



Altisource[®]

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PFC Initial Services Guidelines

Property Preservation and Inspection
July 2015

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PFC Initial Services Overview

- As the preservation vendor assigned to the territory, vendor is responsible for all assets being maintained to customer and client expectations
- Preservation work must meet HOA standards, neighborhood norms and local codes
- All properties are to be maintained so as to pass a Regional Field Service Manager (RFSM) field inspection
- Securing includes the entry door lock and lock box, pad locks for out buildings and fence gates as well as properly installed boarding
- Sources of moisture inside the house are to be remediated or repaired
- All sump pumps are to be working within 15 days from securing
- In -Ground pools are to be covered with ASTM safety covers within 15 days
- Above ground pools and spas are covered with a tarp
- Debris is defined as deteriorating materials which devalue the asset if left
- No personal property is to be removed
- Yard grass, trees and shrubs are to be in comparable condition as surrounding neighborhoods
- Discoloration is to be managed to minimize growth and remediated timely

Timing of Services

- You will receive the Knob Lock and Lock Box orders *at the same time*
- The *time of acceptance for the securing orders is changed* from 1 to 2 days to compensate for weekend and holiday schedules and to coincide with arrival of the Initial Services work items *so all work can be consolidated*
- Orders open on *Sunday will have 1 day added* to the SLA
- The *Initial Services will be assigned together within 24 hours* of the securing orders and will include:
 - Initial Property Review
 - Initial Debris Removal with allowable limit up to 60 CY
 - Move Personal Property with allowable limit up to 60 CY
 - Refrigerator/Freezer Cleaning
 - Toilet Cleaning (limit 5)
 - Initial Grass Cut and Gutter Cleaning (during summer months)
 - Winterization (during winter season)
 - Boarding (when required) is pre-approved up to \$1,200.00
 - Pad locks are pre-approved

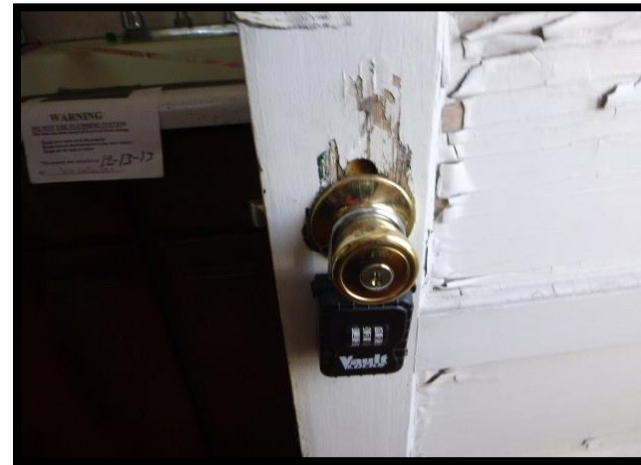
Acceptance window of 2 days allows the vendor sufficient time to schedule work with contractors. SLA calculation commences upon acceptance of order in VMS.

Securing – Lock and Lock Box

Adhere to Secondary Door Securing Policy



Front door has a decorative handle. Avoid securing front doors unless no other option (no side door available and rear door is a sliding glass door). The owner has the right to market the house during PFC and use a realtor's lock box on the front door.



Side door securing was performed correctly installing a knob lock and lock box on the kitchen door.

Vendor is not to secure a property if there is evidence that the house is not vacant/abandoned. In such a scenario, IPR needs to be completed choosing occupancy status as "Occupied" providing sufficient evidence. All initial services will be cancelled and payment will be rendered for the IPR.

Securing - Boarding

Use Pre-Approved Vendor Estimates to board any broken or damaged windows.



Good proof of through-bolted window boarding. Interior and exterior views of the property are preferred.



One window boarded with OSB, the other with plywood – both have through bolts and 2 x 4's to secure.

Securing- Boarding



- The broken glass was not removed from the frame, thus the life safety condition remains
- Broken glass was left on the floor and should have been removed at the time boarding was installed
- There is no through bolting and 2 x 4's installed to secure the window

Debris Removal

Previous Model:

- Exterior and Interior Debris Removal were triggered
- Vendor has an allowable of 7 CY to remove exterior debris
- 3 CY to remove interior debris
- Debris Removal Bid line Item was used

Problematic issues: missed SLA's, vendor scores, poor asset appearance in neighborhood, high volume seasonal landscaping code violations issued, bids and pending corrections performance inhibitors.

Debris Removal

New Model:

- Initial Debris Removal is Standard Line Item with modifiable quantity feature – 5 Days SLA
- Initial Debris Removal Line Item will be used for both interior and exterior debris
- Vendor can remove up to 60CY of debris in the Initial Debris Removal work item
- Debris Removal Up to 5CY is pre-approved Line Item that can be used to remove incidental debris while performing grass cuts at the property – limited to twice a month
- New Personal Property Declaration forms – to protect vendors against claims
- Opportunities: Decrease Proposal requests and BIDS for Debris Removal,

Category Name	Line Item Name	Unit of Measurement	SLA	Pricing Type	Work Type	Price
Initial Services	Initial Debris Removal	Cubic Yard	5	Standard	Non Pre-approved	\$23.27
Landscaping	Debris Removal Up To 5CY	Cubic Yard	5	Standard	Pre-approved	\$23.27

Declaration Forms

- Available for debris, appliance and carpet removal
- Debris and appliance removal: During initial services
- Carpet removal: At time of discoloration remediation
(Declaration forms can be located in the VMS Document Repository/Forms Folder)

Debris Removal Declaration					Altisource®
Property Address:				Date:	
Property ID:					
ITEM	REASON				
Please indicate the reason that the items were identified as debris. Select all that apply.	Pest Infestation	Bodily Waste (Animal or Human)	Saturated and cannot be dried	Discoloration, mold, or mildew that cannot be cleaned	Other
Beds and mattresses					
Furniture (dressers, tables, etc.)					
Upholstered furniture (couch, chairs, etc.)					
Clothing					
Electronics					
Toys, bikes, swingset, etc.					
Lumber, building materials, etc.					
Installed flooring					
Ceiling, drywall or insulation					
Other:					
I certify that all items removed as debris were potential life / safety concerns or hazards to the property.					
Vendor Company Name:			Name of the Vendor:		

Initial Debris Removal Line Item

- The Initial Debris Removal order will be issued at 1 CY quantity with initial services
- Vendors will have the ability to change the quantity from 1 CY up to 60 CY according to the volume of debris which is actually removed and supported with documentation
- If there is no debris to remove, the vendor should update the communication log and have the order cancelled. Absence of debris should be supported by clean photos of interior and exterior of property in IPR order
- Debris removal is limited to 60 CY in this order in an attempt to minimize bidding
- Volumes greater than 60 CY of deteriorating materials will require a Vendor Estimate to be submitted prior to receiving approval

After work photos of clean interiors and exteriors are mandatory for work submission.

Personal Property vs. Debris



Proper documentation of interior debris requiring removal that is above the allowable amount.



These unattached doors are stacked in a hallway. If doors were in good condition, they would be considered personal property. These have mold on them and should be considered interior debris and a life safety hazard. Vendor can move to garage when in doubt.

Personal Property vs. Debris

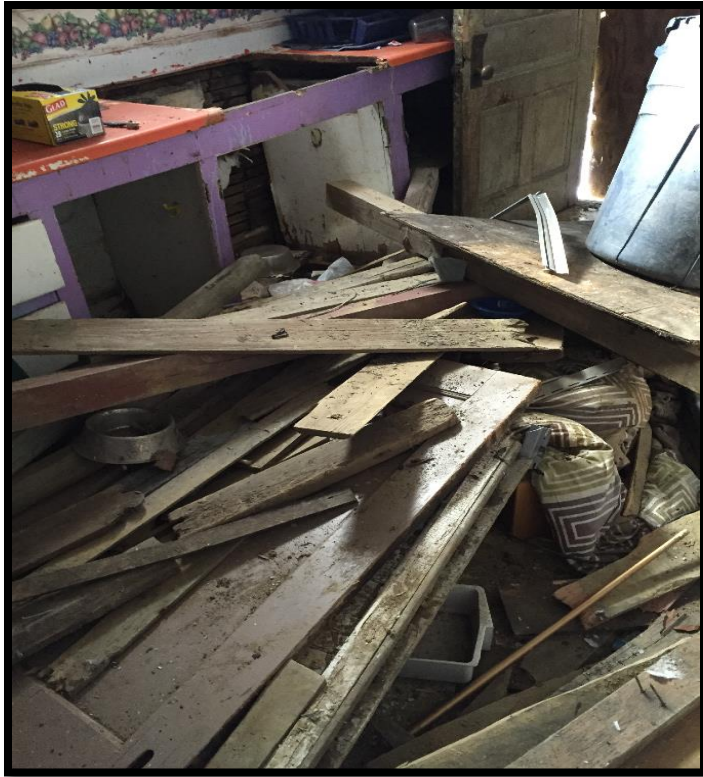


This range is missing parts and is covered with grease which draws bugs and roaches creating a life-safety condition. Removal would be appropriate.



The clothing and miscellaneous items on the hall floor are a tripping hazard and pest nuisance. In both situations this is interior debris and should be removed to offsite landfill.

Personal Property vs. Debris

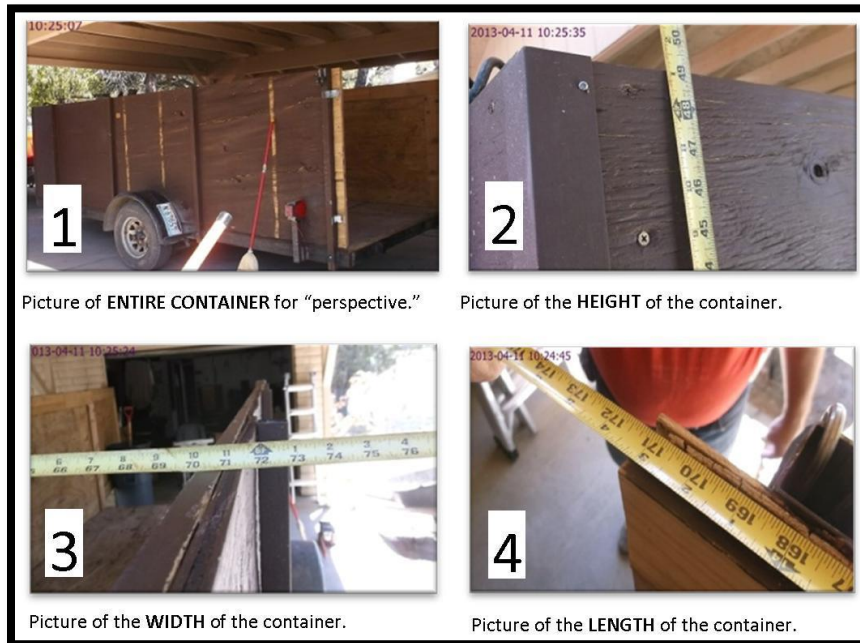


Loose lumber is considered valuable by owners and should be stacked neatly using a *Move Personal Property* work item.

Broken and rotting boards must be documented with photos and comments.

Documenting Debris Removal

In order to provide “proof of volume” of the container, you must submit photographs with legible measurements that are labeled to identify each load.



Picture of ENTIRE CONTAINER for “perspective.”

Picture of the HEIGHT of the container.

Picture of the WIDTH of the container.

Picture of the LENGTH of the container.

Initial Grass Cut

- Issued during the summer grass cutting season as defined by state rules
- Vendor can submit a Vendor Estimate when tall grass needs to be cut in off season
- Vendors are to utilize standard price Vendor Estimates for tall grass cuts above 12 inches
- Edge and trim the walkways and hard surfaces like driveways and patios, fence lines and concrete foundations
- All grass clippings are to be bagged and removed from property
- Pick up small debris like soda cans, bottles, wrappers or newspapers, etc...
- Create Vendor Estimates for additional tree trimming, dead limb removal, reduction in height and size for overgrown landscaping
- Remove exterior debris and use Pre-approved *Move Personal Property* work item to move remaining items in yard into a neat pile in the shed or back yard
- Process hazards using a separate Vendor Estimates

Interior Work- Refrigerator Cleaning



In this example, the food should be removed from both refrigerator and freezer.

Vendors should attempt to clean all refrigerators. In the event that the condition is too bad to clean and requires removal from the property, the vendor must provide after cleaning attempt photos in order for Altisource to determine if the appliance can be removed. Make a notation of bug infestation at motor area when appropriate.

If there is no appliance to be cleaned, request the order to be cancelled. Absence of appliance should be supported by full kitchen view photos submitted in IPR.

Interior Work- Refrigerator Cleaning

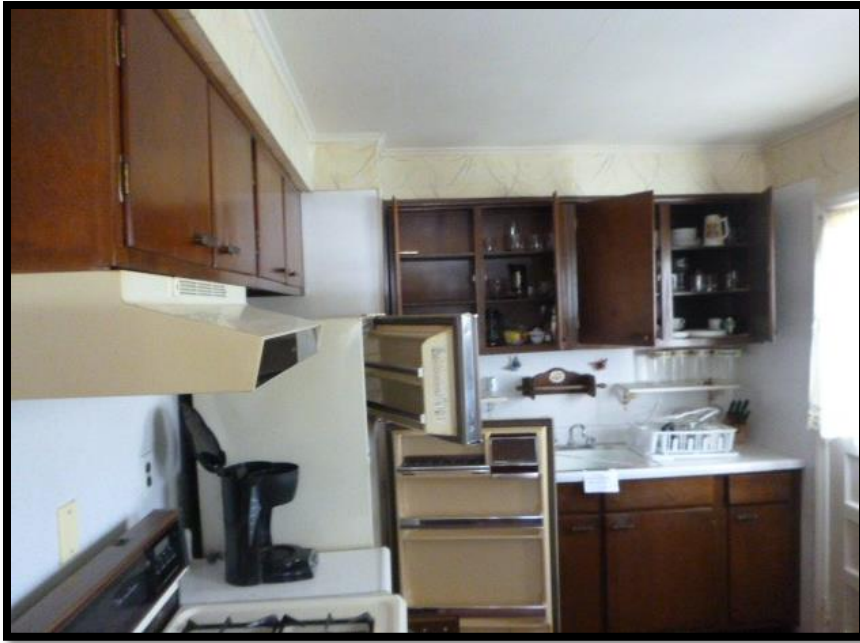
Good progress photos of removing food and wiping inside of refrigerator.



Leave the doors open after cleaning.



Interior Work- Refrigerator Cleaning



The kitchen shows no discoloration and should not have anything moved.



A great example of removing food from the refrigerator and cleaning it.

Interior Work- Moving Personal Property

- This is a pre-approved Line Item
- The quantity limit has changed from 10 CY to 60 CY
- In rooms where discoloration treatment is needed all furniture and personals are to be moved to the center of the room and covered in plastic
- Clear tape measurement photos must document the length, width and height in each location
- Document all rooms (where personals have been moved) individually and label accordingly (minimize claims)
- Do not move interior personal items to the exterior of the property



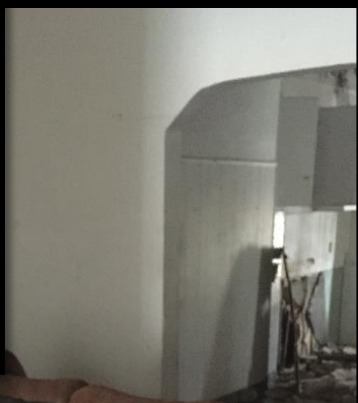
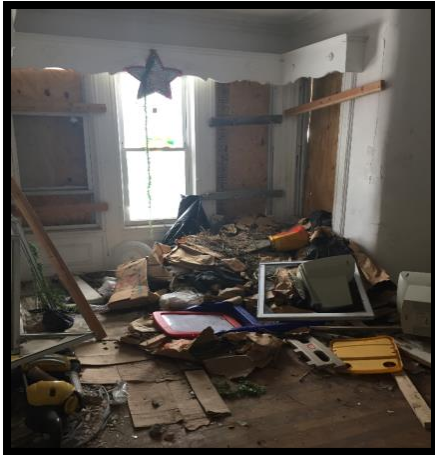
Interior Work- Moving Personal Property



Would this condition qualify asset as Occupied?

This interior is in picture perfect condition and should be fully protected. Any work performed should utilize drop cloths and site protection. Any work performed must include full cleaning removing all debris and drop cloths. All rooms must be fully documented with photos and a recommendation for utility activation should be made to Altisource in the event utilities are turned off.

Interior Work- Moving Personal Property



The couch to the left is damaged and is debris. Surrounding interior conditions determine this property to have been ransacked and vandalized. The couch in the photo above is clearly personal property

Interior Work- Photo Documentation



All personal property being removed in boxes require a photo of the inside of the open box.



Broom sweep or vacuum after *Debris Removal*. Provide full room views when done.

Light Density Discoloration Remediation

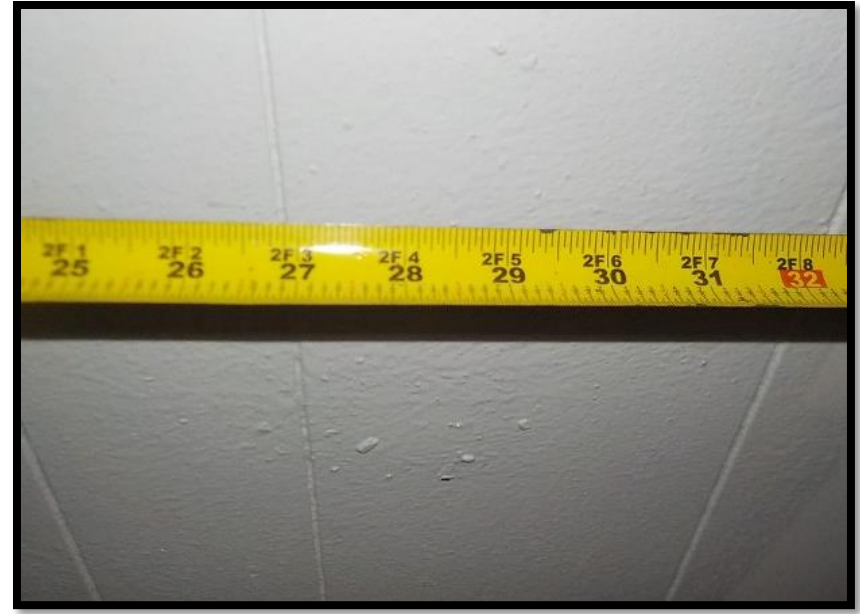


Provide close up and full room views of discoloration.



Spray with antimicrobial solution after documenting with photographs: while still on site completing the *Debris Removals* and *Move Personal Property* work items.

Light Density Discoloration Remediation



The contractor completes the work by measuring the square feet of the area remediated and provides a close up view clearly showing the length, height and width to ensure easier understanding by the reviewer who approves the work for payment.

Toilet Cleaning

- Toilet Cleaning work items are sent with the initial services
- Limit of (5)
- These are required in order to properly winterize the property
- These are required in order to prevent toxic vapors from entering the house by keeping water in the p-trap
- Photos of toilets are to be provided in the IPR if the work order is requested to be cancelled



Winterizations



- Vendors are to winterize the property according to the state schedule between September and April as part of the initial services.
- *Dry Winterization* orders will be issued by default with initial services in order to allow vendors to perform over 90% of the winterizations more efficiently by combining multiple preservation services at the same time reducing redundant trips.
- Vendors will manage other winterizations through cancellation of the “*Dry*” order and use of pre-approved vendor estimates for *Wet*, *Steam* and *Radiant*.

Non-Standard Priced Work

Any life safety conditions need to be identified and processed through non-standard price work flow utilizing XactPRM.



Example:

- Life safety condition at stairs
- Not passable, dangerous
- Requires immediate repair at time of initial services as a Vendor Estimate and Initial Property Review (IPR) fulfillment
- Vendor estimate to include step treads and riser being replaced
- Peeling paint to be scraped off wall prior to discoloration treatment
- Discoloration to be remediated

In-Ground Pool Covers



- ASTM safety covers are installed on FHLMC and Conventional in ground pool assets by the national vendor identified in the Initial Property review (IPR)
- Altisource requires immediate fence and gate securing, use pre-approved pad lock line item