedule* of the Agreement. If the opening is already boarded and plywood remains intact and in good condition, paint to match trim and use pricing outlined in the *Pricing Schedule* of the Agreement.
- Do not use clear boarding as preventative boarding unless directed to by Fannie Mae. Use of clear boarding on second/third stories is not allowed as a preventative boarding/code enforcement option.

Clear Boarding

Clear boarding is a clear board-up system which offers a unique alternative to using plywood if a property requires boarding. Clear boarding combines the necessary strength to protect a property with transparent window covers, giving an appearance of traditional windows, yet securing the property without exposing its vacancy to onlookers.

Clear boarding offers many benefits, especially when it comes to fighting blight within our communities. Because the material appears as a window from the street, it reduces the stigma associated with seeing a boarded property. By providing natural light into the property, you are able to see into and out of the property, creating a safer environment for anyone entering the interior. Additionally, clear boarding secures property from the inside without damage to the interior which traditional boarding may sometimes cause.

Field Services Vendor To Use Clear Boarding:

- At initial services on any property with any unsecured windows on the entire dwelling, including the garage.
- At initial services to replace any existing plywood boarding previously placed on property.
- When necessary, any property, regardless of any property issues such as fire damage or scheduled demolition, when deemed safe to perform the service are to be clear boarded. Contact Fannie Mae on a case-by-case basis for exceptions.
- Missing exterior dwelling doors which allow access to the interior of the property are to be replaced using Exterior Door allowable. See Select Services within this section for more information.
- Prior to clear boarding, the Field Services Vendor is to contact the Listing Agent and ensure the Listing Agent does not intend to make repairs to windows.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

- Use of clear boarding on sheds and outbuilding openings should be performed. If there is doubt about the condition of the outbuilding, confirm with the Listing Agent that they do not intend to have the outbuilding removed or the opening repaired.

Clear Boarding Expectations

- InvisiBoard™ and SecureView™ are the preferred option and source for clear boarding materials and installation methods.
- Alternative Material: Alternative polycarbonate material option of 3/16th (.1875) inch sheets is an approved material option.
- Alternative Material: DURAPLY by Plaskolite (at a minimum of .185), is an approved material option.
- If an alternative material option is used, retailers InvisiBoard and SecureView are the only approved installation and bracing methods regardless of clear boarding material used. Use of wood material is not an acceptable bracing method. All other installation/bracing methods and/or material must be approved by Fannie Mae prior to use.
- Fasteners and carriage bolts must be made of high strength galvanized steel. Bolts must be cut down to two inches or less and rubber capped to avoid injury. The use of non-conforming and low grade fasteners is strictly prohibited.
- Impact resistance testing for both polycarbonate and DURAPLY material must be capable of passing a falling dart test up to 640 in-lbs. or more. Contact Fannie Mae if further spec details are needed.
- The use of non-approved sheeting such as Plexiglas® is strictly prohibited. Properties discovered with unauthorized materials or installation methods will result in the Field Services Vendor returning to the property and replacing unapproved boarding with correct material/installation method at the Field Services Vendor's expense.
- Any property that falls under the guidelines of clear boarding that is not installed in a timely fashion may risk denial of reimbursement.
- The Field Services Vendor is expected to have adequate supply of product at all times and follow only Fannie Mae approved installation methods.
- Installation must not cause damage to property.

Field Services Vendor To Use Traditional Boarding (Plywood)

- If the unsecured opening was not meant to provide light to the property, such as a crawlspace, the missing or damaged area should be boarded with traditional plywood and painted to match the property's trim.
- If Fannie Mae Field Services directs you to use traditional boarding.

Hurricane Boarding (Preventative Boarding)

The Field Services Vendor is not to perform preventative boarding for a pending hurricane or tropical storm, even in the event the Listing Agent makes such a request.

Emergency Securing

Fannie Mae boarding standards are intended to meet community standards for code compliance and property safety. All Service Level Agreements for boarding must be strictly adhered to as well as our

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

compliance guidelines due to safety liabilities and code compliance. Traditional boarding is expected to be used when securing cannot be performed with clear boarding materials. However, clear boarding must replace the traditional boarding within three (3) days, unless the property does not warrant clear boarding.

- If preventative boarding is ad hoc'd, Field Services Vendor must confirm with the Listing Agent their intent to provide traditional boarding materials.

What To Do If

If…	Then…
If the Listing Agent requests board up for preventative securing (code requirements, etc.),	Field Services Vendor shall use price outlined in the *Pricing Schedule* of the Agreement.
If the property has existing plywood boarding,	Remove plywood and install clear board.
If property is already boarded with clear boarding,	Do not remove and leave intact.
If clear boarding material is not available,	Immediately secure the property by any means necessary and contact Fannie Mae for further instructions.
If a window is unlocked,	Lock it back. Ensure entire property is secured.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Photo Documentation Requirements & Examples

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

Additional Photo Requirements

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing clear boarding services:

- Front, rear, and side views to confirm property location and condition on date of service.
- Photo of materials used.
- Photo confirmation of clear boarding materials to confirm correct thickness of material.
- Before and after photos of each clear boarded opening taken from the exterior and at a distance to see entire opening. When performing services on multiple openings, it is required to show photos using a numbering system for each opening, so the before and after photos can be easily matched.
- Photos showing measurement of openings.
- After photos of each side of property taken from a distance to see entire work completed.

If preventative boarding is required, Fannie Mae requires the following photo requirements:

- Front, rear, and side views to confirm property location and condition on date of service.
- Photo of materials used.
- Photo confirmation of plywood material.
- Photos showing measurement of openings.
- Before and after photos of each opening boarded taken from a distance to see entire opening from exterior.
- After photos of each side of property taken from a distance to see entire work completed.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Before and After Examples of Clear Boarding













© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Winterization and Pressure Testing (In Season) – Dry Heat Systems Only

When necessary, and in compliance with all local requirements, Field Services Vendor shall immediately provide remedying plumbing services up to the thresholds outlined in the *Pricing Schedule* of the Agreement to complete and certify the Field Services Vendor's Winterization on properties containing dry heat systems. Properties containing wet heating systems are the responsibility of the Listing Agent.

The plumbing allowable may be used as outlined in the *Pricing Schedule* of the Agreement and shall only be used for seasonal winterization or de-winterization. The Field Services Vendor shall make every effort to repair damages, isolate, cap, or terminate the problem area in order to complete the Winterization (e.g., where allowed, install cut-off valves in multi-unit situations, separate fire sprinklers from domestic systems) if necessary, and/or if cost associated with this repair are less than the stated amounts found in the *Pricing Schedule* of the Agreement.

All failed pressure tests must be reported to Fannie Mae. If the system will not hold pressure, Field Services Vendor must remove all water from the system and report the status. A failed pressure test does not relieve a Field Services Vendor from the liability of freeze damage if not documented at time of winterization. If plumbing services are expected to exceed prices outlined in the *Pricing Schedule* of the Agreement, Field Services Vendor may submit a bid to the Listing Agent and Fannie Mae Field Services Specialist. The Field Services Vendor must receive written authorization prior to commencing services. The intention of this allowance is to resolve issues preventing the Field Services Vendor from completing winterization, not to improve the property (e.g., replace water heater).

Expectations

- If a Winterization fails a pressure test, steps must be taken to cure the problem. When reporting the failed pressure test to the Listing Agent and as a trouble code, Field Services Vendor must detail if the water was on and where the active leak was found. If the plumbing allowable is used to repair system, do not enter the failed pressure test trouble code.
- Water heaters should be drained and capped. If electric water heater, the circuit breaker must be turned off. Additionally, a dedicated gas valve should be turned off when a gas water heater is identified.
- Do not turn off breakers unless the breaker is dedicated to an electric water heater or another device, such as a well, that would burn out or cause malfunctions if device remained on during winterization. Leave the thermostat setting alone unless you have documented approval from the Listing Agent to adjust.
- Plumbing allowable must only be limited to resolving minor issues to complete a winterization or repairing a minor issue (e.g., fixing shut off valve at a sink or toilet). This allowable is not intended for replacement of water faucets, toilets, etc. at any time.
- All water must be removed from the system.
- Winterized toilets must be cleaned out and property filled with anti-freeze solution, then clear/plastic wrapped and ventilated to help deter compromising.

Refer to the *Winterization / De-Winterization* section in this Guide for additional expectations and guidance on all winterizations.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

What To Do If

If…	Then…
If boiler system is discovered,	Do not perform services. Listing Agent is responsible.
If boiler system is filled with glycol,	Do not remove or perform services. Listing Agent is responsible.
If radiant system exists,	Do not perform services. Listing Agent is responsible.
If a winterization is performed on a property containing a wet heating system,	Field Services Vendor will not be reimbursed and may be subject to any damages to the system.
If property is found frozen,	Field Services Vendor shall immediately provide emergency services up to the thresholds for Emergency Services to perform the thaw, and the plumbing allowable, if needed, to repair any plumbing, as outlined in the *Pricing Schedule* of the Agreement. If thawing is greater than the threshold set forth for Emergency Services, Field Services Vendor is to enter trouble code 20 to indicate the property is frozen, as well as entering trouble code 12 for unable to winterize and trouble code 8 to indicate the system is unable to hold pressure. The trouble codes must be entered within the Service Level Agreements or Field Services Vendor may be held liable for any damages and/or the cost of the thaw and plumbing repairs. Do not proceed with work if services are expected to be greater than the thresholds outlined in the *Pricing Schedule* of the Agreement. Contact the Listing Agent immediately.

Photo Documentation Requirements & Examples

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Additional Photo Requirements

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing initial winterization (and re-winterization) services:

- Front, rear, and side views to confirm property location and condition on date of service.
- Before, during, and after photo of clean toilet with correct antifreeze solvent used.
- Photo of plastic wrapped toilets (post antifreeze solvent) with ventilated holes in plastic.
- Photo of antifreeze solvent being poured into traps, drains, and sinks.
- Photo of winterization stickers/tags applied.
- Photo of water tank being drained, if applicable.
- Photo of water heater breaker turned off, if applicable.
- Photo of pressure test.
- Photo of meter or union disconnected and capped, if allowed by local municipality.
- Photo noting any damages.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Winterization Photo Examples

ACCEPTABLE



Clean and properly winterized toilet.

DEFICIENT



Expectation:
Water must be drained and properly winterized.





Antifreeze solvent poured into toilet and sink traps.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Winterization Photo Examples

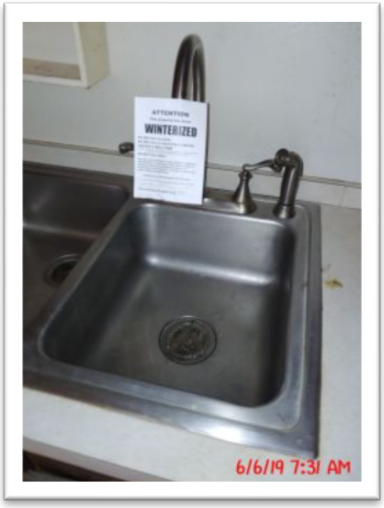


Water heater tank drained.



Water heater breaker turned off.

DEFICIENT



Winterization sticker applied.

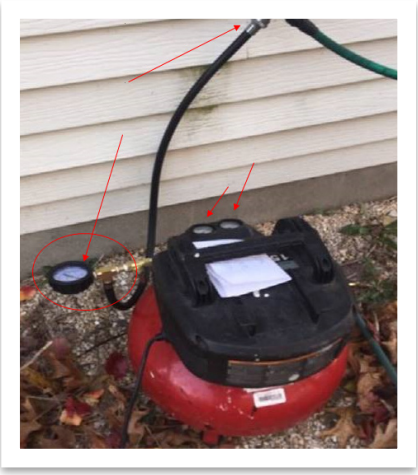


Expectation:
Water must be shut off and not appear if properly winterized.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Pressure Test Photo Examples





Air compressor with gauges connected to system in order to confirm system is holding pressure.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Earthquake Strapping

The Field Services Vendor is to install earthquake strapping for water heaters per state and/or local regulation.

Expectations

- The Field Services Vendor is expected to know the state and local codes where earthquake strapping is required in their coverage area.

Photo Documentation Requirements & Example

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

Example of Earthquake Strapping



After photo of earthquake strapping on water heater.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Smoke & Carbon Monoxide Detectors

During Initial Services, the Field Services Vendor is to provide installation of new battery-operated smoke detectors and battery-operated carbon monoxide detectors, as well as replacement batteries for existing detectors in working condition per local/state regulations. This includes use of any specialty batteries a state may mandate such as lithium batteries, etc. The Field Services Vendor is expected to test each unit to ensure functionality. The Field Services Vendor is to use the allowable outlined in the *Pricing Schedule* of the Agreement.

Expectations

- There may be no beeping/chirping units. All batteries must be new and installed with each new unit or existing working units.
- Existing units in working conditions must have new battery installed.
- Do not write date on outside of the detector.
- Do not provide services for hardwired systems even if requested by the Listing Agent.

What To Do If

If…	Then…
If the property has hardwired smoke detectors and carbon monoxide detectors, but there is no power at the property,	Field Services Vendor must install battery operated detectors per code. Field Services Vendor is not to perform services on hardwired services.
If the property has hardwired smoke detectors and carbon monoxide detectors, and the power is activated,	Field Services Vendor must ensure all units have new backup batteries installed.
If the property has existing, battery-operated smoke and/or carbon monoxide detectors in working condition,	Replace battery in all units and comply with code.

Photo Documentation Requirements & Examples

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Deficiency Photo Examples

DEFICIENT



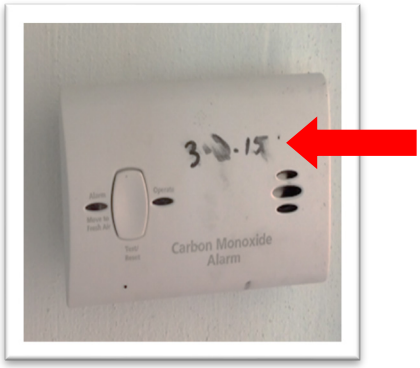
Expectation:
Batteries must be inserted and tested.

DEFICIENT



Expectation:
Do not write on smoke or CO detectors.

DEFICIENT



Expectation:
Do not write on smoke or CO detectors.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Light Bulb Replacement

The Field Services Vendor is to replace all missing, broken, or non-functioning light bulbs including fluorescent and décor bulbs.

Expectations

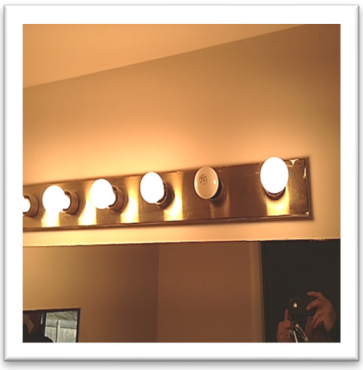
- Fannie Mae expects the Field Services Vendor to provide the appropriate bulb and wattage for light fixtures.
- Ensure all empty light sockets have new light bulb in place, even if electricity is not activated.
- Ensure there are no missing or broken light bulbs in any interior light socket and/or the exterior of the first floor, even if electricity is not activated.

Photo Documentation Requirements & Examples

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

Deficiency Photo Examples

DEFICIENT



Expectation:
Light bulbs must be replaced if non-functioning, missing or broken.

DEFICIENT



Expectation:
Missing light bulb must be replaced.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Air Fresheners

Field Services Vendors must place a minimum of one (1) air freshener per wet area (bathroom, kitchen, laundry room, etc.). The service date (mm/dd/yy) must be clearly indicated on the top section of all air fresheners. Fannie Mae requires a specific type of air freshener as indicated below.

Expectations

- Disc type, homemade, or car air fresheners of any kind are not permissible. See photo example for acceptable air freshener.
- Air freshener must remain intact. Do not remove the cap to expose the air freshener material.
- Field Services Vendor is not to write date on cap of air freshener, only to remove the cap on the next service visit and provide the new service date on base of air freshener. A new air freshener is expected to be replaced upon each visit.
- Dates must be legible and written in permanent marker.
- No future dating of air fresheners. Future dating will be regarded as a serious performance issue.
- An air freshener is not necessary with water heaters unless water heater is located in a wet area.

What To Do If

If…	Then…
If fixtures are missing for an area that would normally be considered a “wet” area,	Placement of the air freshener is still required.
If the laundry room also contains a sink area,	Field Services Vendor must only supply one (1) air freshener for that particular area. It does not require two (2).

Photo Documentation Requirements & Examples

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Examples of Air Freshener



Acceptable Air Freshener Type

DEFICIENT



Properly Dated Air Freshener and Type
NOTE: Leave air freshener lid intact.

DEFICIENT



Unacceptable Air Freshener Type



Unacceptable: Reused and Re-dated.
Note: Air Freshener type is acceptable but it is unacceptable to reuse and re-date.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Deficient Air Freshener Example

DEFICIENT



Unacceptable Air Freshener Type.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Safety Hazards

The Field Services Vendor shall perform all of the necessary Services listed below to help resolve and identify both interior and exterior safety issues or provide emergency repairs using the emergency allowable found in the *Pricing Schedule* of the Agreement. It is not possible to list all safety issues or to provide guidance or expectations on every possible situation a Field Services Vendor may encounter. Fannie Mae expects Field Services Vendor to help resolve issues and to comply with the law and to notify Fannie Mae immediately of any situation they are unsure of how to handle.

Exterior Safety Issues

- Secure out-buildings with combination padlock (no lock and key type of padlocks) if padlock is missing and doors are present and functioning using the *Pricing Schedule* of the Agreement.
- Remove all exterior hooks and/or nails from walls, doors, etc. from main dwelling, as well as from all garages and outbuildings that are below eight (8) feet.
- Secure all loose or replace missing handrails per code. If unable to secure or if missing, replace using standard materials designed for exterior handrails using the *Pricing Schedule* of the Agreement and follow directions outlined in *Select Services* within this section.
- Replace or secure all loose steps. If wooden steps are to be repaired or replaced, use the *Pricing Schedule* of the Agreement and follow directions outlined in *Select Services* within this section.
- Remove or secure all exterior trip hazards.
- Fill all exposed holes in ground.
- Cap all exposed electrical wires using the *Pricing Schedule* of the Agreement.
- Remove laundry lines and rope swings.
- Tie up and bundle to ensure exposed cable lines do not create hazards.
- Remove all broken glass.
- Secure exterior basement and/or storm shelter entries with padlock if unsecured.
- Remove wasp, hornet, or bee nests from any property entry. Report to Listing Agent immediately if unable to resolve.
- If a pool is present, the Field Services Vendor must ensure pool area is secured. The Field Services Vendor is to provide combination padlock on gate if found missing since the Listing Agent is expected to secure all gates when rekeying the property. The Field Services Vendor is to provide security fencing if no fence is present. The Field Services Vendor must report all securing of the pool with the Listing Agent.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Expectations

- Remediation of all exterior safety hazards are required and are not optional.
- A typical hole in the ground should not require more than a five (5) gallon bucket of dirt. If more dirt is required to fill the hole, the Field Services Vendor must expense using emergency allowable found in the *Pricing Schedule* of the Agreement. The Field Services Vendor must seek pre-approval if the allowable does not cover the amount of dirt required.
- When an active roof leak is discovered (visible hole in roof, water entering property, wet ceiling/sheetrock, etc.), the Field Services Vendor is to provide roof tarping using the emergency allowable found in the *Pricing Schedule* of the Agreement. Roof tarps must be brown or black only and must be properly affixed to structure using proper materials and furring strips. When possible, roof tarp should be installed over ridge and not under existing roof materials. All tarps must be properly secured and are expected to last several months before replacement is required. Tarps must be installed in a manner that will not self-destroy due to "flapping" in the wind. Tarping must be performed to best practice and industry standards.
    - For non-emergency situations, the Listing Agent must ad hoc a request for a bid to provide roof tarping. When the Listing Agent ad hocs a request, the Field Services Vendor must submit the bid following pricing found in the *Pricing Schedule* of the Agreement. All expectations of roof tarp material and installation must be followed.

What To Do If

If…	Then…
If a sinkhole is found,	Stop all work and contact Listing Agent immediately.
If a pool is found and discovered to have an immediate need (e.g., snakes, wildlife, major leak, etc.),	Immediately contact the Listing Agent.
If combination padlock is placed on **exterior** area that is only granting access to exterior areas and outbuildings,	Set the combination to the **first** four (4) digits of the Fannie Mae loan number.
If combination padlock is placed on area that grants access to **interior** property,	Set the combination to the **last** four (4) digits of the Fannie Mae loan number.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Interior Safety Issues

- Remove all interior hooks and/or nails protruding from walls, doors, etc. that are within eight (8) feet of the ground.
- Secure all loose handrails and/or replace per local code. If unable to secure or if missing, replace using standard materials designed for interior handrails using the *Pricing Schedule* of the Agreement and follow directions outlined in *Select Services* within this section.
- Replace or secure all loose steps per local code.
- Replace missing or broken switch plates.
- Replace missing or broken outlet covers.
- Install missing covers on breaker panel.
- Replace or secure missing floor registers.
- Secure floor damage (holes in floor) such as replacing missing floor vent, etc.
- Remove or secure all indoor trip hazards.
- Remove all broken glass.
- Secure loose ceiling fans.
- Secure loose light fixtures.
- Secure loose cabinets, cabinet doors, drawers, countertops.
- Remove all exposed carpet tack strips and nails.
- Replace or secure all dryer vent covers.
- Cap all exposed water lines as necessary (water heater, refrigerator, washer/dryer, dishwasher, etc.) using the *Pricing Schedule* of the Agreement.
- Tie up or neatly bundle all loose cords, such as cable cords, phone cords, etc.
- Cap all exposed electrical wires using the *Pricing Schedule* of the Agreement.
- Cap gas lines as necessary using the *Pricing Schedule* of the Agreement.

Expectations

- Remediation of all interior safety hazards are required and are not optional.
- Do not bid to place a dehumidifier in a property where there is no electricity. Dehumidifiers may not be installed under the emergency allowable. If Listing Agent requests a bid for a dehumidifier, Field Services Vendor must follow the *Pricing Schedule* of the Agreement. If property has a basement, follow directions found for *Basement Moisture Control* within *Select Services* of this Guide.
- Remove all protruding hooks and/or nails that are within eight (8) feet of the ground. Any empty curtain or window treatment hardware must be removed if leaving in place creates a safety issue (such as a sharp edge, etc.).
- When capping water or gas lines, the proper cap must be utilized. Improvisation of improper materials used to provide capping is considered a major performance issue.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

What To Do If

If…	Then…
If an exposed wire is located where a missing outlet cover should be,	Field Services Vendor must cap wire and provide a blank cover.
If the breaker/electrical panel cover is missing,	Field Services Vendor must install a factory designed breaker panel door to cover the breaker box. Use of plywood boarding or clear boarding is unacceptable. Fannie Mae does allow use of electrical panel covers by approved vendors only. See the Fannie Mae Vendor Portal for details on approved vendors.

Photo Documentation Requirements & Examples

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

Examples of Safety Hazards

DEFICIENT



Septic Leak Exposed

ACCEPTABLE



Septic leak covered and protected from someone tripping. Listing Agent to provide repair of this issue but safety hazard eliminated.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Examples of Safety Hazards

ACCEPTABLE



Properly cap all water lines.

ACCEPTABLE



Gas line capped correctly.

DEFICIENT



Exposed hole from missing floor vent.

ACCEPTABLE



Floor vent installed to eliminate Safety Hazard.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Deficiency Safety Hazard Examples

DEFICIENT



Expectation:
Remove all bee and wasps' nests unless unsafe to do so. Report to Listing Agent immediately if unable to resolve.

DEFICIENT



Expectation:
Secure all trip hazards.

DEFICIENT



Expectation:
Replace all missing/broken switch plates.

DEFICIENT



Expectation:
Replace all missing/broken switch plates.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Deficiency Safety Hazard Examples

DEFICIENT



Expectation:
Cap all exposed wires.

DEFICIENT



Expectation:
Re-secure handrails.

DEFICIENT



Expectation:
Replace missing electric panels with proper covers.

DEFICIENT

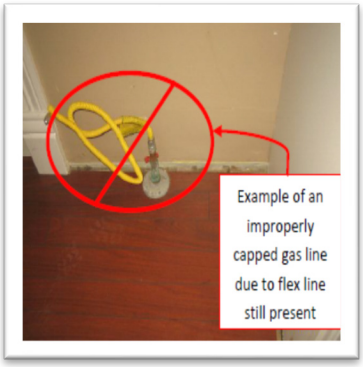


Expectation:
Remove broken glass and provide light bulb in missing socket.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Deficient Safety Hazard Examples

DEFICIENT



Gas line not capped correctly.

DEFICIENT



Incorrect type of gas line cap.

DEFICIENT



Refrigerator water line not capped correctly. Do not crimp line.

DEFICIENT



Refrigerator water line not capped.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Deficient Safety Hazard Examples

DEFICIENT



Expectation:
Replace missing electric panels with proper cover. This is not acceptable.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Select Services

Each property may have select services that will need to be performed at the Initial Services stage that will enhance the marketability of the property or remediate a potential safety issue.

These select services must be performed at each assigned property during Initial Services only if the need of the service is warranted, as well as weather season/conditions allow, per prices and allowances set forth in the *Pricing Schedule* of the Agreement. Field Services Vendor is expected to use new materials only when existing material is no longer functional.

The Field Services Vendor is expected to evaluate each property to determine the need for each of the following select services:

- Landscaping Package
- Roof & Gutter Package
- Gutter Repair
- Fence Repair
- Exterior Door Replacement
- Wooden Step Repair
- Shutter Reattachment
- Exterior Deck Repair
- Handrail Repair / Installation – Interior & Exterior
- Garage Door Securing
- Windowpane Repair / Re-glazing
- Graffiti Removal – Interior & Exterior
- Doorbell Ringer Repair / Replacement
- Exterior Entry Light Repair / Replacement
- Mosquito Prevention
- Basement Moisture Control
- Sump Pumps
- Address Posting

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Landscaping Package

Field Services Vendors are to provide a Landscaping Package during Initial Services per prices and allowances as set forth in the *Pricing Schedule* of the Agreement. Service includes:

- All shrubs decoratively pruned in front viewable areas. This includes any side bed if viewable from front or corner lot.
- Weed removal in all front viewable beds. This includes any side bed if viewable from front or corner lot.
- Application of weed killer in all front viewable beds, including beds around front trees.
- Provide weed barrier under mulch in all front viewable beds, including beds around front trees.
- Apply at least three (3) inches of mulch in all front viewable beds, including all beds around front trees and side beds if viewable from street or corner lot.

Expectations

- Field Services Vendor is expected to use the correct types of materials and apply the correct depth of mulch when performing services.

What To Do If

If…	Then…
If the property does not have front facing flower beds of any type,	Do not perform a Landscaping Package.
If there are front facing flower beds, regardless if there is any existing edging (metal, plastic, rock, etc.) or if there is no edging,	Field Services Vendor is expected to perform a Landscaping Package.
If a Landscaping Package is ad hoc'd by the Listing Agent at a later date,	Complete the service and submit for payment in tasking.
If Listing Agent asks for backyard to have a Landscaping Package,	Ask the Listing Agent to ad hoc Request Other Services – Other, as this would be a bid item to perform services in the backyard.
If weather conditions do not permit the ability to perform the service,	Document Equator. Request Listing Agent or your Field Services Specialist to ad hoc Landscaping Package as soon as services can be performed.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Photo Documentation Requirements & Examples

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

Additional Photo Requirements

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing Landscaping Packages:

- Front, rear, and side views to confirm property location and condition on date of service.
- Photo of weed killer applied in all beds.
- Photo of weed barrier applied in all beds.
- Photo confirming depth of mulch is at three (3) inches.
- Before/After photos showing shrubs trimmed/pruned.
- Before/After photos showing services performed.
- After photo of front of property taken from a distance to see entire front of property with work completed.
- If corner lot and beds exist on side of property, after photo taken from a distance of the side of property to show with work completed.



Example of flower bed with no edging requiring a Landscaping Package.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Before and After Examples of Landscaping Package













© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Before and After Examples of Landscaping Package

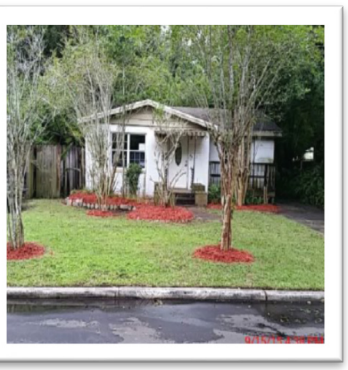












© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Roof & Gutter Package

Field Services Vendors are to provide a Roof & Gutter Package during Initials Services per prices and allowances as set forth in the *Pricing Schedule* of the Agreement. Service includes:

- Clean leaves off roof.
- Clean leaves/debris out of gutters.
- Secure and refasten all pulled away/loose/leaning/fallen gutters and downspouts. If any materials are required to secure the existing gutter, this is included in the Roof & Gutter Package and is not considered to be part of the Gutter Repair Allowable described within this section.
- Cut branches that touch or are within one (1) foot of roof.
- Inform Listing Agent of any major issues that cannot be resolved.

Expectations

- When performing a Roof & Gutter Package, limbs that touch the roof or are within one (1) foot must be trimmed at least three (3) feet away from roof.

What To Do If

If…	Then…
If the roof has leaves or debris, and/or if branches are within one (1) foot of the roof, and/or the gutters have leaves or debris,	Perform a Roof & Gutter Package.
If the property has no gutters, yet meets any of the other conditions described above,	Perform a Roof & Gutter Package.
If securing gutters requires new gutter parts and/or gutter sections,	Expense using pricing and allowances set forth in the Pricing Schedule of the Agreement.
If weather conditions do not permit the ability to perform the service,	Document Equator. Request Listing Agent or your Field Services Specialist to ad hoc Roof & Gutter Package as soon as service can be performed.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Photo Documentation Requirements & Examples

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

Additional Photo Requirements

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing Roof & Gutter Packages:

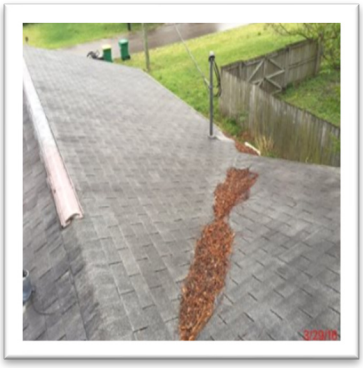
- Front, rear, and side views to confirm property location and condition on date of service.
- Before and after photo of all four sides of the property showing any trees touching or near roof line.
- Before and after photo of roof with debris. If no debris, before photos still required.
- Before and after photos of gutters with debris. If no debris, before photos still required.
- After photos taken from a distance to see entire work completed.

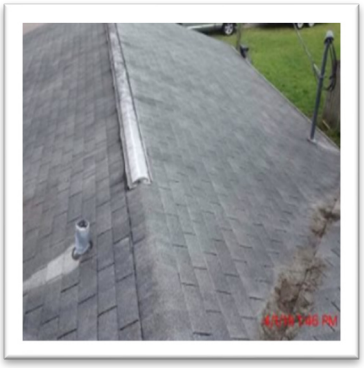
© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Before and After Examples of Roof and Gutter Package













© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Examples of Deficient Roof & Gutter Package

DEFICIENT



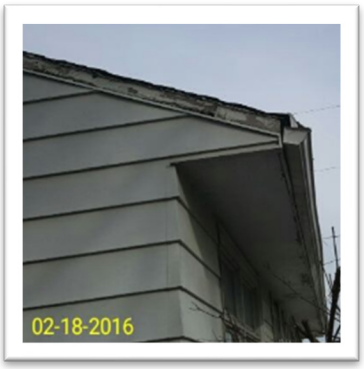




DEFICIENT







Re-secure gutters as part of Roof & Gutter Package.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Gutter Repair

The Gutter Repair Allowable is to be used for the repair of gutters requiring reattachment and/or replacement of missing or damaged parts. Field Services Vendor must follow prices and allowances as set forth in the *Pricing Schedule* of the Agreement.

Expectations

- When providing gutter repairs, ensure downspouts are pointed away from the property and do not force water back to the house or intrusion back to the basement area.
- When providing gutter repairs, try to match new material color to the existing material color when possible.
- Proper installation for all gutter sections and downspouts are required and must be performed to industry standards. Proper materials must be utilized. Improvisation of materials when installing gutters will be considered a performance issue.
- Securing and refastening gutters are considered part of the Roof & Gutter Package and are not to be expensed. If the Roof & Gutter Package is not necessary, the gutter repair costs must follow prices and allowances as set forth in the *Pricing Schedule* of the Agreement.
- Gutter extensions must be installed when there is a required need, such as pushing water away from basement window, foundation, or area when water could re-enter property. Gutter extensions are not always necessary and must be installed as needed. Use of splash guards is acceptable when a gutter extension is not required. Photo documentation must be submitted.

What To Do If

If…	Then…
If Field Services Vendor is unable to re-secure the gutter or find additional property damage as a result of damaged gutters,	Contact the Listing Agent immediately.
If there is an existing splash guard,	Do not remove, and place existing splash guard under gutter to lessen erosion.
If there are no gutters, and there is no evidence gutters were ever installed,	Do not install new gutters.
If Field Services Vendor provides gutter repairs and installs downspouts, and the new section(s) become damaged or removed by lawn services,	Do not submit as a New Expense. Field Services Vendors are expected to replace at their expense any missing or damaged items previously paid for.

Photo Documentation Requirements & Examples

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Additional Photo Requirements

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing gutter repair:

- Front, rear, and side views to confirm property location and condition on date of service.
- Photo of materials used.
- Before photo showing need and/or areas of concern.
- After photo taken from a distance to see entire work completed.

Examples of Gutter Repair

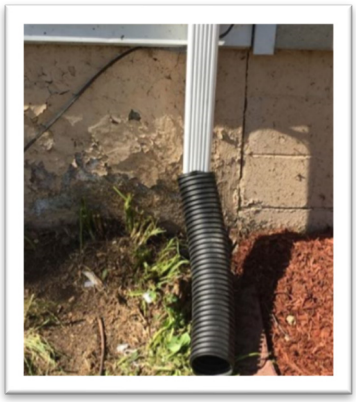
DEFICIENT





Expectation:
Missing downspout replaced.

DEFICIENT



Expectation:
Correct installation, proper fitting, and gutter material must be used.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Fence Repair

The Fence Repair Allowable is to be used for the repair of fences to ensure fences are secure, gates are able to close, etc. This allowable is not for fence replacement. Field Services Vendor must follow prices and allowances as set forth in the *Pricing Schedule* of the Agreement.

Expectations

- When providing fence repairs, ensure the materials used are new and match current materials or as close as possible.
- Painting or staining of material to match existing fence color is not required.
- Replaced fence posts must be secured in ground with concrete.
- Fence posts must mate the material of the fence post being removed (e.g., wood, steel, etc.)
- Removal of existing fence post must not create a new safety concern (e.g., leaving old post exposed created a trip hazard).

What To Do If

If…	Then…
If the entire fence is missing or has fallen over,	Contact the Listing Agent immediately for further instructions. Secure all exposed hazards. As a Field Services Vendor, you are not to replace the entire fence.
If fence repairs require Field Services Vendor to work in neighbor's yard,	Seek permission from neighbor and be respectful of their property.
If property has a pool and the repair of the fence is beyond the allowable leaving the pool exposed,	Contact the Listing Agent immediately. Use security fencing as a temporary precaution.
If there is any damage to the property, fencing or fence gates as a result of the Field Services Vendor's actions during initial or ongoing services,	The damages must be repaired and paid for by the Field Services Vendor. Fannie Mae will not reimburse for damages caused by the Field Services Vendor.

Photo Documentation Requirements & Examples

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Additional Photo Requirements

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing fence repairs:

- Front, rear, and side views to confirm property location and condition on date of service.
- Photo of materials used.
- Before photo showing need and/or areas of concern.
- Before and after photos of each gate.
- After photos taken from a distance to see entire work completed.
- If seeking Pre-Approval for expense and area of concern exposes a safety hazard, provide photo showing area is secured.

Examples of Deficient Fence Repair

DEFICIENT



Use Fence Repair Allowable to re-secure fencing or replace missing panels.

DEFICIENT



Use Fence Repair Allowable to re-secure fencing.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Before and After Examples of Fence Repair













© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Exterior Door Replacement

The Exterior Door Replacement Allowable is to be used to replace standard sized missing or inoperable exterior doors that will not secure to protect the interior of the main dwelling or providing entry to a detached garage. In addition to the exterior door replacement, a door jamb and hinge protection product must also be installed with any exterior door that is replaced on the main dwelling which provides access to the interior. Field Services Vendor must follow prices and allowances as set forth in the *Pricing Schedule* of the Agreement.

Expectations

- When providing exterior door replacement, ensure door fits properly and is adjusted and seals to prevent water from leaking in. There should be no gaps seen when service is complete.
- Replacement of the standard sized exterior door must be with a new exterior-rated door, either steel or wood. Use of interior door-rated doors is strictly prohibited.
- The allowable includes pre-hung (door and frame to support door) or slab door (door only), based on the need at the property.
- Any new exterior door which also requires a new frame must be double bored for easy lockset and deadbolt installation.
- If any door being replaced was double bored or there is evidence a deadbolt lock existed, the replacement door is expected to be double bored, regardless of if frame is needed or not. Only exception…if the exterior door to be replaced is single bored and no new frame is required, a single bored door will be allowed. Pictures documenting these instances are required and must be included with all expense submissions.
- Each new exterior door with frame replaced must include deadbolt lock to increase security. Plated lock holes and hasp locks are not acceptable at any time. Locksets are required on all door replacements.
- If replacing any exterior door to main dwelling, Field Services Vendor must install a door jamb and hinge protection product. If there are other exterior doors which provide access to interior of the main dwelling but did not require replacement, the Field Services Vendor is to install a door jamb protection product on the latch side of each door.
- This allowable is not to replace missing screen or storm doors.
- Additional information on door jamb and hinge protection product:
    - The Door Armor® MAX Combo and the Door Armor® MINI Combo are the two required products made by Armor Concepts®.
    - Door Armor MAX Combo Set and the Door Armor MINI Combo Set are available in white, aged bronze and statin nickel. Select color most suitable to property.
    - Field Services Vendor is expected to stock products to reduce installation time to ensure properties are secured.
    - Contact Field Services Manager for ordering instructions.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

What To Do If

If…	Then…
Main Dwelling: If Field Services Vendor is unable to close the exterior door to secure the property or if the door is completely inoperable,	Replace the exterior door with exterior door-rated materials using the allowable. In addition, install a door jamb and hinge protection product with the new door. Install a door jamb protection product on the latch side for all other door which allow entry to the interior of the main dwelling.
Main Dwelling: If the entire exterior door is missing,	Replace the exterior door with exterior door-rated materials using the allowable. In addition, install a door jamb and hinge protection product with the new door. Install a door jamb protection product on the latch side for all other door which allow entry to the interior of the main dwelling.
Main Dwelling: If any part of the exterior door is missing,	Replace the exterior door with exterior door-rated materials using the allowable. In addition, install a door jamb and hinge protection product with the new door. Install a door jamb protection product on the latch side for all other door which allow entry to the interior of the main dwelling.
If existing door was double bored,	Replacement door must be double bored. Lockset and deadbolt are required.
If existing door is single bored and does not require a new frame,	Replacement door may be single bored. Lockset is required.
If existing door is in good condition, but there is minor repair work needed to ensure door is operable,	Field Services Vendor may use the Exterior Door Replacement Allowable for materials used to repair door. Price for repair must not exceed price to replace door. Door jamb and/or hinge projection product is not required if only minor repairs are made.
If property has a detached garage and the entry door to the garage is missing or damaged,	Replace the detached garage entry door with exterior door-rated materials using the allowable. The door jamb and/or protection product is not required in these instances.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Photo Documentation Requirements & Examples

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

Additional Photo Requirements

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing exterior door replacement:

- Front, rear, and side views to confirm property location and condition on date of service.
- Photo of materials used – new exterior-rated door, doorknob/lock, deadbolt, and door jamb and/or hinge protection.
- Photo of receipt of exterior-rated door purchased and/or photo of the labels on the door proving exterior-rated door.
- Before photos showing need for frame, if applicable.
- Before photo showing need and/or door of concern.
- Before and after of door and/or frame replaced.
- After photo of each door jamb and/or hinge protection product installed on each door jamb(s).
- After photos taken from a distance to see entire work completed.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Example of Deficient Exterior Door Replacement

DEFICIENT

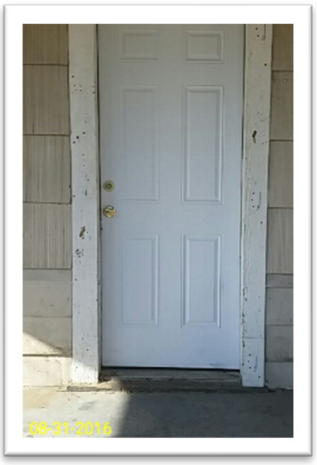


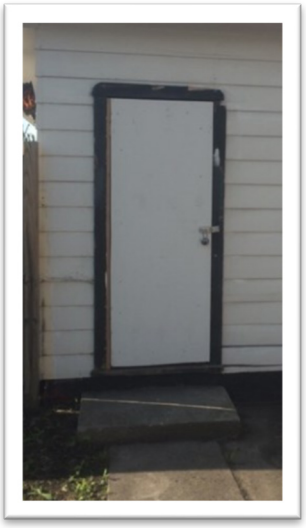
Ensure new exterior door seals and is adjusted properly.

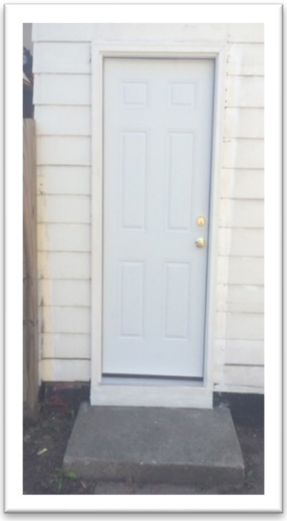
© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Before and After Examples of Exterior Door Replacement



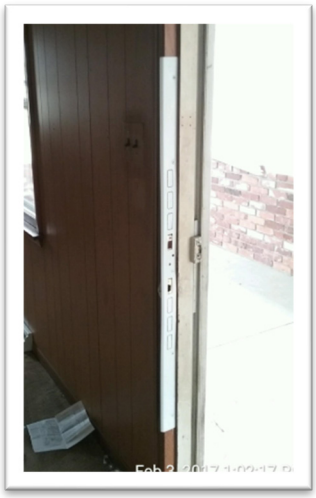






© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Before and After Examples of Door Jamb and Hinge Protection



Acceptable photo showing door jamb protection product being installed.



Acceptable photo showing door jamb protection product installed.



Acceptable photo showing door jamb and hinge protection product materials ready for installation.



Acceptable photo showing door jamb and hinge protection product installed.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Wooden Step Repair

The Wooden Step Repair Allowable is to be used to replace missing or repair broken wooden steps to the exterior or interior of the property. Field Services Vendor must follow prices and allowances as set forth in the *Pricing Schedule* of the Agreement.

Expectations

- When providing wooden step repair, ensure steps meet local code and the completed work makes the steps safe and secure, and do not create an additional hazard.
- Repairs to interior wooden steps are for use in basement areas, and not to be used on finished wooden steps.

What To Do If

If…	Then…
If the steps are concrete or brick,	Contact the Listing Agent and submit a bid in Equator. Field Services Vendor must use qualified contractors with experience working with brick or cement step repairs. Secure all exposed hazards.
If the wooden steps contain soft areas that may become a safety hazard,	Repair the wooden steps using the allowable.
If the interior wooden steps are finished wooden steps and are missing or damaged,	Ensure the area is secured and do not repair. Contact the Listing Agent and document Equator.

Photo Documentation Requirements & Examples

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

Additional Photo Requirements

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing wooden step repairs:

- Front, rear, and side views to confirm property location and condition on date of service.
- Photo of materials used.
- Before photos showing area that is missing or damaged.
- After photos taken from a distance to see entire work completed.
- If seeking pre-approval for expense and area of concern exposes a safety hazard, provide photo showing area is secured.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Examples of Deficient Wooden Step Repair

DEFICIENT



DEFICIENT



Examples of wooden steps to be replaced using Exterior Step Repair Allowable.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Before and After Examples of Wooden Step Repair












© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Shutter Reattachment

The Shutter Reattachment Allowable is to be used to re-secure and reattach hanging or fallen shutters. Field Services Vendor must follow prices and allowances as set forth in the *Pricing Schedule* of the Agreement.

Expectations

- This allowable is to reattach loose or fallen shutters. This allowable is not for replacement of missing or broken shutters.

What To Do If

If…	Then…
If the property does not have shutters,	Do not install new ones.
If one shutter is missing,	Do not replace or install a new one. If Listing Agent provides direction to remove, then the shutter can be removed. Document Equator.
If part of the shutter is broken, but the shutter is still attached,	Do not remove. Contact the Listing Agent for approval to remove. Document Equator if approved to remove.
If the shutter is on the ground, but the shutter is in good condition,	Reattach using the allowable.
If the shutter is on the ground, but the shutter is not in good condition,	Remove as part of the exterior debris removal.

Photo Documentation Requirements & Examples

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

Additional Photo Requirements

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing Shutter Reattachment:

- Front, rear, and side views to confirm property location and condition on date of service.
- Before photos showing area that needs reattachment.
- After photos taken from a distance to see entire work completed.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Example of Deficient Shutter Reattachment

DEFICIENT

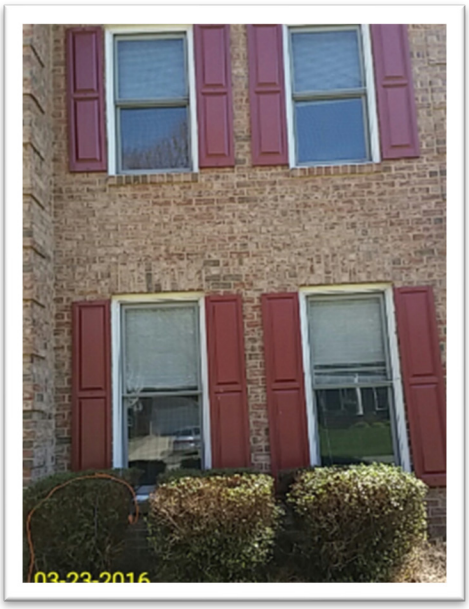


Shutter to be reattached using Shutter Allowable.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Before and After Examples of Shutter Reattachment









© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Exterior Deck Repair

The Exterior Deck Repair Allowable is to repair any section of the deck that is missing, warped, deteriorated, and/or that creates a tripping or safety hazard, including the wooden steps and/or handrails associated with the deck. Field Services Vendor must follow prices and allowances as set forth in the *Pricing Schedule* of the Agreement.

Expectations

- The allowable is to be used to resolve potential safety issues and is not to be used to replace the entire deck or provide decorative repairs.
- Material used for repairs should be reflective of the previous material. Plywood is not an acceptable decking material.
- Painting or staining of material to match existing deck color is not required.

What To Do If

If…	Then…
If the entire deck needs to be replaced,	Do not perform services. Secure all exposed hazards. Document Equator and report to the Listing Agent.

Photo Documentation Requirements & Examples

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

Additional Photo Requirements

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing exterior deck repairs:

- Front, rear, and side views to confirm property location and condition on date of service.
- Photo of materials used.
- Before photos showing area that is missing or damaged.
- After photos taken from a distance to see entire work completed.
- If seeking pre-approval for expense and area of concern exposes a safety hazard, provide photo showing area is secured.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Examples of Deficient Exterior Deck Repair

DEFICIENT



Deck section to be repaired using Exterior Deck Allowable,

DEFICIENT



Deck section to be repaired using Exterior Deck Allowable to resolve potential safety hazard.

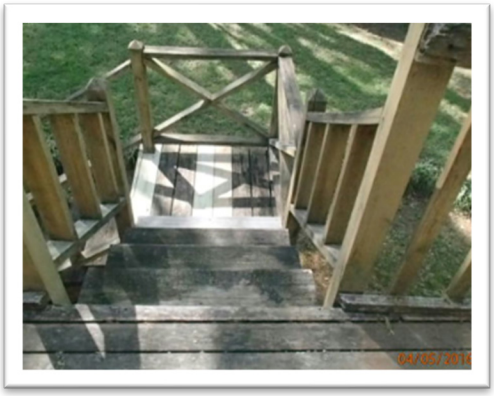
© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Before and After Examples of Exterior Deck Repair









© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Handrail Repair / Installation – Interior and Exterior

The Handrail Repair / Installation Allowable is to be used to replace missing or damaged interior and/or exterior handrails. Field Services Vendor must follow prices and allowances as set forth in the *Pricing Schedule* of the Agreement.

Expectations

- Attempt to repair and re-secure existing handrails before replacing if they are loose or wobbly.
- Replace any missing or broken handrail that cannot be repaired using standard materials designed for the area. Photos should show there was an existing/previous handrail.
- All installed handrails must bear weight and meet code requirements.
- When installing a handrail, you are required to use interior- or exterior-rated materials designed for handrail installation. 2x4 material is not allowed on missing handrail installations unless it was the original material you are repairing. 2x4 material is acceptable with wooden deck repairs (deck repairs includes the handrails, steps and actual deck associated with the deck itself).
- Complete the initial deliverables only after all handrail issues have been addressed or if you are pending pre-approval decision and any exposed safety hazard has been secured.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

What To Do If

If…	Then…
If property has existing handrails that are loose or wobbly,	Attempt to repair and re-secure existing handrails before replacing.
If handrail is missing and it is obvious one was present,	Replace the handrail using standard materials designed for the area.
If handrail is broken and cannot be repaired,	Replace the handrail using standard materials designed for the area.
If a handrail is installed,	The handrail must bear weight and meet code requirements.
If there is no handrail present, and local code requires a handrail,	Install the handrail and provide local code with expense submission following the Fannie Mae Expense Classification Index instructions. If the cost is greater than the allowable, then your pre-approval request should provide photo documentation of the handrail need, as well as include the local code to support your expense request. Ensure any area exposing a safety hazard is secured.
If there are no handrails present and handrails are not required by code,	Do not install. Document Equator.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Photo Documentation Requirements & Examples

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

Additional Photo Requirements

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing handrail repair/installation:

- Copy of local handrail code if installing a missing handrail on a location where there was no evidence a handrail was present.
- Front, rear, and side views to confirm property location and condition on date of service.
- Photo of materials used.
- Before photos showing area that is missing or damaged.
- After photos showing completed work.
- After photos taken from a distance to see entire work completed.
- If seeking Pre-Approval for expense and area of concern exposes a safety hazard, provide photo showing area is secured.

Examples of Before and After Handrail Installations





© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Examples of Deficient Handrail Installations

DEFICIENT



Improper exterior handrail installation.

DEFICIENT



Improper handrail – Handrail not required by code.

DEFICIENT



Exterior handrail installation missing.

DEFICIENT



Improper Handrail: Structure does not require handrail installation.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Examples of Deficient Handrail Installations

DEFICIENT



Improper Handrail: 2X4 material is not acceptable for this handrail installation.

DEFICIENT



Improper Handrail: Use of the guardrail is not acceptable for this handrail installation.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Garage Door Securing

This Garage Door Securing Allowable is to secure all openings on the garage door itself, such as missing panels, with boarding and painting of the boarding. Field Services Vendor must follow prices and allowances as set forth in the *Pricing Schedule* of the Agreement.

Expectations

- Field Services Vendor is to use preventative boarding pricing from the *Pricing Schedule* of the Agreement based on the size of the opening to be secured, as well as the painting of the boarding.
- Field Services Vendor is to match paint for the boarding material as closely as possible to garage door color.

What To Do If

If…	Then…
If the entire garage door is missing,	Do not perform services and notify the Listing Agent. If the Listing Agent has no intent to repair the missing garage door, proceed with boarding. Document Equator.
If garage door was previously boarded and is in good condition,	Paint boarded material to match trim or existing garage door color.

Photo Documentation Requirements & Examples

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

Additional Photo Requirements

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing garage door securing:

- Front, rear, and side views to confirm property location and condition on date of service.
- Before photo showing need and/or areas of concern.
- After photos taken from a distance to see entire work completed.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Before and After Examples of Garage Door Securing









© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Windowpane Repair / Re-glazing

The Windowpane Repair Allowable is to be used to avoid unnecessary boarding when possible. This allowable is provided to resolve quick repairs for minor glass replacement. Field Services Vendor must follow prices and allowances as set forth in the *Pricing Schedule* of the Agreement.

Expectations

- Field Services Vendor must use like material when proceeding with glass replacement.
- When performing services on multiple openings, it is required to show photos with a numbering system for each opening, so before and after photos can be easily matched.

What To Do If

If…	Then…
If unable to perform window re-glazing under the allowable provided,	Do not perform the service. Contact the Listing Agent and proceed with clear boarding.
If the glass is stained glass or is leaded glass,	Clear board the window if needed and contact the Listing Agent.
If the entire window and framing need replacement,	Clear board the window.
If the window is only cracked and the Field Services Vendor can feel an edge to the broken area,	Re-glaze the window glass when possible. If unable to re-glaze, clear board the window.

Photo Documentation Requirements & Examples

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Additional Photo Requirements

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing windowpane repair/re-glazing:

- Front, rear, and side views to confirm property location and condition on date of service.
- Before photo showing need and/or areas of concern.
- Photos showing measurement of openings.
- After photos taken from a distance to see entire work completed. When performing services on multiple openings, it is required to show photos with a numbering system for each opening, so before and after photos can be easily matched.

Before and After Examples of Windowpane Re-glazing





© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Graffiti Removal – Interior and Exterior

The Graffiti Removal Allowable is to be used to cover up graffiti markings for the interior and exterior of the property. Field Services Vendor must follow prices and allowances as set forth in the *Pricing Schedule* of the Agreement.

Expectations

- All vulgar, obscene, or inappropriate words/comments/artwork are considered graffiti and must be covered.
- Interior graffiti is expected to be covered up with a primer or similar product. Field Services Vendor is not expected to paint entire wall.
- Field Services Vendor is expected to use the correct product and/or number of paint coats necessary for ensuring graffiti is covered up.
- For exterior graffiti, the exterior painting must be matched as close as possible to exterior paint.

What To Do If

If…	Then…
If the interior walls have Crayola markings, height charts, contractor markings, or other **non-offensive** markings or drawings,	Do not paint over. Inform the Listing Agent and document Equator.
If **any** exterior graffiti is present (offensive or non-offensive),	Use the allowable to paint over.
If weather conditions do not permit the ability to perform the service,	Document Equator. Perform the service as soon as weather conditions and/or season permits.

Photo Documentation Requirements & Examples

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Additional Photo Requirements

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing graffiti removal:

- Front, rear, and side views to confirm property location and condition on date of service.
- Before photo showing need and/or areas of concern.
- After photos taken from a distance to see entire work completed.

Examples of Graffiti Removal

DEFICIENT



Exterior Graffiti is expected to be painted over with color matching as closely as possible to exterior paint color. Also noted Exterior Services is required.

DEFICIENT



Offensive Interior Graffiti is expected to be painted over with primer type of product to completely cover graffiti.



Example of Interior Graffiti that is not offensive. There is no need to paint over.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Examples of Graffiti Removal





Exterior Graffiti is expected to be painted over with color matching as closely as possible to exterior paint color.



Offensive Interior Graffiti is expected to be painted over with primer type of product to completely cover graffiti.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Doorbell Ringer Repair / Replacement

The Doorbell Ringer Repair / Replacement Allowable is to be used to reattach or replace any missing or broken doorbell ringers. Field Services Vendor must follow prices and allowances as set forth in the *Pricing Schedule* of the Agreement.

Expectations

- The doorbell does not have to ring, but there should be no broken or hanging exterior ringers.
- When a new doorbell ringer is installed, remove the broken ringer.

What To Do If

If…	Then…
If doorbell never existed at the property,	Do not install a new doorbell.
If doorbell wires are exposed and the doorbell ringer is missing,	Use the allowable to remove the old doorbell ringer and to provide a new doorbell ringer.
If doorbell ringer exists, but is hanging,	Reattach the existing doorbell ringer.

Photo Documentation Requirements & Examples

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

Additional Photo Requirements

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing doorbell ringer repair/replacement:

- Front, rear, and side views to confirm property location and condition on date of service.
- Photo of materials used.
- Before photo showing need and/or areas of concern.
- Before and after photos of the porch area where doorbell is located.
- After photos taken from a distance to see entire work completed.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Example of Deficient Doorbell Ringer Repair

DEFICIENT



Re-secure doorbell ringer or replace if missing and wires are exposed.

Before and After Examples of Doorbell Ringer Replacement





© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Exterior Entry Light Repair / Replacement

The Exterior Light Repair / Replacement Allowable is provided to replace any broken or missing (wires exposed) exterior light fixtures to all entry areas to the property. Field Services Vendor must follow prices and allowances as set forth in the *Pricing Schedule* of the Agreement.

Expectations

- Replace any broken or missing (wires exposed) exterior light fixtures at the entries.
- When replacing a light fixture at an exterior entry, Field Services Vendor must use exterior-rated light fixtures.
- Ensure the light bulbs work in all existing fixtures, as well as any new fixture installed when the power is activated at the property.

What To Do If

If…	Then…
If exterior entry light fixture remains, but is hanging,	Re-secure. If unable to re-secure, replace with an exterior-rated, similar size, and similar style fixture using the allowable.
If exterior entry light fixture does not exist and there is no indication one existed,	Do not install a new fixture.
If the power is not activated at the property,	Field Services Vendor is still expected to replace any missing or broken exterior entry lights.
On an entry or porch with two fixtures, if one side of the porch is missing the exterior light fixture and the other side has the fixture intact,	Install a similar style and size exterior fixture. However, the fixture does not have to match exactly but should be similar in style.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Photo Documentation Requirements & Examples

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

Additional Photo Requirements

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing exterior light repair/replacement:

- Front, rear, and side views to confirm property location and condition on date of service.
- Photo of materials used.
- Before photo showing need and/or areas of concern.
- After photos taken from a distance to see entire work completed.

Before and After Examples of Exterior Entry Light Repair





© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Before and After Examples of Exterior Entry Light Repair





DEFICIENT



This is not a porch or entry way light fixture. However, the expectation is to cap the wire and cover with a face plate.

DEFICIENT



Use Exterior Light Repair allowable to replace missing exterior lights.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Mosquito Prevention

The Mosquito Prevention Allowable is provided to help identify and provide mosquito prevention product to any non-functioning/inoperable pools, covered pools where water may be collecting, and stagnant water sources such as ponds, fountains, etc. where mosquitos could breed. Field Services Vendor must follow prices and allowances as set forth in the *Pricing Schedule* of the Agreement.

Expectations

- It is recommended to include mosquito prevention during one of your weekly exterior visits each month as needed.
- Pooling of water from a recent rain, which will either quickly recede or drain, is not eligible.
- This allowable is to treat water sources or areas that may become stagnant after a week or more of water standing.
- The Mosquito Dunks® product is the preferred product for use. Each dunk treats 100 square feet of surface water and will last 30 days.
- If Mosquito Dunks brand are not used, the Field Services Vendor must use environmentally friendly, cost conscious mosquito prevention products.
- Field Services Vendor is expected to use the correct number of dunks based on amount of surface water to treat.
- Frequency and location:
    - The Mosquito Prevention Allowable can be utilized monthly year-round in Hawaii, California, Arizona, New Mexico, Texas, Louisiana, Mississippi, Alabama, Georgia, Florida, Puerto Rico, and Virgin Islands.
    - The Mosquito Prevention Allowable can be utilized monthly from March to October in all other states.

What To Do If

If…	Then…
If the mosquito prevention product is one that does not float,	Photos showing the product being tossed into the water source must be provided.
If the property has a natural water source, such as lake or pond,	The Mosquito Prevention Allowable is not necessary.

Photo Documentation Requirements & Examples

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Additional Photo Requirements

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing mosquito prevention:

- Front, rear, and side views to confirm property location and condition on date of service.
- Photo of the package of mosquito preventative to be used.
- Before photo showing the water source location before mosquito preventative is used.
- After photo showing water source with the mosquito preventative placement.

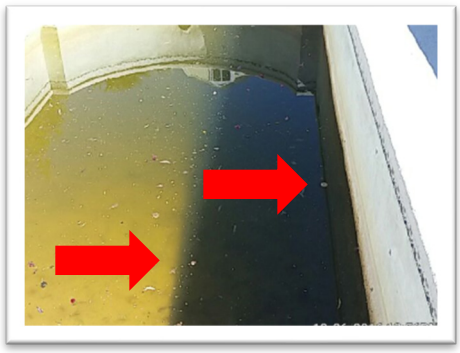
Before and After Examples of Mosquito Prevention



Acceptable photo showing need for Mosquito Prevention.



Acceptable photo showing correct Mosquito Prevention product.



Acceptable after photos showing placement of Mosquito Prevention product.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Basement Moisture Control

The Basement Moisture Control Allowable is provided to ensure the basements in Fannie Mae properties stay as dry as possible and thus reducing or eliminating the potential for foul, musty odors, or possible discoloration. Field Services Vendor must follow prices and allowances as set forth in the *Pricing Schedule* of the Agreement.

Expectations

- This allowable is to be used in properties with a basement only.
- It is expected to include basement moisture control at Initial Services, then during monthly interior visit as needed.
- If property contains a basement, use DampRid® Hi-Capacity Moisture Absorber product as follows:
    - DampRid Hi-Capacity Moisture Absorber is the required product for use. Each DampRid Hi-Capacity Moisture Absorber container contains four pounds or 64 ounces and is expected to last up to 60 days based on moisture levels.
    - Place two DampRid Hi-Capacity Moisture Absorber containers in each basement. Do not place more than two DampRid containers. Additional containers are not reimbursable.
    - Field Services Vendor must write in permanent marker the following on the top paper cover or the side of the DampRid container the following:
        - Install date (mm/dd/yy)
        - Expiration date (mm/dd/yy – to be two months out from install date)
        - Property address.
        - These are photo requirements for expense submission.
    - Follow all directions on the DampRid Hi-Capacity Moisture Absorber product for correct activation of product.
- If property contains a basement and there is evidence the basement has recently flooded, and/or there are wet floors/walls present, and the **electricity is activated**, a dehumidifier is to be placed in the basement as follows:
    - Field Services Vendor is expected to use the correct size of dehumidifier based on the square footage of the basement. See *Basement Moisture Control Sizing Chart*.
    - Dehumidifier must be self-draining and connected to a basement drain.
    - Field Services Vendor must write the property address in permanent marker directly on the back of the unit.
    - All dehumidifiers must remain with the property.
    - If there is no electricity activated at the property, do not install a dehumidifier.
    - Do not install multiple dehumidifiers based on square footage.
- DampRid and a dehumidifier are to be used simultaneously to ensure moisture control in case of potential power loss.

Basement Moisture Control Sizing Chart for Dehumidifiers

	≤ 3000 SF Basement	3001 – 3500 SF Basement	≥3501 SF Basement
Dehumidifier Size:	Small Dehumidifier	Medium Dehumidifier	Large Dehumidifier

Dehumidifiers Sizes:

- Small – Unit to remove 30-40 pints of moisture per day
- Medium – Unit to remove 50 pints of moisture per day
- Large – Unit to remove 70 pints of moisture per day

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

What To Do If

If…	Then…
If there is not a basement,	Do not install basement moisture control products.
If there is a basement, but there is no activation of electricity,	Use only the DampRid product. Dehumidifiers may not be installed when a property does not have electricity.
If there is a basement, and there is no evidence of water issues,	Use only the DampRid product. Dehumidifiers may not be installed when a property does not show any water issues.

Photo Documentation Requirements & Examples

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

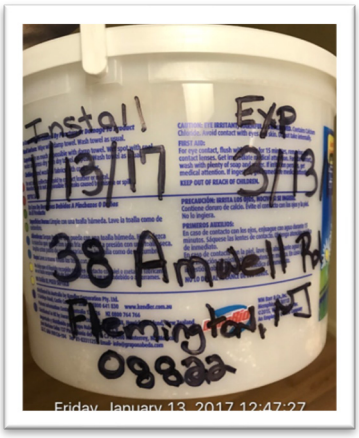
Additional Photo Requirements

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing basement moisture control:

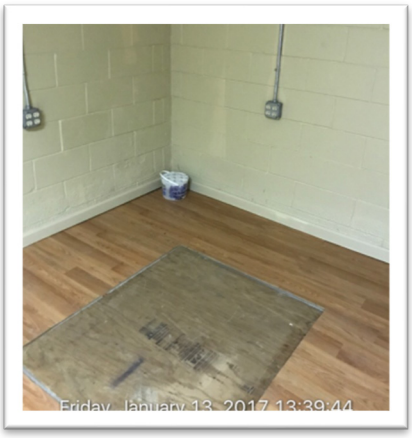
- Front, rear, and side views to confirm property location and condition on date of service.
- If DampRid is used:
  - Photo of showing install and expiration dates, along with property address, on the two containers of DampRid.
  - Photo of both placements of DampRid product in basement.
- If dehumidifier installed:
  - Photos proving need of dehumidifier including source of water, water accumulation, etc.
  - Photo of box/packaging/label/sticker to confirm size of unit installed.
  - Photo of the unit with the property address written on the back of the unit.
  - Photos of the unit connected to a basement drain, photos of the placement of the unit in the basement, and photos to confirm electricity is activated at the property.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Examples of Basement Moisture Control



Acceptable example of how to properly mark container of DampRid with install date, expiration date, and property address.



Acceptable example showing placement of DampRid product in basement.



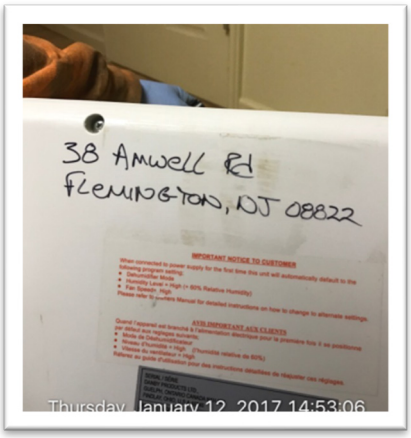
Acceptable example showing placement of DampRid product and dehumidifier connected to drain.



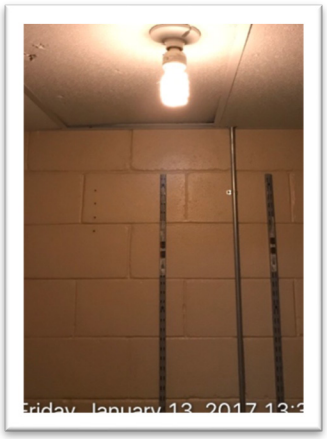
Acceptable example showing packaging to indicate dehumidifier size.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Examples of Basement Moisture Control



Acceptable example of how to properly mark dehumidifier with property address.



Acceptable example showing activation of electricity for dehumidifier placement.

DEFICIENT



This is not an acceptable form of DampRid product. The 64 oz/4 lb. container must be used.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Sump Pumps

The Sump Pump Allowable is for the replacement of any inoperable sump pump while assigned to the property. Field Services Vendor must be sure to replace check valve where appropriate and ensure disbursement of water does not cause any further damage to the property. Field Services Vendor must follow prices and allowances as set forth in the *Pricing Schedule* of the Agreement.

Expectations

- Once the property has utilities activated, Field Services Vendor is to replace any inoperable sump pump.

What To Do If

If…	Then…
If the sump pump is missing and the sump pit is uncovered,	Field Services Vendor must provide sump pit cover to avoid safety hazard.
If multiple sump pumps are required at a property,	Field Services Vendor must obtain approval from Field Services Specialist.

Photo Documentation Requirements & Examples

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

Additional Photo Requirements

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing sump pump replacement:

- Front, rear, and side views to confirm property location and condition on date of service.
- Photo of box containing new sump pump to be installed.
- Photo of the address and installation date written on duct tape and wrapped around the cord.
- Photos of the unit connected and the installed into the pit.
- Photos to confirm electricity is activated at the property.
- Photos to confirm the discharge line is intact and exiting to the exterior of the property.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Before and After Examples of Sump Pump Replacement



Acceptable before photos showing exiting sump pump and pit.



Acceptable before photos showing exiting sump pump and pit.



Acceptable example of how to display new sump pump prior to installation.



Acceptable example of how to display new sump pump prior to installation.



Acceptable example of how to display address and installation date on cord of new sump pump.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Before and After Examples of Sump Pump Replacement



Acceptable example of how to show sump pump installation into pit.



Acceptable example of how show cover placed over sump pump pit area.



Acceptable example of how to show breaker is on for sump pump.



Acceptable example showing activation of electricity for sump pump replacement.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Address Posting

The Address Posting Allowable is provided to eliminate writing on the property address with a permanent marker. Field Services Vendor must follow prices and allowances as set forth in the *Pricing Schedule* of the Agreement.

Expectations

- Upon arrival at the property address based on order assignment from Fannie Mae, if the address posting is missing, the Field Services Vendor must use the Address Posting Allowable to put the correct house number(s) on the property.
- Do not write on the property with any type of marker, as this will be viewed as a major performance issue.
- Do not perform this service if the address is already viewable and posted on the mailbox or curb.
- The address posting numbers must be large enough to see clearly from the street and must meet local ordinance/association standards.
- Field Services Vendor is expected to use appropriate address posting materials.

Photo Documentation Requirements & Examples

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

Additional Photo Requirements

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing address posting:

- Front, rear, and side views to confirm property location and condition on date of service.
- Before photo showing the need for the address posting.
- After photo showing address posting completed.
- After photos taken from a distance to see entire work completed with address posting visible.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Examples of Address Posting



Example of a correct address posting using correct materials.

DEFICIENT



Use Address Posting allowable to replace missing address numbers. Marking on a property is strictly prohibited.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Code Violations and/or Citations

Fannie Mae utilizes a national Code Compliance Vendor to better assist Fannie Mae in resolving code violations, as well as completing required vacant property registrations, where applicable.

The Code Compliance Vendor receives an order to complete a code violation search on a property when the initial exterior services deliverable triggers. The Code Compliance Vendor will notify their Fannie Mae point of contact with the results of the search. The Code Compliance Vendor is then responsible for the negotiation and payment of any fines or liens, as well as the tracking of any issues until they have been remediated.

While our code compliance program streamlines the code violation resolution and payment process, it does not relieve the Field Services Vendor of the responsibility to escalate issues you have been made aware of, as well as to help facilitate the resolution of these issues as needed and that you are contracted to perform.

Expectations

- The Field Services Vendor is expected to fully cooperate with the Code Violation Services Vendor's request which may include photos, bids, and timelines to resolve violation and remediation of any violation.
- If any code violation and/or citation is found at Initial Services AND prior to the assignment of services to the Code Violation Services Vendor, the Field Services Vendor must notify the Code Compliance Specialist via Equator messaging within 24 hours. The Field Services Vendor should proceed with services as required.
- If the Field Services Vendor discovers or is made aware of a code violation and/or citation from a source other than the Code Violation Services Vendor, the Field Services Vendor must notify the Code Compliance Specialist via Equator messaging within 24 hours.
- If a code violation and/or citation occurs after Initial Services are performed and is the direct result of the Field Services Vendor's failure to perform its contracted services, the Field Services Vendor must notify the Code Violation Services Vendor and assigned Field Services Specialist via Equator messaging within 24 hours. The Field Services Vendor may be responsible for all costs associated with curing the violation and/or citation, as well as to perform the services required within seven (7) days. In addition, the Field Services Vendor must provide the Code Violation Services Vendor with:
    - A copy of the original violation.
    - A copy of the receipt or confirmation of payment if violation was previously paid by the Field Services Vendor.
    - Photos to confirm the violation has been remediated.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Field Services Process in Redemption/Confirmation States

Properties in Redemption or Confirmation

When a property is determined as vacant or as occupied personal property, and the property is in confirmation or redemption, the Field Services Vendor receives an order for exterior services. The Field Services Vendor is expected to provide the Initial and Ongoing Grass Cut and Snow Removal Services as described in this Guide. Winterization on a property with a dry heating system must also be performed during Winterization season upon receipt of the order. Once the sale confirms or the redemption period ends, the remaining services will trigger to the Field Services Vendor automatically.

The Field Service Vendor is expected to provide weekly visits to the property and maintain the exterior year round, which may include:

- Off season grass cuts
- Leaf removal
- Snow removal
- Exterior debris moved to safe and secured area of property
- Ensuring weeds are controlled
- Ensure gutter down spouts exits remain clear
- Follow all expectations for grass cut/snow removal services as outlined in this Guide
- Do not go into the property unless an emergency exists or performing Winterization on vacant property.
- No other work should be performed until redemption/confirmation has ended unless it is related to the securing of the property.
- Initial Services will release when redemption period ends, or the sale is confirmed.

What To Do If

If…	Then…
Property is boarded with plywood,	Field Services Vendor is to remove plywood and re-secure with clear boarding.
Unable to locate lockbox for entry,	Field Services Vendor is to immediately contact the Listing Agent.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Broker Sign-Off

After completion of Initial Services by the Field Services Vendor, Fannie Mae notifies the Listing Agent to visit the property and complete a Broker Sign-Off form containing a detailed evaluation of the Field Services Vendor's service delivery. The Broker Sign-Off is used to ensure Fannie Mae properties are ready for listing, as well as for the purposes of reviewing Field Services Vendor performance and calculating adherence to Service Levels.

For every individual service line item that the Field Services Vendor receives a failure, the Field Services Vendor must perform all necessary rework to warrant a passing score for those identified service line items. The rework must be performed within three (3) days of notification, and at no additional cost to Fannie Mae. Once completed, the Listing Agent will return to the property to re-evaluate the service rework was successful. If rework was not performed or not done to expectations, the Listing Agent will fail services which will cause the system to continue to order additional rework until a passing score is achieved.

It is important for Field Services Vendors to work hard to achieve a passing Broker Sign-Off, as this is directly related to releasing payment of Initial Service fees.

Broker Sign-Off Passing vs. Failure

The determination by the Listing Agent of the Broker Sign-Off passing or failing is decided by the line items failed and the quantity of lines failed.

- **Pass:** The performance meets requirements and exceeds many requirements. Quality of work shows no signs of any major deficiency. No corrective action is required.
- **Pass With Deficiency:** The work meets Fannie Mae's requirements and only a limited number of minor deficiencies are present at the property. No immediate corrective action is necessary, but the Field Services Vendor is expected to remediate the issues at a later date during Ongoing Services.
- **Fail:** The work does not meet Fannie Mae's requirements. The quality of work reflects serious deficiencies. Immediate corrective action is required. The Field Services Vendor must return to the property to immediately correct the failed items. Once the failed items indicated are corrected and completed, the Listing Agent receives a notice to verify the rework is completed to Fannie Mae's expectations.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Section 5: Ongoing Services



© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

After Initial Services are performed, the Field Services Vendor shall provide the following Ongoing Services until notified of property disposition through Equator. The Field Services Vendor is responsible for checking Equator for status of the property to ensure there are no changes. All Ongoing Services completion dates must be reported in Equator through associated tasking.

Overall Expectations for Ongoing Services

- If a lockbox is not present, the Field Services Vendor must not make any attempt to gain entry the property. Field Services Vendor must contact Listing Agent immediately.
- The property is to be confirmed as secured upon the Field Services Vendor leaving each visit, including checking that all windows and openings are locked.
- The Field Services Vendor should take all appropriate precautions when handling hazardous materials and/or situations.
- The Field Services Vendor must be respectful to all neighboring properties and their owners.
- When a property remains in confirmation or redemption, and the Field Services Vendor receives an order for exterior work, the Field Services Vendor is expected to provide the Initial and Ongoing Grass Cut and Snow Removal Services as described in this Guide. Winterization should also be performed during Winterization season upon receipt of the order.
- When a property has been identified as “Occupied with Personal Property”, the Field Services Vendor is expected to provide the Initial and Ongoing Grass Cut and Snow Removal as described in this Guide. Winterization should also be performed during Winterization season.
- If a code violation and/or citation occurs after Initial Services are performed and is the direct result of the Field Services Vendor’s failure to perform its contracted services, the Field Services Vendor must notify the Code Violation Services Vendor and the assigned Field Services Specialist via Equator messaging within 24 hours. The Field Services Vendor may be responsible for all costs associated with curing the violation and/or citation, as well as to perform the services required within seven (7) days. In addition, the Field Services Vendor must provide the Code Violation Services Vendor with:
  - A copy of the original violation.
  - A copy of the receipt or confirmation of payment if violation was previously paid by the Field Services Vendor.
  - Photos to confirm the violation has been remediated.
- Fannie Mae requires all Field Services Vendors working on a Fannie Mae property to always have a work order with them. The work order must identify the Field Services Vendor and the subcontractor’s name, if applicable, the property address, and the assigned Field Services Vendor’s contact information to verify the Field Services Vendor’s access to the property. This contact information must be available to the Listing Agent or Fannie Mae employee or representative to confirm the validity of their work order and must be answered 24 hours a day.
- Never take the keys from the lockbox or remove the lockbox from the property.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Exterior of Property During Ongoing Services

An ongoing exterior service visit must occur every seven (7) days. During this visit, the Field Services Vendor must walk the entire property line and perform the following services as conditions exist, regardless of season.

Exterior Services

The following services must occur as conditions exist, regardless of season during Exterior Service visits:

- Pick up and remove trash/debris.
- All trash cans must be emptied, turned over, and stored in the garage, if applicable, or at the rear of the property.
- Cut grass and remove clippings and dirt from sidewalks, driveways, and lawns (front, sides, rear, etc.) up to the entire acre.
- Weeds trimmed from fence lines, foundation of home, driveways, and flower beds without damaging existing plants or flowers.
- Knock down, remove, and treat all weeds in all rock-scaped areas.
- Edge all driveways, walkways, and sidewalks.
- Remove all non-decorative vegetation attached to structure (including hanging vines).
- Trim all shrubs and small ornamental trees on the entire property to appropriate levels for the structure, and ensure overgrown shrubs are trimmed from all exterior entrances and walkways. Ensure all overgrown shrubs and vegetation are trimmed and cleared away to allow access and to prevent damage to areas such as A/C units, pool equipment, etc.
- Remove all shrub and grass clippings, fallen leaves/tree limbs, dead shrubs/plants/small ornamental trees from the property.
- If property has a covered pool, ensure leaves and debris are blown or removed from cover.
- Ensure Listing Agent sign and Fannie Mae materials are undisturbed and vertical upon departure.
- Ensure all debris/mailings/door drops/cobwebs are removed from all porch areas.
- Exterior Services on properties greater than one (1) acre must receive Listing Agent direction and approval on cutting additional acreage and frequency of service. On approved Exterior Services greater than one (1) acre, Field Services Vendor will use prices listed in the *Pricing Schedule* of the Agreement.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Expectations

- Any damage to property, fencing or fence gates as a result of Field Services Vendor's actions during ongoing services will be billed to Field Services Vendor.
- Ensure all outbuildings remain clear of debris.
- Ensure all exterior crawlspaces and under the porch remain clear of debris.
- Ensure Listing Agent signage is intact when leaving property.
- Do not remove Fannie Mae window clings and other Fannie Mae branded marketing materials.
- Do not blow grass clippings or leaves into neighbor's yards.
- Do not block neighbor's driveways.
- Do not mow over leaves, debris, or trash. Field Services Vendor must pick up prior to servicing.
- Weed killer is not an acceptable form of edging or to be used as a preventative step for future edging.
- Basement window wells must be clear and free of debris and weeds.
- Fannie Mae expects front, sides, and rear of property to be maintained each week.

What To Do If

If…	Then…
If an unusual amount of debris is discovered or it appears the property is being used as a dumping ground,	Contact the Listing Agent immediately. Removal of all debris is expected.
If extraordinary circumstances arise, (e.g. Crime scene etc.)	You must notify Field Services Specialist about the issue immediately. Additionally, any potential reputational concern should be escalated to the Field Services Specialist.
If conditions are too severe to perform the grass cut,	Field Services Vendor is expected to document the situation in Equator and report to the Listing Agent. Services are expected to be completed as soon as possible.
If the Field Services Vendor is unable to access the yard to perform services,	Field Services Vendor must contact the Listing Agent immediately for access.
If the property has a new "welcome" mat or a Fannie Mae branded mat,	Do not remove without consent of the Listing Agent as this might be part of staging activities.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Photo Documentation Requirements & Examples

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

NOTE: Do Not Remove New or Fannie Mae Welcome Mats



Expectation

Do not remove new or Fannie Mae branded welcome mat if found at property when performing initial services.
NOTE: Fannie Mae branding may appear different than shown above.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Snow Removal Services

After a minimum of three (3) inches of snowfall, snow removal must occur within two (2) days or in compliance with local codes and ordinances (whichever is less). Ice storms should be treated the same as a snow removal service and may be billed per the *Pricing Schedule* of the Agreement. Snow removal service includes:

- Remove snow/ice from all entries and paths to the property.
- Remove snow/ice from steps, driveway, and walkways, including sidewalk in front of the property and ensure access to parking area (garage, carports, etc.). Snow/ice may not be pushed up to the property or garage blocking access.
- Remove snow/ice from access area to oil/propane tanks if present.
- Apply salt or melting agent on all cleared areas including steps, driveway, and walkways, including sidewalk in front of property.

Expectations

- Ensure all sidewalks are cleared and access to all lockboxes is provided.
- Do not push snow up to the garage and block entry.
- When any amount of ice is present, the Field Services Vendor must assess the situation and provide services such as applying melting agent or breaking up ice, to ensure access to the property is safe.
- Accessing the property to perform snow removal services is the Field Services Vendor's responsibility such as unplowed county road, long driveway, etc.

What To Do If

If…	Then…
If a second level porch area or deck is covered with snow,	Field Services Vendor must remove snow.
If snow is present on the roof of a property,	Field Services Vendor is not expected to remove. Field Services Vendor may provide snow removal bid for the roof to the Listing Agent.

Photo Documentation Requirements & Examples

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Additional Photo Requirements

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing Snow Removal Services:

- Front, rear, and side views to confirm property location and condition on date of service.
- Before and after photos of each entry.
- Before, during, and after photos of driveway being pushed.
- Before and after photos of garage to show snow was not pushed into garage door.
- Before, during, and after photos of all sidewalks pushed.
- Before and after photos of all decks/patios/porches cleared.
- Photo showing melting agent application.
- After photos taken from a distance to see entire work completed.

Examples of Deficient Snow Removal

DEFICIENT



Snow must not be pushed to garage and all paths and steps are to be cleared.

DEFICIENT



Snow Removal Not Performed

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Examples of Deficient Snow Removal

DEFICIENT



Snow Removal Not Performed

DEFICIENT



Snow Removal Not Performed

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Interior of Property During Ongoing Services

The ongoing interior services must occur every thirty (30) days.

Interior Cleaning

Fannie Mae requires the Field Services Vendor to provide interior cleaning to Fannie Mae market-ready condition including:

- Complete refresh of all items found in the *Initial Services – Interior Cleaning* section and the Field Services Checklist found in this Guide.
- Replace all air fresheners with a new one. Service date (mm/dd/yy) must be clearly indicated on the top section of all air fresheners. Service date must be in writing with permanent marker, which is legible, not taped or marked out on all air fresheners.
- Replace all dead, missing, or broken light bulbs (includes fluorescent and décor bulbs).
- Ensure all batteries in smoke and carbon monoxide detectors have adequate power and there are no chirping devices.
- Remove all new debris found.

Expectations

- If the property has what appears to be new items on display (e.g., towels, paintings, vases, bar stools at kitchen counter, etc.), do not remove without consent of Listing Agent, as this might be part of staging activities.
- Do not remove Fannie Mae HomePath and other marketing materials. This includes any Listing Agent sign-in forms or business cards left on the counter.

What To Do If

If…	Then…
It appears a squatter has taken residence or new personal property is found,	Notify the Listing Agent immediately. Ensure property is properly secured when leaving.

Photo Documentation Requirements

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Fannie Mae Marketing Materials

Important: Do not remove or trash Fannie Mae marketing materials.



NOTE: Fannie Mae branding may appear different than shown above.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

De-Winterization and Re-Winterization

The Field Services Vendor is to provide de-winterization and re-winterizations (upon Listing Agent or Fannie Mae request). The Field Services Vendor is to expense per pricing listed in the *Pricing Schedule* of the Agreement. Refer to *Winterization / De-Winterization* section in this Guide for more information and expectations of services.

Expectations

- De-winterizations must be performed within two (2) days of request.
- Field Services Vendors must comply with all local codes as related to water utilities and meters.
- Field Services Vendor is to light the water heater pilot light, if applicable.

What To Do If

If…	Then…
If the Field Services Vendor is unable to perform the de-winterization for any reason,	Field Services Vendor must contact the Listing Agent immediately.
If a de-winterization is tasked and when arriving at the property there is no heat and outside temperatures are at or below freezing,	Field Services Vendor must not perform the service and contact the Listing Agent immediately. Provide all supporting documentation in Equator messaging of why service could not be performed noting outside temperature, pending weather, heating system issues, etc.

Photo Documentation Requirements

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Additional Photo Requirements

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing de-winterization services:

- Front, rear, and side views to confirm property location and condition on date of service.
- Photo of old winterization stickers/tags removed.
- Photo of water coming from faucets.
- Photo of toilets clean and full of clear water.
- Photo of meter / union reattached, if applicable.
- Photo of water heater pilot re-lit or water heater breaker turned on, if applicable.
- Photo of any noted damage.
- Photo of pressure test.

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing initial winterization and re-winterization services:

- Front, rear, and side views to confirm property location and condition on date of service.
- Before, during, and after photo of clean toilet with correct antifreeze solvent used.
- Photo of plastic wrapped toilets (post antifreeze solvent) with ventilated holes in plastic.
- Photo of antifreeze solvent being poured into traps, drains, and sinks.
- Photo of winterization stickers/tags applied.
- Photo of water tank being drained, if applicable.
- Photo of water heater breaker turned off, if applicable.
- Photo of pressure test.
- Photo of meter or union disconnected and capped, if allowed by local municipality.
- Photo noting any damages.

See the *Winterization and Pressure Testing (In Season) – Dry Heat Systems Only* section of this Guide for photo examples for winterization and re-winterization services.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

De-Winterization Photo Examples

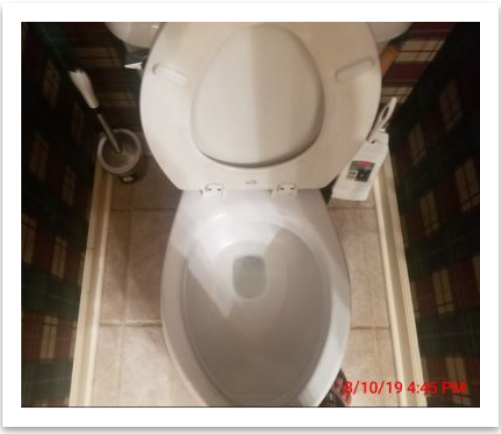


Winterization stickers/tabs removed.



Water coming from faucets.

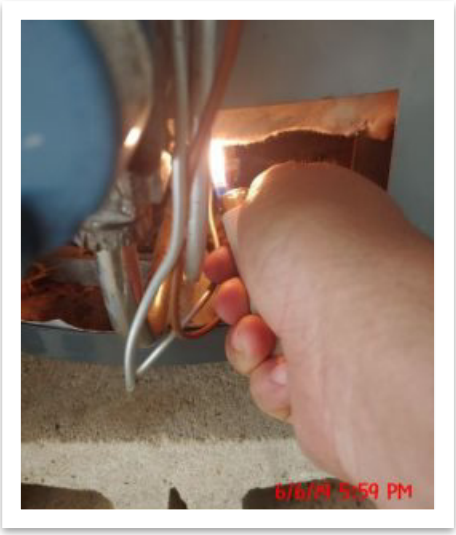


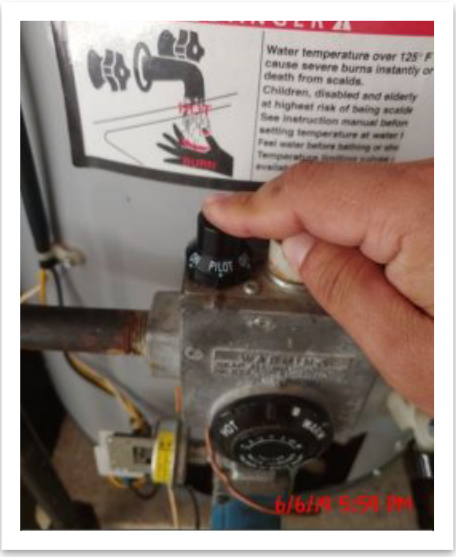


Toilets cleaned and full of water.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

De-Winterization Photo Examples





Relight water heater pilot.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Boarding and Securing

The Field Services Vendor is to ensure all openings remain secured. For any openings that have become unsecured or are damaged, Field Services Vendor is to perform window re-glaze or clear boarding as outlined in this Guide.

Expectations

- All broken glass must be removed. This includes interior and exterior of area.
- The Field Services Vendor is expected to secure all openings. If window can be secured without having to provide clear boarding, that must be attempted first. Approval for a board up in preventative scenarios such as code requirements require approval by the Listing Agent.
- If the window is only cracked and the Field Services Vendor cannot feel an edge to the broken area, clear tape may be used to cover the cracked area.
- Check each window to ensure they remain locked when leaving property.

What To Do If

If…	Then…
If the Listing Agent requests board up for preventative securing (code requirements, etc.),	Field Services Vendor shall use price outlined in the *Pricing Schedule* of the Agreement.

Photo Documentation Requirements

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Additional Photo Requirements

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing clear boarding services:

- Front, rear, and side views to confirm property location and condition on date of service.
- Photo of materials used.
- Photo confirmation of clear boarding materials to confirm thickness of one quarter inch.
- Before and after photos of each opening clear boarded taken from the exterior from a distance to see entire opening. When performing services on multiple openings, it is required to show photos with a numbering system for each opening, so the before and after photos can be easily matched.
- Photos showing measurement of openings.
- After photos of each side of property taken from a distance to see entire work completed.

If preventative boarding is necessary, Fannie Mae requires the following photos:

- Front, rear, and side views to confirm property location and condition on date of service.
- Photo of materials used.
- Photo confirmation of plywood material.
- Photos showing measurement of openings.
- Before and after photos of each opening boarded taken from a distance to see entire opening from exterior.
- After photos of each side of property taken from a distance to see entire work completed.

See the *Boarding and Securing* section of this Guide for photo examples.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Safety Hazards

During ongoing property visits, the Field Services Vendor shall perform any of the necessary services listed and described within *Safety Hazards* in the *Initial Services* section. The Field Services Vendor is expected to help resolve and identify both interior and exterior safety issues or provide emergency repairs using the Emergency Allowable found in the *Pricing Schedule* of the Agreement. It is not possible to list all safety issues or to provide guidance or expectations on every possible situation a Field Services Vendor may encounter. Fannie Mae expects Field Services Vendor to help resolve issues and to act within the law and to notify Fannie Mae immediately of any situation they are unsure of how to handle.

Photo Documentation Requirements

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement. Also Refer to *Safety Hazards* in the *Initial Services* section for additional photo requirements.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Select Services

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

- Gutter Repair
- Fence Repair
- Exterior Door Replacement
- Wooden Step Repair
- Shutter Reattachment
- Exterior Deck Repair
- Handrail Repair / Installation – Interior & Exterior
- Garage Door Securing
- Windowpane Repair / Re-glazing
- Graffiti Removal – Interior & Exterior
- Doorbell Ringer Repair / Replacement
- Exterior Entry Light Repair / Replacement
- Mosquito Prevention
- Basement Moisture Control
- Sump Pumps

Expectations

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

Photo Documentation Requirements

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement. Also refer to *Select Services* in the *Initial Services* section for additional photo requirement.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Section 6: Bidding for Items Not Detailed in Agreement



© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Items Outside Scope of Services

For any necessary services outside of the scope of Initial Services, Ongoing Services or Additional Services, the Field Services Vendor shall request the Listing Agent to ad hoc a bid request as described in Submitting Bid within this section. When applicable, Field Services Vendor shall use rates set forth in the *Pricing Schedule* of the Agreement.

Services include, but are not limited to:

- Tree removal.
- Shrub and tree replacement.
- Pool Covers: It is the philosophy of Fannie Mae to have the Listing Agent get pools up and running. Covers are only used if required by ordinance or if the perimeter cannot be secured.

Field Services Vendor shall immediately provide remedying Emergency Services per rates set forth in the *Pricing Schedule* of the Agreement, while assigned to the property, and subsequently request payment from Fannie Mae (Field Services Vendor must provide supporting documentation including invoice, as well as before and after photos with its payment request to support the Services.)

Expectations

- Do not perform work simply because the Listing Agent asks. Field Services Vendors are expected to check the Agreement and have a clear understanding of what is considered in the scope of services.
- Do not bid items which are included in Initial and Ongoing Services as part of the Agreement with Fannie Mae.
- Submitting a bid does not guarantee the bid will be accepted and work permission granted.

What To Do If

If…	Then…
If the Field Services Vendor is unsure of items allowed for bidding versus not allowed,	Field Services Vendor must contact their Field Services Specialist.

Photo Documentation Requirements

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Submitting Bids

The Field Services Vendor is to provide bids through tasking when requested. If the Field Services Vendor recommends a service to the Listing Agent for services that are not part of the scope of services described within this Guide, the Field Services Vendors must contact or message the Listing Agent with their recommendation. If the Listing Agent agrees to the recommended service, the Listing Agent is to start the process within Equator by ad hoc'ing Request Other Service.

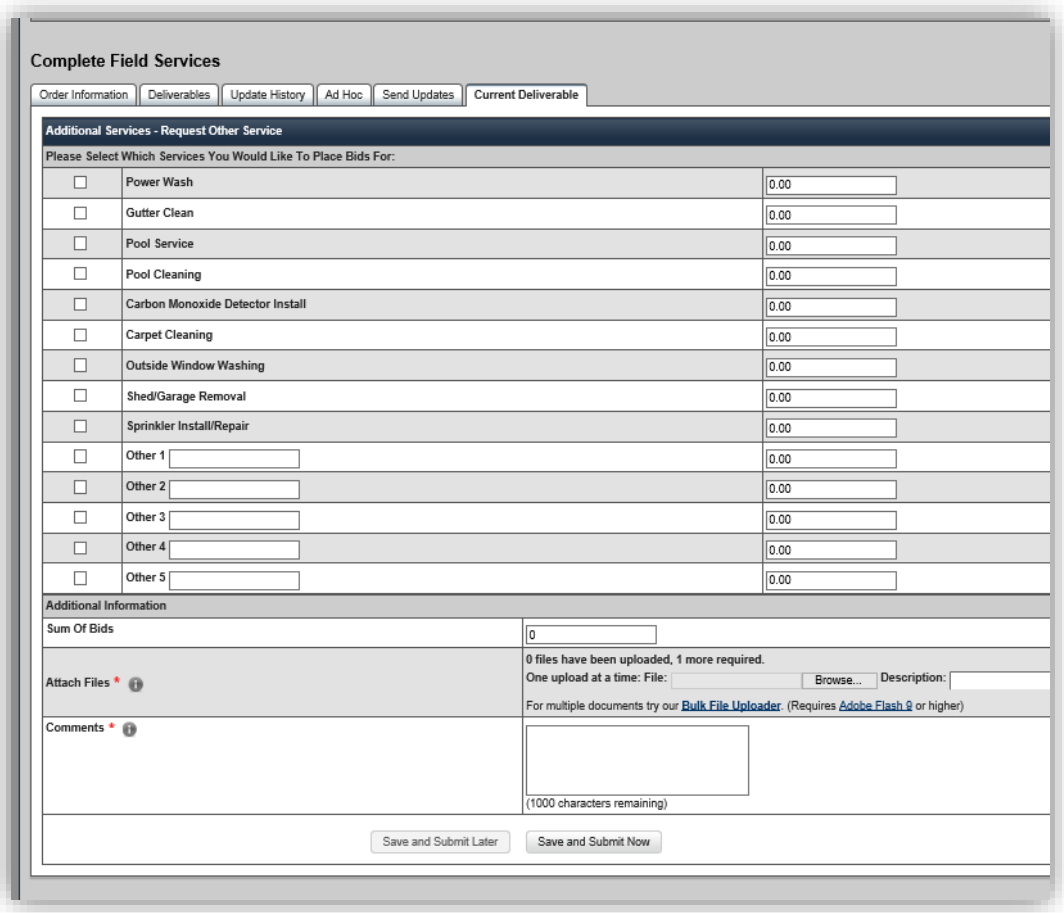
When the task Additional Services – Request Other Service is initiated by the Listing Agent and Sales Representative, the task will describe the items the Listing Agent wants to have a bid(s) provided for. The Field Services Vendor is to submit their bid(s) based on what the Listing Agent and Sales Representative have requested. The Field Services Vendor will have a list of items to choose from, as well as open form field options to provide the bid(s) requested. The bid(s) will then flow back to the Listing Agent and Sales Representative to approve. The Field Services Vendor may not perform services until the bid is approved. Once approved, the Field Services Vendor is to proceed with the service(s). When completed, the Field Services Vendor will submit for reimbursement through the approved task in Equator following all direction provided in the Equator Expense Classification Index. If the Listing Agent selects Request Other Service – Other, the Field Services Vendor must check Equator messages to view the details and comments of the Listing Agent's request in order to know what to provide a bid for.

Important: When the task is provided to the Field Services Vendor to provide their bids on the requested services, the Field Services Vendor must follow the directions below regarding the pick list within the task (screen shot of task shown within this section):

- Power Wash – If requested by the Listing Agent and Sales Representative, submit bid. Complete the service once bid is approved.
- Gutter Clean – If requested by Listing Agent, inform Listing Agent to ad hoc Additional Services-Roof & Gutter Package, and complete the service and expense through the Roof & Gutter Package deliverable.
- Pool Service – Field Services Vendors are not permitted to perform this service.
- Pool Cleaning – Field Services Vendors are not permitted to perform this service.
- Carbon Monoxide Detector Install – Carbon monoxide detectors are included as part of Interior Safety Hazards. In addition, Field Services Vendors are not permitted to perform this service for hardwire requests.
- Carpet Cleaning – If requested by the Listing Agent and Sales Representative, submit bid. Complete the service once bid is approved.
- Outside Window Washing – If requested by Listing Agent, inform Listing Agent to ad hoc Additional Services-Exterior Window Clean Package, and complete the service and expense through the Exterior Window Clean Package deliverable.
- Shed/Garage Removal – If requested by the Listing Agent and Sales Representative, submit bid for the removal of items such as outbuildings, sheds, garages, etc. Complete the service once bid is approved.
- Sprinkler Install/Repair – If requested by the Listing Agent and Sales Representative, submit bid, and complete the service once bid is approved.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

- Other 1 – 5 – There are five (5) available open field lines to provide bids when other services are requested by the Listing Agent and Sales Representative. Field Services Vendor must open Equator message to view the details and comments of the request. Field Services Vendor must type in service requested and provide the bid amount in the respective field. Complete the service(s) once bid(s) is approved. Examples of services can be found in the Equator Expense Classification Index.



Example of Equator screen shot showing Additional Services – Request Other Service options.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Services Not Allowed to Be Performed

The Field Services Vendors may NOT provide bids or services, even when requested by Listing Agents on the following services:

- HVAC Systems – Includes repairs, filters, thermostats, etc.
- Hardwiring of smoke/carbon monoxide detectors and/or alarm systems.
- Replacement of entire fence or deck.
- Roof replacement.
- Any interior rehab work.
- Pest control.
- Well / Septic repairs and services.
- Initial pool start up, chemical management, and/or ongoing services.
- Environmental remediation.
- Any services requiring licenses which are not possessed by the individuals performing the work.

The Listing Agent is responsible for these services listed above. Even if the Field Services Vendor performs these services, Fannie Mae will not reimburse. The Listing Agent will be responsible for reimbursement to the Field Services Vendor directly if the Field Services Vendor is qualified and chooses to bid and perform this work.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Section 7: Winterization and De-winterization



© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Winterization

Protecting heating and plumbing systems prevents a loss in value caused by preventable freeze damage. Listing Agents are responsible for the heating system and any freeze damage to the property should the heating system fail. Listing Agents are to ensure winterization is completed promptly, and the work follows local standards for the type of system present.

The Field Services Vendor winterizes assigned properties based on an annual schedule (see Winterization Season Map). Important reminders include:

- Listing Agents are responsible for determining if heat will be required and utilized at assigned properties.
- Listing Agents are also responsible for all heating systems and the care and maintenance of these systems.
- The Field Services Vendors are advised to winterize the property containing dry-heating systems unless the Listing Agent has directly informed otherwise and documented Equator of this request.
- Listing Agents are responsible for the winterization and de-winterization of properties containing wet-heating systems. The Field Services Vendor is not to perform this work.

Fannie Mae instructs the Field Services Vendors to not touch, turn off or adjust the heating system. In addition, the Field Services Vendors are instructed not to shut off breakers (unless related to an electric water heater for winterization purposes only). If this should occur, Listing Agents are instructed to escalate any violation directly back to the Field Services Vendor and their Fannie Mae Sales Representative immediately.

When a property containing a dry-heat system needs de-winterization for either an inspection or repair contractor, the Listing Agent will ad hoc the deliverable to the Field Services Vendor. These orders are expected to be completed within two (2) days. Once inspection is completed, the Listing Agent must ad hoc the re-winterization and include all comments within the task. Both the de-winterization and re-winterization service must be completed in the deliverable and the appropriate photo documentation attached. The Field Services Vendor must follow prices and allowances as set forth in the *Pricing Schedule* of the Agreement.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Overall Expectations

- If the property contains a wet heating system, such as a boiler system or radiant system, the Field Services Vendor is not responsible to provide winterization or de-winterization services.
- The Field Services Vendor must follow all state and local codes for winterizing a property containing a dry-heat system. Field Services Vendor must use licensed plumbers where required by law.
- If a Winterization fails a pressure test, steps must be taken to cure the problem. When reporting the failed pressure test to the Listing Agent and as a trouble code, the Field Services Vendor must detail if the water was on and where the active leak was found. If Plumbing Allowable is used to repair system, do not enter Failed Pressure Test Trouble Code.
- If system fails the pressure test, report Trouble Code 8 – Failed Pressure Test, use the Emergency Plumbing Allowable to isolate compromised plumbing, complete the winterization to fullest extent, complete as much of the winterization as possible (drain systems, etc.), and provide comments.
- Use of Plumbing Allowable:
  - If the Plumbing Allowable provide in the *Pricing Schedule* of the Agreement is not sufficient to allow property to be winterized, complete the winterization to fullest extent, report as Trouble Code 12 – Unable to Winterize.
  - Use the Plumbing Allowable to complete and certify the winterization.
- Partial Winterizations:
  - Alert the Listing Agent if the Field Services Vendor is only able to partially complete a winterization.
  - Protect asset as much as possible. Drain all water from lowest points in system.
  - Post partial winterization signage to maintain heat, in addition to normal winterization stickers/tape, etc.
  - Report service as complete in Equator and enter Trouble Code 12 – Unable to Winterize noting “partial winterization” in comments.
- Shared Systems:
  - Install isolation valve if possible using Plumbing Allowable.
  - Use appropriate Trouble Code 11 – Common Utilities if necessary.
  - If HOA will not allow, protect system as much as possible and document Equator, as well as communicate need for heating to the Listing Agent.
- Water heaters should be drained and capped. If electric water heater, the circuit breaker should be identified and must be turned off. Additionally, a dedicated gas valve should be turned off when a gas water heater is identified.
- Do not turn off breakers unless the breaker is dedicated to an electric water heater or another device, such as a well, that would burn out or cause malfunctions if device remained on during winterization.
- Leave the thermostat setting alone unless you have documented approval from the Listing Agent to adjust.
- Plumbing Allowable must only be limited to resolving minor issues to complete a winterization or repairing a minor issue (e.g., fixing shut off valve at a sink or toilet). This allowable is not intended for replacement of water faucets, toilets, etc. at any time.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

- All water must be removed from the entire system to the best of the Field Services Vendor's ability.
- If boiler system or radiant system is discovered, the Field Services Vendor is not responsible for winterization.
- If a Listing Agent requests a bid for glycol, submit through the bid submission process if the Field Services Vendor's contractor is licensed and qualified to perform this service.

Winterization Exceptions

Protecting heating and plumbing systems in Winterization season is vital to Fannie Mae. Timelines and service agreements must be adhered to as follows:

- Initial Winterization – Must be completed within two (2) days of deliverable assignment. The Field Services Vendor must follow prices and allowances as set forth in the *Pricing Schedule* of the Agreement.
- At beginning of the Winterization season (see Winterization Season Map), the Field Services Vendor is expected to prioritize Winterization deliverables on all existing inventory and complete Winterization assigned within the month assigned.
- Alaska is expected to be winterized year-round. Service must be completed within two (2) days of deliverable assignment.
- Hawaii, Guam, Puerto Rico, and the Virgin Islands are not to be winterized and deliverables are not assigned.
- Fannie Mae expects all properties to be winterized (during season) unless otherwise directed by the Listing Agent or the following criteria:
  - Properties in Arizona, California and Nevada located below a 2000-foot elevation will not be winterized unless ordered by the Listing Agent.
  - Properties in Florida located south of Jacksonville will not be winterized unless ordered by the Listing Agent.
  - Properties in Louisiana, New Mexico and Texas located south of Interstate 10 will not be winterized unless ordered by the Listing Agent.

  IMPORTANT: If the Listing Agent has a property located in one of these areas, and the Listing Agent feels it should be winterized for any reason, the Listing Agent will ad hoc the request to winterize to the Field Services Vendor.
- If the Field Services Vendor is assigned a Winterization in any of the areas stated above and believes the Winterization should not have ordered, the Field Services Vendor must contact the Field Services Specialist for further direction.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Additional Winterization Exceptions

In an effort to improve the level of transparency for winterizations/de-winterizations/re-winterizations in Equator, Fannie Mae requires comments to be placed in completed deliverables, or shared directly with the Listing Agent and repair vendor (if applicable) through Equator messaging. This will expand the information made available to assigned Listing Agents and Repair Companies regarding the status of the property.

If a winterization service cannot be performed, The Field Services Vendor must use applicable trouble codes. Requests to shut down open deliverables must be escalated with the assigned Fannie Mae Field Services Specialist.

Initial Winterization

The “Comments” section must include the following information:

- *Service Level:* Full/Partial
- *System Details*: List Water Type, Heat Type, and status of Utilities
- *Service Details*: Indicate whether or not the system held pressure, if any plumbing issues were observed (Emergency/Non-Emergency), and whether or not a water meter is present. Details should include a summary of why a full service could not be performed.
- Whether or not a trouble code was reported if a partial winterization was performed.
- Note any minor emergency plumbing repairs that had to be completed in order to perform the service.

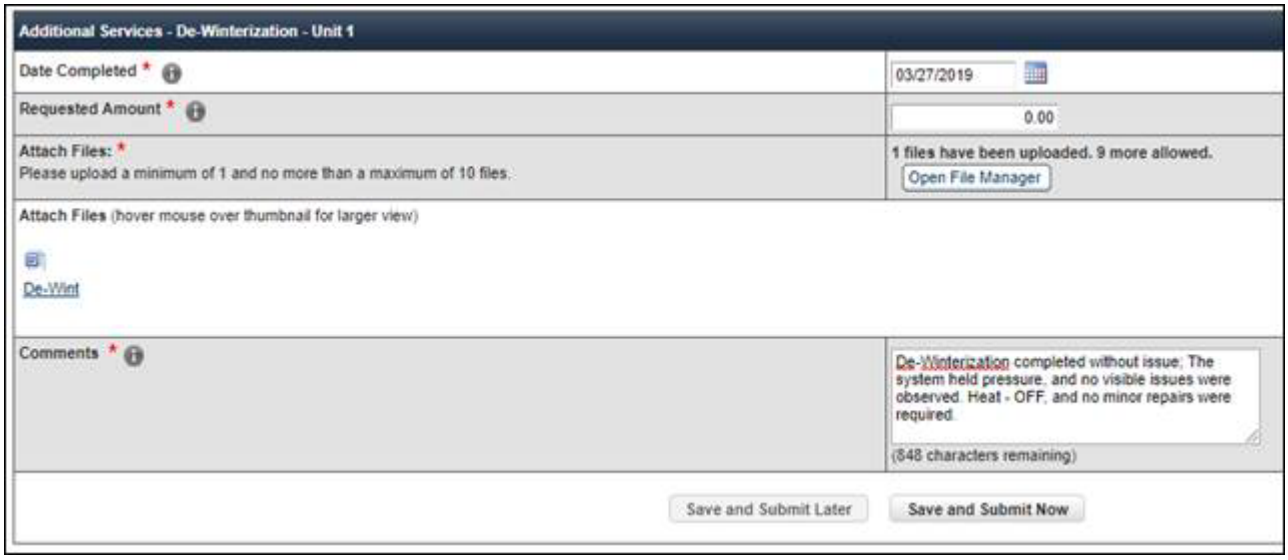


© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Additional Services – De-Winterization

The “Comments” section must include the following information:

- Confirmation the service was completed with no issues, including if the system held pressure and if visible issues were identified.
- Identify if heat is on/off at the property.
- Note any minor emergency plumbing repairs that had to be completed in order to perform the service.

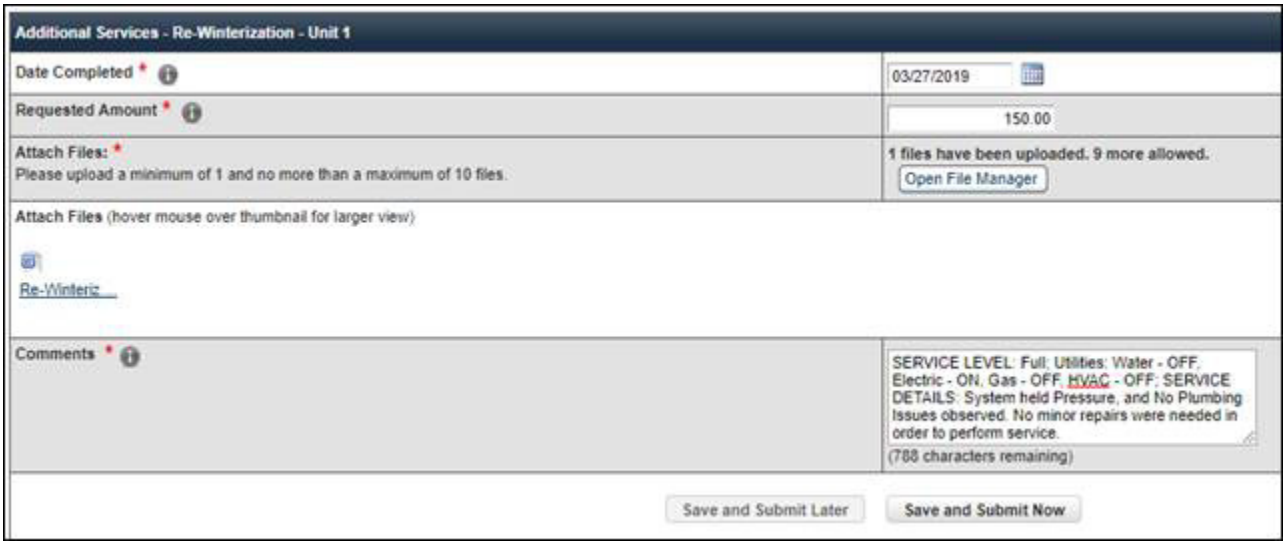


© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Additional Services – Re-Winterization

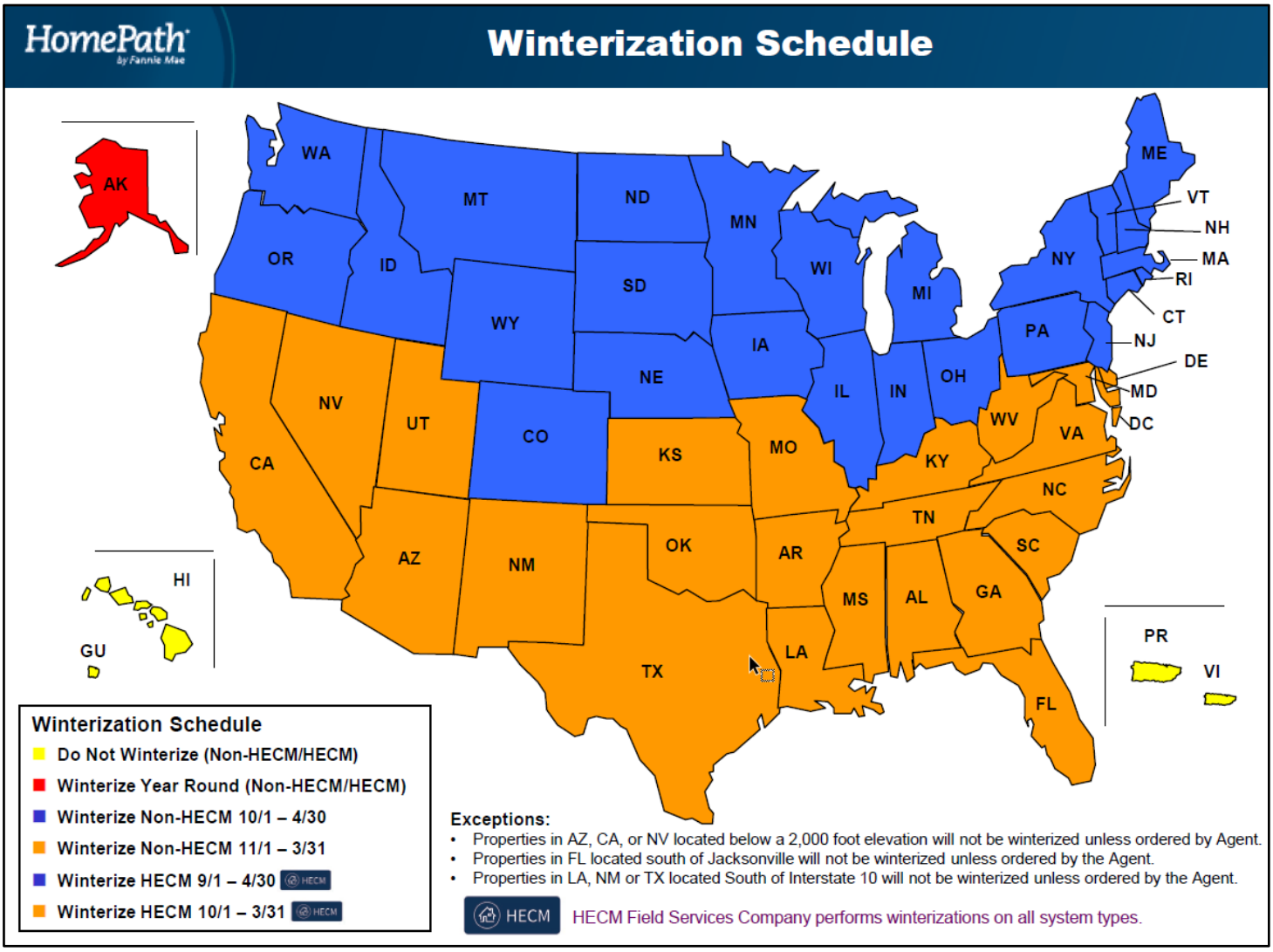
The “Comments” section must include the following information:

- *Service Level*: Full/Partial
- *System Details*: Status of Utilities
- *Service Details*: Indicate whether or not the system held pressure, and if any plumbing issues were observed (Emergency/Non-Emergency). Details should include a summary of why a full service could not be performed.
- Note any minor emergency plumbing repairs that had to be completed in order to perform the service.



© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Winterization Season Map



© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Photo Documentation Requirements

IMPORTANT: Refer to the *Photo Requirements, Documentation, and Retention* section of this Guide for details on required photos when submitting for service reimbursement.

Additional Photo Requirements

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing the initial winterization and re-winterization services:

- Front, rear, and side views to confirm property location and condition on date of service.
- Before, during, and after photo of clean toilet with correct antifreeze solvent used.
- Photo of plastic wrapped toilets (post antifreeze solvent) with ventilated holes in plastic.
- Photo of antifreeze solvent being poured into traps, drains, and sinks.
- Photo of winterization stickers/tags applied.
- Photo of water tank being drained, if applicable.
- Photo of water heater breaker turned off, if applicable.
- Photo of pressure test.
- Photo of meter or union disconnected and capped, if allowed by local municipality.
- Photo noting any damages.

In addition to the Field Services Vendor's own photo requirements, Fannie Mae requires the following when performing de-winterization services:

- Front, rear, and side views to confirm property location and condition on date of service.
- Photo of old winterization stickers/tags removed.
- Photo of water coming from faucets.
- Photo of toilets clean and full of clear water.
- Photo of meter / union reattached, if applicable.
- Photo of water heater pilot re-lit or water heater breaker turned on, if applicable.
- Photo of any noted damage.
- Photo of pressure test.

See the *Winterization and Pressure Testing (In Season) – Dry Heat Systems Only* and the *De-Winterization and Re-Winterization* sections of this Guide for photo examples.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Section 8: Quality Control



© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Quality Control Layers

To ensure the quality of the services provided by the Field Services Vendors, Fannie Mae uses three layers of property inspections including our Listing Agents, national third-party inspection companies, and Fannie Mae Field Team Members.

- **Listing Agent Sign Offs (Broker Sign-Offs)** – Fannie Mae Listing Agents perform thorough inspections on 100% of the properties to verify that cleaning services and trash removal performed meet Fannie Mae expectations and that safety issues have been addressed.
- **National Third Party Inspections** – Each month, Fannie Mae utilizes national field inspection companies to perform quality control inspections on eligible properties. These inspections allow us to implement better process controls, manage our Field Services Vendor performance, and apply training programs to maximize staging and minimize disposition timelines. These inspections help ensure property maintenance work has been performed to our expectations, as well as point out any marketing issues such as missing real estate signs and materials.
- **Fannie Mae Field Team Members** – Fannie Mae employs Field Team Members who are located in key markets to perform inspections of our properties, as well as provide in-the-field training to our sales teams, real estate agents and vendors.

Fannie Mae also responds to property-specific issues reported to it by third parties through links on HomePath.com or by telephone to its Resource Center at **(800) 2-FANNIE (232-6643).**

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Process and Expectations

In addition to the Listing Agent inspections (Broker Sign-Offs) described above and in this Guide, throughout Fannie Mae's property ownership, various initial, routine, and/or redemption quality control inspections may be performed by Fannie Mae employees and/or third parties. Each quality control inspection will result in a pass/fail rating as follows: Overall, Interior, Exterior and Safety Hazard. The results of these inspections will be used by Fannie Mae for purposes of reviewing Field Services Vendor performance and adherence to Service Levels, as well as calculating any financial penalties.

- The Field Services Vendor must correct the deficiencies from all failed Broker Sign-Off inspections at no additional cost within three (3) days of being notified by Fannie Mae of the failed Broker Sign-Off.
- The Field Services Vendor must correct the deficiencies on a "Pass With Deficiencies" Broker Sign-Off at no additional costs when servicing the property at the next Ongoing Services.
- The Field Services Vendor must correct the deficiencies from all failed inspections at no additional cost within seven (7) days of being notified by Fannie Mae. Field Services Vendor must submit all documentation that remediation has taken place and provide photo documentation within the Field Services Vendor's system of record.
- The Field Services Vendor will perform its own monthly quality control inspections on a minimum of 10% of all properties assigned to the Field Services Vendor by Fannie Mae on which Services are still being performed. The Field Services Vendor is to retain and store these monthly inspections, as Fannie Mae can request from the vendor to obtain at any time.

As part of the ongoing performance review, Fannie Mae reserves the right to request the Field Services Vendor scorecards on all of its subcontractors at any time.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Section 9: Vendor Management



© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Vendor Management

Mission

The mission of the Vendor Management Team is to implement process discipline to strategic vendor and/or outsourcing programs to reduce costs, increase productivity, improve overall performance, preserve savings, and mitigate risk. This discipline will build on our existing processes to formalize policy and procedures for communication, audit, documentation, training, vendor issue dispute/remediation, monthly reporting, cost/risk analysis, and performance monitoring, including established criteria for formal improvement plans.

Field Services Vendor Compliance Reports

Fannie Mae provides a monthly compliance report to Field Services Vendors as a tool to evaluate performance and ensure success. The Fannie Mae Field Services Vendor compliance report emphasizes the importance of qualitative metrics to assess vendor performance against Fannie Mae expectations. The compliance report provides a clear assessment of whether the Field Services Vendor is meeting expectations and the ability to identify specific dimensions for performance improvement. The compliance report is updated daily and published to the Fannie Mae Connect reporting portal. Field Services Vendors are expected to utilize Fannie Mae Connect to access and view their monthly compliance report.

Compliance Report Review Meetings

On a monthly basis or as needed, the Vendor Management Team may facilitate a meeting with the Field Services Vendor to review the Fannie Mae compliance report or conduct an account overview. The compliance report results will be analyzed monthly with the Business Unit Manager, QC Manager, and Vendor Management to determine if there is a performance issue and identify areas for Field Services Vendor improvement.

Management Meetings

Management meetings may be conducted to facilitate the ongoing business relationship, including process changes, Field Services Vendor questions, etc.

All Hands Meeting

On a quarterly basis or as needed, all Field Services Vendors are asked to participate in an All Hands Meeting facilitated by Fannie Mae to review processes, changes, or updates that impact all Field Services Vendors.

Field Services Vendor Site Visits

Field Services Vendor Site visits may be scheduled yearly to review the Field Services Vendor’s performance, technology, infrastructure, and current business focus.

Audits

Vendor Management may facilitate targeted or routine audits to identify areas of concern. Audit results may result in further remediation or oversight activity and will be addressed accordingly.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Performance and Escalation

If a Field Services Vendor has been identified as underperforming, the Field Services Vendor may be placed on a formal Remediation Plan to reach required performance levels within a specified timeframe. If the Field Services Vendor does not comply with the Remediation Plan, Vendor Management, in conjunction with the Business Unit, will review ongoing documentation to determine the escalation steps to be taken, up to, but not limited to volume reduction and/or termination.

Real Estate Business Portal

The Real Estate Business Portal is a site dedicated to providing vendors with all the business content resources in a single location that's easy to navigate, easy to manage, and even easier to understand. The resources provided on the pages are general resources for Fannie Mae REO properties. Vendors use Fannie Mae credentials to access pages available based on the vendor's role.

Business Portal Features

- **Direct Access** – Visibility to all the most recent guides, training materials, announcements and much more.
- **Fannie Mae Insights** – Featuring blog write ups from Fannie Mae partners, network metrics and before and after pictures of some of our properties.
- **Ask Me!** – Ability to send questions directly to Fannie Mae. The business unit point of contact will be engaged to answer questions that potentially will be included in the FAQs.
- **FAQs** – View answers to commonly asked questions for their business unit directly on the landing page.
- **Training** – All required training will be accessed from the Business Portal.

Prerequisite

Field Services Vendors must have Fannie Mae credentials to access Property Field Solutions Business Portal page. Questions about the portal can be sent to: Real_Estate_Business_Portal@FannieMae.com.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Section 10: Expenses



© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Overall Expectations

The following are important reminders when submitting expenses to Fannie Mae using the Equator system:

- It is imperative that expenses are submitted immediately after services are performed.
- Field Services Vendors have 60 days from time of completed service to submit expenses to Fannie Mae, or the expense is subject to rejection.
- Field Services Vendors have 30 days to reconcile and resubmit any rejected expense items.
- As a best practice, submit all expenses within 30 days of the property sale or elimination date.

If you have any questions regarding your expense process or if you have any extenuating circumstances when submitting an expense, contact the Field Services Specialist for direction.

Expense Payment Process

Invoicing Expenses

The Initial Serviced and Ongoing Services fees are handled directly in Equator through systematic processes for direct payment to the Field Services Vendor. The Initial Services fee is paid upon receiving a passing Broker Sign-Off (see *Broker Sign-Off* section in this Guide). All work performed outside of the initial and ongoing Scope of Services is billed through the expense payment process following the Equator Workflow or within the Equator Invoice Module. Submitting an expense does not mean the expense will be automatically approved. All submitted expenses are reviewed for validation and therefore must be submitted as directed by Fannie Mae.

Fannie Mae provides Field Services Vendors with an Equator Expense Classification Index. The Equator Expense Classification Index provides direction on submitting expenses to Fannie Mae on services performed. Field Services Vendors will use a combination of Equator Workflow Deliverables, New Expenses (Equator Invoice Module), and Expense Pre-Approval (Equator Invoice Module) to request expense payments.

The Equator Expense Classification Index will also indicate services that are to be submitted as bids to the Listing Agent (when requested) before services can be performed. The Equator Expense Classification Index is updated on a regular basis and is provided by the Fannie Mae Field Services Management team.

Important: It is imperative to maintain all accounting records and conduct daily reconciliation to ensure payments from Fannie Mae are applied correctly in the Field Services Vendor's accounting system, as well as all expenses submitted timely and accurately.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Submitting Expenses Through Equator Workflow

The following instructions are provided to assist the Field Services Vendors for Equator workflow deliverables when assigned. When these deliverables are requested of the Field Services Vendor, the expense (if eligible for invoicing) of the provided service is to be submitted through the deliverable when the service is completed.

Field Services Workflow Deliverable	Instructions for Use
Additional Services – Emergency Bid	This deliverable is not available to the Field Services Vendor to ad hoc. If this deliverable is ad hoc'd by the Listing Agent, add the deliverable to your task log and complete work using allowable. If amount is over allowable set in the *Pricing Schedule* of the Agreement, Field Services Vendor must submit bid for Expense Pre-Approval to Field Services Specialist prior to services performed. Note: The bid is subject to rejection if greater than $500, as the service may be considered a repair item the Field Services Vendor is not to perform.
Additional Services – Plumbing Bid	This deliverable is not available to the Field Services Vendor to ad hoc. If this deliverable is ad hoc'd by the Listing Agent, add the deliverable to your task log and complete work using allowable. If amount is over allowable set in the *Pricing Schedule* of the Agreement, Field Services Vendor must submit bid for Expense Pre-Approval to Field Services Specialist prior to services performed. Note: The bid is subject to rejection if greater than $500, as the service may be considered a repair item the Field Services Vendor is not to perform.
Additional Services – Fence Repair Bid	This deliverable is not available to the Field Services Vendor to ad hoc. If this deliverable is ad hoc'd by the Listing Agent, add the deliverable to your task log and complete work using allowable. If amount is over allowable set in the *Pricing Schedule* of the Agreement, Field Services Vendor must submit bid for Expense Pre-Approval to Field Services Specialist prior to services performed. Note: The bid is subject to rejection if greater than $500, as the service may be considered a repair item the Field Services Vendor is not to perform.
Additional Services – Gutter Repair Bid	This deliverable is not available to the Field Services Vendor to ad hoc. If this deliverable is ad hoc'd by the Listing Agent, add the deliverable to your task log and complete work using allowable. If amount is over allowable set in the *Pricing Schedule* of the Agreement, Field Services Vendor must submit bid for Expense Pre-Approval to Field Services Specialist prior to services performed. Note: The bid is subject to rejection if greater than $500, as the service may be considered a repair item the Field Services Vendor is not to perform.
Additional Services – Safety Hazard	This deliverable is not to be ad hoc'd by the Field Services Vendor.
Additional Services – Landscaping > Acre	This deliverable is not to be ad hoc'd by the Field Services Vendor. Provide the service and expense through tasking if ad hoc'd by Listing Agent. Pricing is subject to the *Pricing Schedule* of the Agreement.
Additional Services – Request Other Service	This deliverable is not to be ad hoc'd by the Field Services Vendor. Message the Listing Agent to start the deliverable if a service is recommended by the Field Services Vendor.
Additional Services – De-Winterization	This deliverable is not available to the Field Services Vendor to ad hoc. Provide the service and expense through tasking if ad hoc'd by Listing Agent.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Field Services Workflow Deliverable	Instructions for Use
Additional Services – Re-Winterization	This deliverable is not available to the Field Services Vendor to ad hoc. Provide the service and expense through tasking if ad hoc'd by Listing Agent.
Additional Services – Exterior Window Clean	This deliverable is not available to the Field Services Vendor to ad hoc. Provide the service and expense through tasking if ad hoc'd by Listing Agent.
Additional Services – Roof & Gutter Package	This deliverable is not available to the Field Services Vendor to ad hoc. Provide the service and expense through tasking if ad hoc'd by Listing Agent.
Additional Services – Landscaping Package	This deliverable is not to be ad hoc'd by the Field Services Vendor. Provide the service and expense through tasking if ad hoc'd by Listing Agent.
Additional Services – Clear Boarding Package	This deliverable is not available to the Field Services Vendor to ad hoc. Provide the service and expense through tasking if ad hoc'd by Listing Agent.
Additional Services – Preventative Boarding	This deliverable is not available to the Field Services Vendor to ad hoc. Provide the service and expense through tasking if ad hoc'd by Listing Agent.
Additional Services – Vehicle Removal	This deliverable is not available to the Field Services Vendor to ad hoc. Provide the service and expense (if eligible) through tasking if ad hoc'd .
Additional Services – Trash Removal	The Field Services Vendor should use this deliverable for submitting an Excessive Fee Request (EFR).
Additional Services – Request Other Service, Gutter Clean	Field Services Vendor must not select this item within the Request Other Service deliverable. Listing Agent should use Additional Services-Roof & Gutter Package if needed.
Additional Services – Request Other Service, Outside Window Washing	Field Services Vendor must not select this item within the Request Other Service deliverable. Listing Agent should use Additional Services-Exterior Window Cleaning if needed.
Additional Services – Request Other Service, Pool Service	Field Services Vendor must not select this item within the Request Other Service deliverable. The Field Services Vendor is not to perform this work.
Additional Services – Request Other Service, Pool Cleaning	Field Services Vendor must not select this item within the Request Other Service deliverable. The Field Services Vendor is not to perform this work.
Additional Services – Request Other Service, Carbon Monoxide Detector Install	Field Services Vendor must not select this item within the Request Other Service deliverable. The Field Services Vendor is not to perform this work.

In addition to the instructions above, the Field Services Vendor may not ad hoc the following deliverables without approval from Fannie Mae Field Services Management:

- Initial Exterior
- Initial Interior
- Initial Winterization
- Trash Removal

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Submitting Expenses in the Equator Invoice Module

When invoicing expenses, the category and type of expense must be selected as outlined in the Equator Expense Classification Index. The Field Services Vendor is to obtain approvals as required based on the allowables in the *Pricing Schedule* of the Agreement. For expenses that require dates of service, use the date that the work was completed. If more than one date of service occurred, use the last date of service, and provide all other dates of service in the Comment section. Follow all direction as set forth in the Equator Expense Classification Index.

There are two ways to submit expenses in the Equator Invoice Module:

- **New Expense** – This is to be used for submitting expenses that have pre-approved allowables as set forth in the *Pricing Schedule* of the Agreement. The Field Services Vendor must follow all direction as outlined in the Equator Expense Classification index and within this Guide and use the correct reason code for submitting. Failure to use the correct reason code will result in rejection of the expense.
- **Expense Pre-Approval** – This is to be used to submit for pre-approval on expenses where the allowable amount is expected to be exceeded prior to services performed. The Field Services Vendor is to submit expenses that are expected to be above allowables set forth in the *Pricing Schedule* of the Agreement before authorizing the service and incurring the expense. When a Field Services Vendor submits a request for Expense Pre-Approval, the Field Services Specialist will receive the request, and will either approve or reject the request. It is important to include all documentation and photos supporting the request for the additional expense amount. Once the Expense Pre-Approval request is approved by the Field Services Specialist, the Field Services Vendor may proceed with the services and expense accordingly. If the Field Services Specialist rejects the Expense Pre-Approval request, the Field Services Vendor is not allowed to perform the services.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Remedy & Resubmit

When the Expense and Review and Resubmit Field Services Company task appears in the Field Services Vendor's list of tasks, a correction is required to be made to an expense submission within the Invoice Module. If this task is assigned, the Field Services Vendor will have five (5) days to complete the task before the expense reimbursement request is auto-rejected, requiring resubmission, if still eligible. Clicking on the task will take the Field Services Vendor to the corresponding expense record within the Equator Invoice Module.

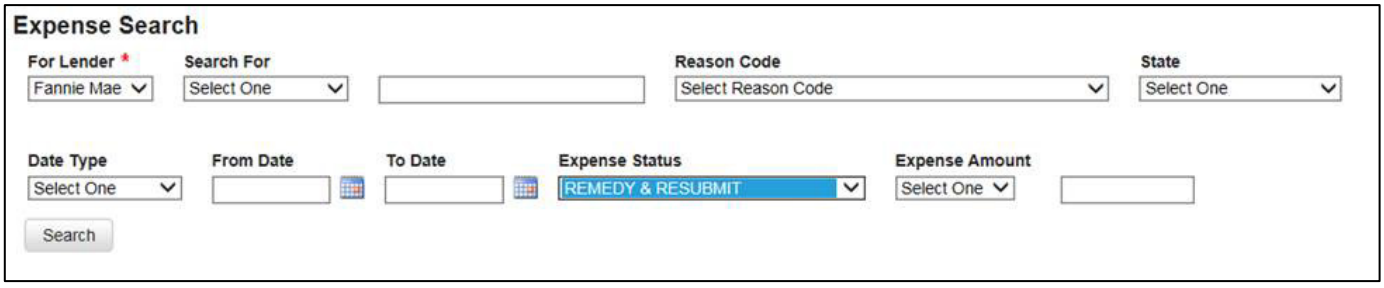
The Field Services Specialists can use the Remedy & Resubmit, instead of rejecting an expense, if there is a correction to be made to the expense such as requesting additional photos, correcting the reason code, changing the service dates, corrections to the expense description, and/or to changes to the price. Comments are provided so the Field Services Vendor knows what type of corrections to make to the expense.

- Upon resubmitting the expense after the remedy, the expense will be reviewed by the Field Services Specialist.
- There is no limit to the number of times an expense can be put in "Remedy & Resubmit" status.
- Equator provides five (5) days to correct the expense or it will auto-reject.
- Field Services Vendor is expected to manage Remedy & Resubmit daily by running reports.

Choose Expense drop down located at the top of the main menu screen and search expense.



Choose lender Fannie Mae and expense status Remedy & Resubmit. This will bring up all expenses in that status.



© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Equator© Reason Codes

Field Services Vendors must adhere to directions provided in the Equator Expense Classification Index for use of the correct reason codes to use when submitting expenses. Expenses are subject to rejection if the reason codes are not used correctly.

Additional Reason Code Information

The following reason codes found under New Expenses (Equator Invoice Module) are dedicated only for backup for Equator Workflow for Field Services. Field Services Vendors may not use any of these reason codes (or any others viewable within Equator) without the written approval from Fannie Mae Field Services Management.

Category	Reason Code Name
Maintenance	Above Ground Pool Removal
Maintenance	Field Services Monthly Mnt Fee
Maintenance	Debris Removal – Interior / Exterior
Maintenance	Initial Clean Interior
Maintenance	Landscaping – Mulching/Weeding
Maintenance	Landscaping – Pruning/Shrub Trmg
Maintenance	Landscaping – Tree Removal
Maintenance	Lawn Care Over An Acre – Initial
Maintenance	Misc – Carpet Cleaning
Maintenance	Misc – Periodic Property Cleaning
Maintenance	Misc – Power Wash
Maintenance	Misc – Removed Carpet
Maintenance	Pool Securing – Drain/Secure/Cover
Maintenance	Roof Work – Tarped Roof
Maintenance	Sheetrock Removal
Other Fees and Expenses	Other

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Status Code Definitions

The following are status codes found in Equator when running reports to determine where expenses are in the Equator process for payment. For further information or direction, contact the Field Services Specialist.

Status Code	Status Code Description	Definition	Where is the expense?
3	**NEW**	New expense or New (Approved) Pre-Approval submission.	Outstanding
5	**PRE-APPROVED**	Expense that requires approval from the business before work is started.	Pre-Approval
7	**PENDING REVIEW**	The expense has broken a rule and is now assigned to the business queue for review of the expense. Business Unit Management is reviewing.	Outstanding with Business Unit
8	**ASSIGNED REVIEW**	The expense has broken a rule and is now assigned to the Field Service Specialist queue for review.	Outstanding with Business Unit
13	**SUBMISSION REJECTED**	Expense has been reviewed and rejected by the business.	Decisioned by Business Unit
17	**SUBMISSION APPROVED**	The expense does not break a rule and automatically approved by the system.	Decisioned by Business Unit
18	**SUBMISSION APPROVED**	The expense broke a rule and has been reviewed and approved by the business.	Decisioned by Business Unit
19	**PENDING PAYMENT**	Fannie Mae is waiting for the expense to be reviewed by the processing team for a final decision.	Decisioned by Business Unit and now in Accounting
20	**PAID**	Expense reviewed and approved for payment by Accounting. Fannie Mae has processed the check (or ACH) for the expense.	Processed by Accounting
29	**DENIED**	The expense went through final decisioning and Fannie Mae rejected it. To view the rejection reason and explanation, review the Notes section of the expense. If you are confident the expense is payable, you will need to restart the process. Follow the instructions given for resubmission. If you do not see a reason, contact the Field Services Specialist.	Processed by Accounting
34	**PRE-APPROVAL CANCELLED**	Cancelled Attempted Pre-Approval.	Pre-Approval
35	**PRE-APPROVAL DENIED**	Attempted Pre-Approval Denied.	Pre-Approval
36	**SUBMISSION CANCELLED**	Cancelled before decisioned.	Pre-Approval

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Expense Inquiries

Inquiries about expenses should be directed to Field Services Specialist or directly to Expense Reimbursement depending on the expense status or situation. Expense Reimbursement utilizes a system called the *Inquiry Response Tool* (IRT). The intent of IRT is to address questions about *pending or previously decisioned* expenses. IRT is not intended to replace your Field Services Specialist's role in answering claim *submission* procedures. IRT can be accessed at http://fanniemae.decisionreadysolutions.com.

Additional set-up instructions are provided outside of this Guide.

The following table should be used as a general guideline; however, it may not fit all situations.

Status Code Description	Who to contact with questions?
PRE-APPROVED	Business Unit
PENDING REVIEW	Business Unit
ASSIGNED REVIEW	Business Unit
SUBMISSION REJECTED	Business Unit
SUBMISSION APPROVED	Business Unit
PENDING PAYMENT	Expense Reimbursement
PAID	Expense Reimbursement
DENIED	Expense Reimbursement
PRE-APPROVAL CANCELLED	Business Unit
PRE-APPROVAL DENIED	Business Unit
SUBMISSION CANCELLED	Business Unit

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Refunding Fannie Mae

In our efforts to strengthen the Expense Reimbursement Process, Fannie Mae reserves the right to perform backend audits to review services and expenses reimbursed.

In the event Fannie Mae seeks reimbursement for services not performed or through any overpayment to the Field Services Vendor, the Field Services Vendor must take all steps necessary to provide the refund payment to Fannie Mae within three (3) days of notification or identification.

All refunds to Fannie Mae must be made via wire transfer or check. Fannie Mae does not accept ACH payments.

Wire Transfer Instructions

The following information pertains to submitting a wire transfer when providing a refund to Fannie Mae. The Field Services Vendor must include all required information in the requested field format. Failure to do so will delay the processing of the remitted payment.

ACCOUNT INFORMATION	
Account Name	FNMA NYC
ABA Routing Number	021039500
Beneficiary Account Number	169232420
REQUIRED FEDWIRE FIELDS **(Be sure to provide data in the correct fields)**	**REQUIRED INFORMATION** **(Be sure to include all required information)**
OBI Row 1 – Originator to Beneficiary Information (35 characters limitation)	169232420 and Receipt Code: 322
OBI Row 2 – (35 characters limitation)	Ten Digit Fannie Mae Loan Number and REO Case ID
OBI Row 3 – (35 characters limitation)	Property Address and Zip
OBI Row 4 – (35 characters limitation)	Remitter Contact Information (Name and Phone Number)

When sending multiple payments on a wire, the Field Services Vendor must email the payment detail breakdown in Excel format. Failure to do so will delay the processing or result in a return of the remitted payment. Email the detail to: FannieMae_REO_Receipts@fanniemae.com.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Submitting Manual Check Instructions

If Field Services Vendor is submitting a check directly to Fannie Mae, send the check to:

Regular Mail:		**Overnight Mail:**
P.O. Box 277672 Atlanta, GA 30384-7672	or	6000 Feldwood Road LB 277672 College Park, GA 30349

The check remittance should include the ten-digit loan number, REO case number, and receipt code of 322. If submitting multiple payments on a check, the Field Services Vendor must email the payment detail breakdown in Excel format.

Email the Excel detail to: FannieMae_REO_Receipts@fanniemae.com and include the Field Services Vendor's check number and total check amount. Failure to follow all instructions may delay the processing or result in a return of the remitted payment.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Section 11: Definitions



© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Glossary of Terms

Broker Sign-Off (or BSO):
The checklist used by the Listing Agent to verify and confirm that all Services on a property assigned to a Field Services Vendor under applicable work orders have been satisfactorily completed.

CFK (Cash for Keys) or RA (Relocation Assistance):
The program under which Fannie Mae arranges for payment to occupants of a property in exchange for vacating the Property and relinquishing the keys to the property.

Completion:
The date and time specific Services under a work order are completed, as approved and documented in Equator.

Emergency Services:
Services undertaken to reduce eminent risk to a Fannie Mae property.

EFR (Excessive Fee Request):
A request for payment by the Field Services Vendor through Equator in excess of the amount previously approved by Fannie Mae for the applicable Service.

Field Service/Safety Hazard Checklist:
The checklist used by the Field Services Vendor to verify and confirm that all Services to be rendered by Field Services Vendor under a work order for a Property have been satisfactorily completed.

Initial Services:
Services to be performed by the Field Services Vendor when a property is first assigned to the Field Services Vendor under a work order, as described more fully in this Guide.

Listing Agent:
The real estate broker and/or real estate agent for a property.

Notification:
The notice by Fannie Mae to the Field Services Vendor that a property has been assigned to the Field Services Vendor for the performance of Services.

Ongoing Services:
Services to be performed by Field Services Vendor on a property assigned to the Field Services Vendor after Initial Services have been completed, as described more fully in this Guide.

Personal Property:
Any items remaining that have a garage sale value (GSV) more than $500 ($700 California) or potential sentimental value, unless the property has gone through the legal process and items declared eligible for removal.

Property (or REO Property):
A single family or multi-unit properties (as defined in the Agreement) with respect to which Field Services Vendor performs Services under work orders issued.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Property Maintenance Services (or Services):
The Services performed by the Field Services Vendor pursuant to work orders issued.

Quality Control (or QC) inspections:
Inspections performed on a property by Field Services Vendor and/or its subcontractors, Fannie Mae employees, and/or third party inspectors of the Services performed on a property by the Field Services Vendor.

Service Level:
A measurable completion schedule or other performance standard that Field Services Vendor is expected to meet in performing and reporting Services.

System of Record:
The electronic project management system used by the parties to describe and agree to Services and Deliverables for each property assigned by Fannie Mae and for the Field Services Vendor to report on the status of performance and completion of the Services and Deliverables. The System of Record Fannie Mae utilizes is Equator.

Winterization, De-Winterization and Re-Winterization:
All steps necessary to maintain and protect a property from damages caused by changes in temperature associated with changes in seasons, including, without limitation, steps to prevent the freezing or breakage of or damage to the plumbing system.

© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

Section 12: Addendum



© 2022 Fannie Mae. Fannie Mae Confidential and Proprietary. Not for External Publication.

HomePath® by Fannie Mae

Field Services Checklists

Initial Services and Monthly Interior Services Checklist

Fannie Mae expects each property to look its best at all times and be in "market ready" condition. The steps below are all required by Fannie Mae and expected to be performed and maintained by the Field Service Company at each property:

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 Areas/Bedrooms/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
- Interior windows clean, window sills wiped off
- Door frames free of dust
- Fireplace cleaned out (if applicable)
- Ceiling fan blades clean
- Closet floors swept/mopped or carpet vacuumed

Kitchen:
- Sink cleaned
- Stove/oven, microwave, dishwasher, refrigerator cleaned (inside and out). Appliance not to be removed without Agent permission and documentation.
- Floor swept and mopped
- Interior windows cleaned, window sills wiped off
- Counters clean
- Cabinets and drawers cleaned and debris removed
- Cobwebs removed from corners/ceiling
- Baseboards, walls wiped down
- Light fixtures, switch and outlet covers wiped down
- Ceiling fan blades clean

Bathrooms:
- Floor swept/mopped or carpet vacuumed
- Cobwebs removed from corners/ceiling
- Baseboards, walls wiped down
- Light fixtures, switch and outlet covers wiped down
- Interior 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:
- Free of all debris

Garage/Porches/Deck Areas/All Paved Surfaces:
- Swept free of debris
- All leaves, sticks, and any other debris removed
- Cobwebs removed from corners/ceiling, if applicable

Additional Items:
- Remove all servicer stickers and notices at initial services.
- Cover offensive interior graffiti.
- Ensure sump pump check valve is operational.
- Replacement of inoperable sump pump.
- Replacement of any missing, damaged or non-functioning light bulb.
- Ensure all smoke and CO detectors are not chirping and have batteries.
- Ensure all safety issues are addressed (see Safety Hazard Checklist).
- Provide service-dated air fresheners in all wet areas (bathroom, kitchen, laundry room, etc.).
- Provide mosquito prevention product to inoperable pools, standing, and/or stagnant water found at properties.
- Provide moisture control product in basements.

Listing Agent Checklist

When performing weekly property inspections, Listing Agents are expected to follow all Listing Agent-related items including:

- Ensure entire property is secure and locked, including padlocks on gates and outbuildings, if required.
- Ensure lockbox is present and coded correctly and additional marketing lock-box present.
- Ensure keys are present in lockbox.
- Ensure company signage and HomePath rider are posted and marketing materials are present.
- Perform weekly inspections and include date stamped photos for verification of any condition changes.
- Ensure Utilities are turned on unless not warranted or unsafe to do so.
- Ensure all debris/mailings/door drops are removed from entry way/porch area.
- Confirm interior and exterior maintenance is satisfactory.
- Follow all expectations as indicated in the Fannie Mae REO Sales Guide.

Safety Hazard Checklist

When performing services (initial and ongoing) on all Fannie Mae properties, each Field Service Company is asked to immediately check for common safety hazards that may be found in the interior or exterior. Field Services Companies are to ensure these hazards are identified and resolved. Common safety hazards the Field Service Companies are asked to remediate include:

Windows/Doors:
- Remove any broken glass.
- Secure and/or clear board any exposed windows or openings.
- Replace all missing/broken exterior doors.

Electrical Items:
- Secure or replace missing or damaged switch plates or outlet covers.
- Replace missing electrical panel covers.
- Cap all exposed wiring.
- Replace missing, broken or non-functioning light bulbs (includes décor bulbs).
- Secure loose light fixtures and ceiling fans.

Stairways:
- Replace or secure missing or broken steps.
- Replace or secure missing or loose handrails.

Floors:
- Replace or secure missing floor vent covers or open holes.
- Remove or secure all indoor trip hazards.
- Remove exposed carpet tack strips and nails.

Porch/Deck/Patio:
- Replace or secure missing or loose steps.
- Replace or secure missing or loose handrails.

Exterior:
- Fill large, open holes in ground with dirt.
- Repair any trip hazards (wiring or similar items at low level).
- Replace missing, broken or non-functioning light bulbs on first level of the exterior of the property.
- Replace missing/broken light fixtures at all exterior entries to property.
- Provide minor gutter repairs, minor deck repairs, paint over exterior graffiti, and reattach hanging shutters, when needed.
- Ensure perimeter fence is stable and all gates are locked. Provide minor fence repairs. Replacing fence is a bid item.

Pool/Spa:
- Ensure hot tub/spa is drained and covered if no fence is present. (This is a bid item.)

Interior/Exterior Wall:
- Remove all hooks and/or nails from doors, walls or ceilings within 8 feet of ground.
- Secure loose cabinets, cabinet doors, drawers or countertops.

Winterization (during season):
- Post appropriate winterization stickers and zip tie the water shutoff valve.

Additional Items:
- Cap exposed gas and/or water lines with correct type of cap and cap size.
- Install battery-operated CO and smoke detectors (per local code).
- Strap water heaters (where state or local ordinances apply).
- Secure out-buildings with padlock, if missing.

Exterior Services Checklist

Fannie Mae expects each property's exterior to be in compliance with local codes and ordinances year round, as well as the exterior to look its best to remain competitive in the market. Exterior services include:

- Removal of trash/debris.
- Cut grass and remove clippings from sidewalks, driveways and lawns (front, back, and sides).
- Knock down, remove, and treat weeds as needed in all rock-scaped areas.
- Trim weeds/overgrowth from fence lines, foundation of home/other structures, driveways and flower beds without damaging existing plants or flowers.
- Edge driveways, walkways and sidewalks.
- Remove all non-decorative vegetation attached to structure (including hanging vines).
- Trim all shrubs and small ornamental trees on entire property to appropriate levels for the structure, and ensure overgrown shrubs are trimmed from all exterior entrances and walkways.
- Remove all shrub and grass clippings, fallen leaves, dead shrubs/plants/small ornamental trees from the property.
- Clear all walkways and sidewalks of clippings and dirt.
- Ensure all debris/mailings/door drops/cobwebs are removed from all entry ways/ porch areas.
- Ensure all real estate signage is properly secured and showing appropriately.

NOTE: Agents must direct and provide approval to the Field Services Company on all properties with greater than one (1) acre of lawn on the frequency of service needed for the acreage.

Snow Removal Checklist

Fannie Mae expects all snow removal to be in compliance with all local codes and ordinances. Snow removal service includes:

- Remove snow/ice from all entries and paths to the property.
- Remove snow/ice from steps, driveway, and walkways, including sidewalk in front of property and ensure access to parking area (garage, carports, etc.). Snow/ice may not be pushed up to the property or garage blocking access.
- Remove snow/ice from access area to oil/propane tanks if present.
- Apply salt or melting agent on all cleared areas including steps, driveway, and walkways, including sidewalk in front of property.

© 2022 Fannie Mae. Trademarks of Fannie Mae. For Fannie Mae purposes only.