Welcome To Safeguard
Thank you for applying to work as an independent contractor for Safeguard Properties. We are one of the fastest growing companies in Ohio. We attribute this growth directly to our firm belief that “Safeguarding our clients’ interests” defines who we are. Safeguard demands the same level of commitment from all its representatives.

Mission Statement

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

“Customer Service = Resolution.”

Robert Klein, Founder and Chairman of the Board

Contents
Mission Statement ........................................................................................................... 2
Welcome To Safeguard ................................................................................................... 7
Safeguard’s Role .............................................................................................................. 7
Your Reference Guide ...................................................................................................... 7
<table>
<thead>
<tr>
<th>Topic</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reporting Property Condition</td>
<td>13</td>
</tr>
<tr>
<td>Reporting Utilities</td>
<td>13</td>
</tr>
<tr>
<td>Volt Stick Photos</td>
<td>13</td>
</tr>
<tr>
<td>Types of Inspections</td>
<td>15</td>
</tr>
<tr>
<td>Field Inspections (FI) Orders</td>
<td>15</td>
</tr>
<tr>
<td>No Contact Inspections – FINC Orders and Bankruptcy FIB Orders</td>
<td>15</td>
</tr>
<tr>
<td>FEMA Disaster Inspections</td>
<td>15</td>
</tr>
<tr>
<td>Mobile Home Inspections</td>
<td>16</td>
</tr>
<tr>
<td>Contact Attempt Inspections (DF)</td>
<td>17</td>
</tr>
<tr>
<td>Contact with a Neighbor</td>
<td>18</td>
</tr>
<tr>
<td>One Contact Attempt Inspections – DF1 Orders</td>
<td>18</td>
</tr>
<tr>
<td>Door Hanger Best Practices</td>
<td>18</td>
</tr>
<tr>
<td>Multiple Contact Attempt Inspections</td>
<td>20</td>
</tr>
<tr>
<td>DF2 Inspections</td>
<td>21</td>
</tr>
<tr>
<td>DFC Inspections</td>
<td>21</td>
</tr>
<tr>
<td>FIVO Inspection</td>
<td>21</td>
</tr>
<tr>
<td>FIVOC- SCRA Inspections</td>
<td>21</td>
</tr>
<tr>
<td>If contact is made the following must be completed:</td>
<td>21</td>
</tr>
<tr>
<td>If contact is not made by the 5th attempt:</td>
<td>22</td>
</tr>
<tr>
<td>Rush Orders</td>
<td>22</td>
</tr>
<tr>
<td>Sale Date Inspections</td>
<td>23</td>
</tr>
<tr>
<td>25-30 Day Inspections</td>
<td>23</td>
</tr>
<tr>
<td>Vacancies</td>
<td>23</td>
</tr>
<tr>
<td>Damages</td>
<td>25</td>
</tr>
<tr>
<td>Secure State</td>
<td>25</td>
</tr>
<tr>
<td>Personals</td>
<td>26</td>
</tr>
<tr>
<td>Debris</td>
<td>26</td>
</tr>
<tr>
<td>Pools and Hot Tubs</td>
<td>27</td>
</tr>
<tr>
<td>Advise Swimming Pool or Hot Tub Checklist</td>
<td>27</td>
</tr>
<tr>
<td>Vacant Interior Inspections</td>
<td>27</td>
</tr>
<tr>
<td>Damages and Utilities</td>
<td>27</td>
</tr>
<tr>
<td>Sump Pumps</td>
<td>27</td>
</tr>
<tr>
<td>Sign in Sheets</td>
<td>28</td>
</tr>
<tr>
<td>No Access Interior Inspections</td>
<td>29</td>
</tr>
<tr>
<td>No Lockbox</td>
<td>29</td>
</tr>
<tr>
<td>Inoperable Lockbox</td>
<td>29</td>
</tr>
<tr>
<td>No Key In An Operational Lockbox</td>
<td>29</td>
</tr>
<tr>
<td>Inoperable Key For An Operational Lockbox</td>
<td>29</td>
</tr>
<tr>
<td>Partial Vacancies</td>
<td>30</td>
</tr>
<tr>
<td>REOINT</td>
<td>30</td>
</tr>
<tr>
<td>Commercial Inspections</td>
<td>30</td>
</tr>
<tr>
<td>Insurance Loss Inspections</td>
<td>31</td>
</tr>
<tr>
<td>Insurance Loss Process</td>
<td>31</td>
</tr>
<tr>
<td>Points to Remember</td>
<td>32</td>
</tr>
<tr>
<td>PSP1 Inspections</td>
<td>33</td>
</tr>
<tr>
<td>PSP2 Inspections</td>
<td>33</td>
</tr>
</tbody>
</table>
Safeguard’s Role
Safeguard Properties was established in order to service the needs of the mortgage servicing industry nationwide. In general, we are the client’s eyes and ears at their properties. Safeguard helps our clients fulfill their loan servicing requirements. Our responsibilities include keeping our clients advised of the property condition, verifying occupancy and establishing contact with the borrower, when necessary.

Your Reference Guide
This reference guide explains our services. It also presents our Inspector guidelines and job requirements. In order to be an Inspector, it is necessary to understand and follow all the guidelines in this reference guide, so please read it thoroughly. We realize you may be associated with other servicing companies but we expect all contracted work be completed in the Safeguard way.

Inspector Requirements
The following section details the characteristics a Safeguard Inspector needs in order to be successful. Safeguard is a unique company that requires specific procedures be followed in order to satisfy our clients. The following requirements will help you fulfill our client obligations:

**Note:** Please keep a professional attitude and demeanor; this includes completing the inspections without having a child or minor with you.

Attitude
The most important characteristic of a Safeguard Inspector is that of a professional attitude. It is extremely important that your demeanor always be calm, courteous, polite, and, above all, professional even when borrowers are impolite and/or hostile. If you occasionally encounter a hostile borrower, immediately apologize for the disturbance and leave the property. Failure to follow these procedures will be one basis for immediate termination of an Inspector’s relationship with Safeguard Properties.

E & O Insurance
All Field Inspectors are required to purchase Contractor/Inspector Liability Insurance from one of three approved companies prior to receiving contracted work from Safeguard.
Properties requires Inspectors to carry total limits of no less than $1,000,000 Errors and Omissions coverage.

Reasons to Carry This Insurance
The examples below illustrate the need for Errors and Omissions Insurance coverage for Field Inspection Subcontractors:

- Someone is injured: You fail to report a hazardous condition (i.e. broken steps) at the and, as a result, someone hurts themselves.
- Damages occur: You reported a property as occupied when it was actually vacant and damages occur (i.e. tree fell through roof, mold is growing or flooding occurs).
- A violation is posted: You fail to report a violation posted for debris/grass which may cause you to be responsible for the cost to abate the violation.
- Homeowner’s Insurance cancellation: You report the property as vacant when it was actually occupied. The Homeowner’s Insurance may be cancelled because of this. You may be responsible for the loss not covered due to the mortgagor not having insurance (flooding, fire or theft) or for the cost to reinstate the insurance.
- A subcontractor performs the contracted work: Although you may subcontract work, it is important to keep in mind that you are still responsible for all guidelines provided in this reference guide.

Types and Amounts of Insurance Required
Safeguard Properties Management, LLC (“Safeguard”) has contracts with its clients that require Safeguard and its inspectors to have Errors and Omissions, Non-Owned & Hired Auto Liability coverage as well as Workers Compensation coverage. In order to receive contracted work from Safeguard Properties, vendors must obtain policies from one of the companies listed below:

York Jersey Underwriters http://www.york-jersey.com/
Leonard Insurance http://www.leonardinsurance.com/
Brunswick http://www.brunswickcompanies.com/

In order for Contractors to begin and continue business with Safeguard, Contractors and their subcontractors are required to carry, at all times and at their own expense, the following minimum INSURANCE COVERAGE:

1) Errors & Omissions’ in the amount of $1 million per occurrence/$1 million aggregate covering:
   a. Residential property inspections
   b. Delinquent borrower interviews
   c. Commercial property inspections
   d. Insurance loss inspections
   e. Eviction services
   f. Property preservation inspections
   g. Property preservation estimates
   h. Property preservation services (including but not limited to REO services)
   i. Property repair estimates
   j. Property rehabilitation services
   k. Merchant site verifications
Note: Safeguard understands that all of the services listed above may not be completed by inspectors. This is a general list and is meant to be informative only.

2) Automobile Liability, including bodily injury liability, property damage liability, and uninsured motorist coverage, for all owned, non-owned and hired vehicles, in the amount of $1 million combined single limit.
3) Employer’s Liability Insurance with limits of $1 million per occurrence.
4) Workers’ Compensation as provided by statute.

Indemnification
Please be advised that the failure to obtain and maintain the required insurance explained above may, at Safeguard’s sole discretion, jeopardize your receipt of contracted work from Safeguard.

In addition, Inspector agrees to indemnify, defend, and hold harmless Safeguard against all claims, liabilities, costs and expenses (including, without limitation, court costs and attorney’s fees) resulting from:
1) Inspector’s (and/or its’ subcontractor’s) failure to obtain, maintain, and timely renew the insurance policies required by Safeguard;
2) Inspector’s failure to name Safeguard Properties Management, LLC as an additional insured under Inspector’s insurance policies; or
3) Any of Inspector’s subcontractors placing a lien on any property for which they performed contracted work on Inspector’s behalf for Safeguard.

Tools
In order to complete assignments in a professional manner the following tools will be essential to fulfilling your commitment to Safeguard:
• Desktop or laptop computer
• Mobile E-mail access
• Map of your coverage area
• Mapping software for your computer
• GPS unit
• Car or other form of dependable transportation
• Mobile device that can support INSPI Mobile
• Active Voicemail
• Mobile Device with Flash
• Device car charger/back up batteries
• Inspection Company ID
• Door hangers
• FTV stickers
• Flashlight
• Ruler/Yard Stick/Tape Measure
• Interior sign-in sheets
• Gated community letters
• Blank White Envelopes
Professionalism

It is required that all inspectors appear and act in a professional manner at all times. The following outlines some of the dress code policies. In general clothing should appear neat and inspectors should represent themselves professionally at all times. Never discuss why you are inspecting the property with anyone other than the borrower or spouse, unless special instructions advise otherwise. Be polite and courteous, thank the neighbor for their time, and leave the property if they refuse to offer any information.

Individuals must wear identification badges showing both the individual's name and your company's name or a shirt or uniform displaying your company's name. Each individual should have a company business card to provide neighbors, code enforcement officers, brokers, or police officers upon request.

<table>
<thead>
<tr>
<th>Acceptable Dress</th>
<th>Unacceptable Dress</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Dress Shirt</td>
<td>• Sweat Shirt</td>
</tr>
<tr>
<td>• Sports Shirt</td>
<td>• Jeans</td>
</tr>
<tr>
<td>• Slacks</td>
<td>• Extreme Style</td>
</tr>
<tr>
<td>• Khaki Pants</td>
<td>• Tee Shirts</td>
</tr>
</tbody>
</table>

Media Procedure

From time to time, contractors working on behalf of Safeguard Properties may receive inquiries from the news, media, or encounter media activity on a property where you are working on behalf of Safeguard. In the event of any media inquiry or activity, it is important that you contact your vendor management representative immediately and provide the name, contact information, and the nature of
the inquiry. Vendor management will refer the call to Safeguard’s director of public relations for follow up. Contractors are not authorized to speak to the media regarding properties serviced by Safeguard, or to take a member of the media onto properties serviced by Safeguard. From time to time, contractors may be asked to accompany Safeguard representatives during onsite visits to properties with a member of the media. In these circumstances, contractors will receive a briefing in advance by Safeguard’s director of public relations director to assure that all parties respect privacy and confidentiality requirements.

Regions
A Vendor Account Manager is assigned to work with each inspector in their specific region of the country. The VAM is available to answer questions and guide you through the process of completing inspections. Regular communication with the Vendor Account Manager is essential. Any calls from your vendor account manager must be returned by close of business that same day.

Vendor Account Manager Responsibilities
• Speaks to each inspector when they call Safeguard
• Handles questions regarding work area, pay, or other specific issues
• Calls inspectors regarding issues or contracted work requests
• Communicates with inspectors regarding their timeliness

Note: If an inspector cannot contact their Vendor Account Manager, regarding a loan level issue, they should speak to any VAM. Questions about work area, pay or other specifics should only be addressed with an inspectors assigned Vendor Account Manager.

Field Inspections
This section of the reference guide outlines the various types of inspection orders inspectors may receive from Safeguard.

Note: Photos must be provided for all contracted work completed and all conditions being reported, i.e. if you state there is a car in the driveway to confirm occupancy, there must be a photo of the car.

Inspection Results
All inspections must be submitted through the INSPI2 system the same day they are completed. Upon receiving an order, one of your most important responsibilities is to read the instructions sent with it. These instructions explain how the order should be completed and provide special information sent by the client. Refer to INSPI2’s Information Icon (a blue circle containing a white lower case “i”) for these special instructions. Follow those instructions when completing your order. Failure to do this may result in unnecessary follow up questions being sent to you or even nonpayment. Another responsibility that is imperative when completing an inspection is determining the occupancy status of the property.
Reporting an occupancy status of unknown means you could not determine if the home was occupied or vacant. Based on present conditions at the property, an educated assessment of occupancy should be made. In scenarios where an unknown result is returned, results and photos will be reviewed to validate the unknown result for order closure. Inspectors that report in good faith occupancy as unknown will not be penalized.

The information listed in this area of the reference guide must be included in your update to Safeguard.

1. A description of the house which must include the following:
   - Construction type (frame, stucco, brick, stone)
   - Building type (one story, two story, split level, condo/townhouse)
   - Color

   ![Frame](image1.png) ![Stucco](image2.png) ![Brick](image3.png) ![Stone](image4.png)

   - Estimated value
   - Number of dwellings
   - If asked to inspect a specific unit number, only report the number of dwellings in that unit.
   - Type of garage (attached, detached, etc.)

2. General information about the property
   - Presence of a pool, hot tub or spa
   - Include whether or not securing needs exists, i.e. no pool cover, fence without lock, holes in lanai.
   - Neighborhood condition
   - Exterior condition of the property a property is reported to be in fair or poor condition, photos verifying this finding must be submitted through the INSPI2 system.
   - Status of utilities
   - Please report the status of all utilities (Electric, Gas, and Water)
   - Provide meter information when possible
   - “For Sale” sign information, if relevant
   - The company name, broker name, phone number and listing price
   - When multiple phone numbers exist, enter the second number into the {Comments} section
   - Brief description of personal property or debris

   **Note:** While most of our properties are residential homes, you may be asked to inspect a commercial property. Complete the inspection as requested but select “Commercial” for {Building Type} in the INSPI2 system. Remember to provide the name of the business and any other pertinent information in the {Comment} section of your Inspection Report.

   - Estimated value
   - Number of dwellings
   - If asked to inspect a specific unit number, only report the number of dwellings in that unit.
   - Type of garage (attached, detached, etc.)

   **Note:** You are the eyes and ears of Safeguard’s clients. The information you provide allows our clients to take action to protect their collateral. They need to be informed of everything relevant to the condition of the property immediately.
Reporting Property Condition

When reporting property condition the below chart should be used as a guide to determine whether the home fits best as Good, Fair, or Poor condition.

### Reporting Utilities

**Volt Stick Photos**

In order to properly identify if electricity is on at a property, a volt stick must be used. Volt sticks are pen-sized instruments used to detect electricity and are a required piece of equipment for all inspectors.

**Exterior**

- When possible tests should be conducted with the volt stick directly touching the electric meter.
- If the meter is not accessible then an exterior outlet may be used.
- If exterior outlets do not exist, some exterior light fixture bulb housings will provide signal if power is on.
- Cables running to outside A/C Units are also a reliable location.
- For an exterior vacant, your test may not be a true reflection of the utility status, if shut off at the breaker. However, this is where your photos will support your attempts based on the access you have.

**Note:** The volt stick must be touching the meter, if the volt stick is just being held up in the air the order will not be paid. See below picture for example where the meter is not being touched.
Interior
• If there is a sump pump, ensure that the sump pump has power running to it by testing the outlet. Additionally, you must still lift the float to ensure it works.
If there is a dehumidifier, ensure that the dehumidifier has power running to it by testing the outlet.
• The best place to test for voltage is at the electrical panel if there is no sump pump, power running to the sump pump, no dehumidifier or no power running to the dehumidifier.
• If a winterization sticker is present on the box, do not compromise it. Attempt alternate testing shown in the 2nd image below.
Types of Inspections
This portion of the reference guide describes the different types of inspections you may encounter as a Safeguard Properties Inspector.

FI- Field Inspections
All Safeguard orders possess an inspection code. The most basic, and prevalent, type of inspection you will receive is an FI. This Field Inspection Order involves going to the property and verifying the occupancy status of the house. You are required to complete a door knock. If no one is available at the property, check the property thoroughly to confirm the occupancy status and look for damages/adverse conditions. When you are able to contact someone at the property, like a neighbor, never discuss information concerning the status of the loan unless instructed to do so by the client. Keep in mind that Safeguard’s clients request inspections for many reasons, not just because a loan may be in some type of delinquency. Often, the sole purpose is to advise our client of the occupancy status and property condition. Try to obtain the name of the tenant as well as to whom the tenant pays rent when the property is tenant
occupied. Never mention delinquency or any other information to the tenant. Thank uncooperative tenants for their time and leave the property immediately.

Caution: Under no circumstances should you perform “drive-by” inspections on properties. Safeguard requires Inspectors to complete thorough property inspections. These inspections cannot be accomplished from the inside of a car.

FINC and Bankruptcy FIB Orders - No Contact Inspections
A no contact inspection is ordered when the client needs to confirm the occupancy status of a property, but for either legal or procedural reasons cannot actually contact the borrower. Occupancy must be determined visually without using a drive-by inspection approach. Walk by the property and if the home is vacant indicate how occupancy was verified (no furniture on site, tall grass, an accumulation of papers/mail, the home is unsecured). You can contact utility companies for both type of inspections. You can make contact with neighbors on FINC orders for information gathering only. For FIB inspections you cannot make contact with neighbors or other inhabitants at or near the FIB inspections. Do not approach or secure a property that is unsecured when you are completing a bankruptcy inspection. Instead, advise why it is unsecured and enter this information on the inspection report sent through the INSPI2 system. Take photos of the open doors and windows as well. For these types of orders on gated communities or high rise buildings, you should never be standing directly at the unit door. If you are standing in front of the unit door, this is showing the clients that you are attempting direct contact. Please do not go any further than the lobby and do not make any contact while you are inside if applicable.

Caution: It is never acceptable to walk onto or enter a property in bankruptcy or no contact inspection.

FEMA Disaster Inspections
When a disaster occurs resulting from hurricane, flood, wildfires, earthquakes, etc., FEMA may declare the area to be a disaster. Mortgage servicers are required to order inspections on their properties to determine the extent of damages. This allows the servicer to make a decision regarding how to best protect its affected properties. Disaster inspections are easily recognized on the INSPI2 program as they are designated by the last three letters of the contracted work code ending in either FEM or KAT. These inspections require detailed information regarding damages to the property and the area as well. Included in these reports is any communication with the mortgagor regarding damages. All damages must be described in detail and categorized as light, moderate, or severe. Below are examples of each:
<table>
<thead>
<tr>
<th>Light</th>
<th>Moderate</th>
<th>Severe</th>
</tr>
</thead>
<tbody>
<tr>
<td>• A few shingles missing</td>
<td>• Trees down</td>
<td>• Sections of the roof missing</td>
</tr>
<tr>
<td>• Tree branches down</td>
<td>• Large sections of shingles missing</td>
<td>• Collapsed carports or decks</td>
</tr>
<tr>
<td>• Minor debris (12 yards or less)</td>
<td>• Windows blown out, large sections of siding</td>
<td>• Destroyed patios, structural damage (rafters,</td>
</tr>
<tr>
<td></td>
<td>missing</td>
<td>joists, entire walls compromised)</td>
</tr>
<tr>
<td>• Minor damage to exterior shutters and</td>
<td>• Extensive debris</td>
<td>• Still flooded</td>
</tr>
<tr>
<td>siding</td>
<td>• Some flooding or standing water in the basement</td>
<td>• Mold damage</td>
</tr>
<tr>
<td></td>
<td>only</td>
<td>• Property open to the elements.</td>
</tr>
<tr>
<td>• No obvious structural damage</td>
<td>• No obvious damage to structural support members (rafters, joists, entire walls compromised)</td>
<td></td>
</tr>
</tbody>
</table>
It is also important to know if an area is accessible for inspections to occur. In previous disaster situations, entire areas have been closed off by authorities and no inspections were allowed to be completed. If an inspector knows that an area is closed, the inspection should be completed once access can be gained. The inspector would need to notify his vendor account manager in a situation such as this so the due dates can reflect when access can be gained.

**Mobile Home Inspections**

Accurately reporting if a property is a mobile home is extremely important to our clients. Safeguard issued Inspector memo 1175, which can be found on INSPI2 or in the Appendix of this reference guide, can help you accurately identify a property as a mobile, manufactured, or modular home. It is located in the appendix of this reference guide. Take the time to read this memo carefully to understand the difference between these three types of properties. Mobile home properties typically require additional steps in the convey process before the property can be processed back to HUD. One such step is the need for the client to obtain title to the mobile home. Although obtaining the title is not your responsibility, you must advise regarding the following mobile home characteristics:

- Has a visible VIN number (provide the number when possible)
  - Common possible locations:
    - Kitchen Sink
    - Kitchen Cabinets
    - Utility Room/Cabinets
    - Under skirting
    - Hitch
- Location i.e. in a mobile home park or on a private lot
- Make of the mobile home
- Model of the mobile home
- Roof type (shingle, asphalt, tin, etc...)
• Width (single or doublewide)
• Skirting
• Year manufactured

Note: It is important to explain if any of this information cannot be obtained in the {Comment} section of your inspection report.***KEEPING?***

DF- Contact Attempt Inspections
A Contact Attempt Inspection is one where the client is trying to contact the mortgagor in order to deliver a message. Do not confuse a contact attempt inspection with an interview. Do not assume that the person you are talking to is the mortgagor. Confirm by asking the individual’s name. This information is to be given in INSPI2.

Caution: If the borrower asks why contact was made, simply state that “you are visiting the property on the mortgage company’s behalf, please contact them via the phone number on the door hanger.”

It is best to make contact with a mortgagor in the early morning or evening. Follow all local laws and ordinances regarding appropriate days and times to make contact.

Caution: Never discuss why you are inspecting the property with anyone other than the borrower or spouse, unless special instructions advise otherwise. Explain that the contact is occurring on behalf of the client who possesses the mortgage on the property. Contact should never be made with a child.

Contact with a Neighbor
It is imperative to follow these instructions when making contact with a neighbor:

<table>
<thead>
<tr>
<th>Always</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Be polite and courteous, thank the neighbor for their time, and leave the property if they refuse to offer any information</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Mention the mortgage company by name, discuss delinquency, foreclosure, or eviction.</td>
</tr>
</tbody>
</table>

DF1- One Contact Attempt Inspections
One Contact Attempt Inspections are extremely common. This type of inspection is coded as a DF1. It requires one attempt be made to:
• Contact the borrower
• Provide a door hanger
• Call a specific person at the Mortgage Company or bank

Remember to include the name of the person who should be contacted along with a phone number and extension on the door hanger. Ask that it be forwarded to the mortgagor.

**Door Hanger Best Practices**

**Do**

• Leave a completed Safeguard door hanger if no one is home
• Seal/place into a sealed envelope if you contacted someone other than the mortgagor
• Leave door hanger on the front door so that the borrower can find it upon returning to the property
• Take a photo of the door hanger after it has been left on the door. A photo of the front of the home showing the door hanger on the door is preferred. If this photo of the door hanger on the door and then one of the front of the house.

![Door Hanger Example](image1)

It is imperative never to leave a door hanger in the mailbox at a property. It is a federal offense to leave anything other than mail in a mailbox. Leaving a door hanger in a mailbox may result in Safeguard’s client being sued. Contact your VAM regarding questions about appropriate door hanger locations. This reference guide’s appendix contains an example of the Contact Inspection Card for your review.

The door hanger on the left was not properly sealed inside the envelope. The right photograph shows an incorrect door hanger- it must be a Safeguard door hanger.

![Door Hanger Example](image2)

The following door hanger are photocopies and are not placed in envelopes. Only original Safeguard door hangers placed in envelopes may be left at the property.
The following three photographs are of door hangers left in incorrect locations. Door hangers should only be left on the door. Leaving them on clothes hangers, cars, or random wood is unacceptable.

Note: Leave a door hanger for the mortgagor even if contact is made with a tenant. It should be sealed, or left in a sealed envelope, if given to a tenant. If the tenant pays rent to a third party (such as a realtor or management company), do not leave the door hanger on site. You should state why the card was not left in the {Comment} section of your inspection report.

Multiple Contact Attempt Inspections
Most contact attempt inspections only require that one attempt be made to contact the mortgagor. There are instances, however, when the client will request the Inspector make multiple attempts to contact the mortgagor. On these inspections, one attempt should be made in the morning and the other in the evening. It is not acceptable to make one attempt then return one hour later to make a second. If contact is made with the mortgagor or occupants on the first attempt, subsequent attempts are not required. A door hanger should be left on each contact attempt that is made at a property. When multiple contact attempts are required, you will be paid according to how many attempts are made.

DF2 Inspections
This inspection requires that two attempts be made to contact the borrower. If direct contact with the occupant is not successful on the first attempt, a second attempt is required. When contact is made on the first attempt, no subsequent attempts are needed. Optimize the opportunity to make direct contact by making one attempt in the morning and one in the evening.

**DFC Inspections**
This inspection follows the same procedure as the DF1, but requires three attempts to establish contact. Again, contact attempts should be spread throughout the course of the day. One should be made in the morning, afternoon and evening. If you cannot complete all the attempts in one day, complete them on separate days. Maximize your efforts by completing the initial attempt when people are likely to be home.

**Note:** Only make one attempt if the property is found to be vacant on a multiple attempt inspection, unless instructed otherwise.

**FIVO Inspection**
This two-attempt inspection is ordered when a client needs to know the names of all occupants living at the property. The inspection requires you to make contact at a property or with neighbors. Provide the addresses of neighbors you tried along with the dates and times of the unsuccessful attempts. You may also contact utility companies to determine whose name the service is in. Note unsuccessful utility determination in the comments section of INSPI2.
While you are required to make every effort possible to obtain the name of each occupant, our clients will not accept verification through mailbox names. In the event a home is vacant, contact neighbors to determine who previously lived there. You also want to discern when the former occupant moved. Make two attempts to do this if necessary.

**Rush Orders**
Some orders must be performed on a rush basis. Safeguard defines these as orders that are due 24 or 48 hours from the order date.
**Caution:** Rush inspections are ordered by clients when they need to make a decision regarding the loan. Clients need the inspection results to aid them in making the decision. Failure to complete the order on time may result in our client not being able to comply with Investor Guidelines and non-payment to inspector.
Safeguard’s most common rush codes appear in the table below:

<table>
<thead>
<tr>
<th>Rush Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>DF1R</td>
<td>Rush one-contact attempt inspection</td>
</tr>
<tr>
<td>FIREEO</td>
<td>Rush inspection to verify the occupancy of an REO property</td>
</tr>
<tr>
<td>FINCR</td>
<td>Rush no contact inspection</td>
</tr>
<tr>
<td>FIR</td>
<td>Field inspection rush</td>
</tr>
<tr>
<td>FIVOR</td>
<td>FIVOR Rush inspection to verify the names of the occupants. This is a two- attempt inspection. If contact is made on the first attempt, a second is not needed.</td>
</tr>
<tr>
<td>FINTR</td>
<td>Rush interior inspection</td>
</tr>
<tr>
<td>FIBR</td>
<td>Rush bankruptcy inspection</td>
</tr>
<tr>
<td>PRSALE</td>
<td>Sale date inspections</td>
</tr>
</tbody>
</table>
All rush inspection orders clearly state that they are rushes. You must contact your Vendor Account Manager if unable to complete a rush inspection in the required time. Our team will advise how to proceed.
Sale Date Inspections
Sale Date Inspections differ from others in that they must be performed on a specific date. The inspection not only requires an attempt to contact the residents on a specific date as well as obtain the names of all the occupants. If no contact is made during the first attempt, a second attempt is required.

Caution: Our client is on a strict time frame to comply with the above options in order to stay within the investor compliance guidelines. If for any reason, you will not be able to complete the Sale date inspection by the due date, you must call the inspections customer service department immediately.

25-35 Day Inspections
INSPI2 will calculate the due date for a 25 – 35 Day Inspection. These inspections should be completed on or as close to the due date as possible (not earlier). It is imperative that this due date is met and that the inspection is completed on the due date listed in INSPI2. Failure to complete inspections within this timeframe may result in potential work reassignment and charge backs.

Vacancies
Vacant properties are extremely critical to our clients. Safeguard’s clients understand that once a property becomes vacant it will likely be a target for vandalism, freeze damage, citations and violations. It is not only important to report the occupancy status correctly but also provide as much information on a vacant property as possible. Check with neighbors to determine when the home was vacated and if there are any known issues with the property. Once you determine the property to be vacant, take a photo of the home. Place a first time vacancy (FTV) sticker in a highly visible location on or around the front door of the home (NOT on a window), then walk the perimeter and report on the following:
- Damage
• Securing needs
• Utility status
• Personals
• Debris
• Grass height/need for snow removal (when relevant)
• Posted city citations

It is important to provide as much information as possible on a vacant property. This may require additional time researching with the city, tax assessor or other local agencies. If the property is going to be demolished, it is imperative to call this into your Vendor Account Manager and report it immediately through INSPI2. Mention how the information was acquired and whether the date of demolition was posted.
You are required to submit a FTV certification signature for all first time vacancies and all vacancies. This form must be signed on the app and will be automatically sent to Safeguard with all FTV results submitted in INSPI2.

**Note:** If you need to order first time vacancy stickers or other relevant documents, you can do so by going to the INSPI2 website login screen. At the bottom of the website, there is a link that will allow you to order these stickers.
An example of the FTV sticker is in the appendix of this reference guide.

On the left is an example of what not to do with FTV stickers: only one FTV sticker should be left at each vacant property. The photo on the right is of an unacceptable FTV certification signature. Inspectors must sign a printed form and scan it into INSPI2. Photographs will not be accepted.

**Damages**
Take photos of all damages and provide an eyeball estimate. This estimate is a “ballpark figure” of the damages that will be used by our client to determine what type of action to take when ordering and performing preservation work.
All reported damages will fall under the following categories:

**Note:** All estimates should be given in thousands of dollars (i.e. Eyeball estimate is $50,000 – Enter “50” in INSPI2.)

- Fire Damage
- Water Damage
- Storm Damage
- Freeze Damage
- Roof Leak
- Discoloration
- Neglect
- Vandalism
- Hurricane Damage
- Hail Damage
- Tornado Damage
- Wind Damage
- Mud/Landslide Damage
- Boiler Explosion
- Unfinished Renovations
- Structural Damage
- Flood Damage
- Other

There will be times when you are expected to contact utility companies regarding issues at vacant properties. When an active water leak exists, call the water company and advise them of this situation. Contact the gas company immediately to report natural gas leaks. Once you contact the appropriate utility company, call your Vendor Account Manager and advise them of the situation.

**Secure State**
Safeguard requires you to check each door and window individually to determine if a vacant property is secured. Use existing hardware to secure the property. You should immediately report properties that cannot be secured by calling from site to allow our client to take the appropriate actions to secure them. Take photos of all areas that are not secured.

**Caution:** Do not approach the property on a no-contact inspection, (i.e. FINC or FIB) even if it is unsecured. Call this situation into your Vendor Account Manager, take photos, and report your findings through the INSPI2 system immediately.

**Personals**
Remember to note whether there is any personal property in the house, the value of the items, and their location. Never remove anything from the property without written authorization from
Safeguard. This act is considered to be cause for immediate dismissal. Legal action can be taken against an Inspector who removes anything from a property. It is especially important that military and religious artifacts are not moved nor removed from a property. Damage to these items can be considered a hate crime, even if done accidentally.

Debris
Report debris the same way as personals except do not give the value of the debris. Hazardous materials may be included as debris and must be reported, described and photographed. Hazardous materials include:
- Household and unidentified chemicals
- Infestation risks i.e. raw garbage
- Insecticides
- Old car batteries
- Paint
- Tires
- Used oil
Note: For additional information regarding debris, please log onto INSPI2 and refer to the “communications” tab.

Pools and Hot Tubs
There are several items that you are required to report when a swimming pool or hot tub is present on the property. Each reportable item is listed below.

Advise Swimming Pool or Hot Tub Checklist
- Full of water or empty
- Is water stagnant or dirty
- Secure or unsecure
- Describe what needs to be secured

With regard to pool photo documentation and safety, it is important that proper photo documentation is acquired to ensure proper status of pools/hot tubs. If enclosed, the pool screen needs to have a lock. If fenced in, the fence cannot be broken and needs to have a padlock. If neither, then the pool is unsecured. Pools pose a high risk of liability for all parties. Thoroughly reporting this information is extremely important since the client may be held liable for accidents/injuries that occur if the pool/hot tub is unsecure.
Vacant Interior Inspections

FINT, DF1INT, FIPINT and FIBINT Inspections help verify the interior and exterior condition of a property. They insure the property was secured by Safeguard, whose contractor installed a lockbox to allow access.

There are several possible codes for the lockbox. Read the order carefully to determine which one to use. Lockboxes with multiple letters on the same dial work just like other lockboxes. Find the corresponding letters on the appropriate dial.

**Note:** The lockbox will usually be installed on a secondary door. If there is no lockbox on the secondary door, check all other doors at the location. If there is no lockbox on site, take photos of all of the doors so this can be seen.

**Damages and Utilities**

Be sure to take photos if damage is observed or the interior/exterior is in poor or fair condition. The status of the utilities must be accurately reported at all times. Any inaccurate report of utility status can lead to delays in conveyance and possible damages for our client. All meter readings and utility company information must be reported to Safeguard when available.

**Sump Pumps**

It is also imperative to accurately report a sump pump in the home. Sump pumps are crucial to the preservation of a property. Accurately reporting a sump pump's operability is a primary concern for our clients.

To determine if a sump pump is operable, you will have to trigger the water level sensor (the “float”) to activate the pump. The “float” is the top section of the pump. Activating the pump requires lifting the “float” to simulate rising water. If the pump is working, you will hear its motor turn on when the “float” is lifted.

**Caution:** Please make sure to check the sump pump breaker to confirm that the power is on. Do not just flip a light switch inside of the home to see if the power is active. The other breakers have most likely been shut off and the only one that should be left in the ON position is the one running the sump pump. Use your volt stick!
Dehumidifiers

Dehumidifier

Dehumidifiers are important to a home, especially to a basement. Dehumidifiers can also be found in the kitchen or bathroom. A dehumidifier is considered an appliance and should be reported in the INSPI2 script as such.

Sign in Sheets

After you complete an interior inspection, be sure to sign the Sign in Sheet including your name, the date, and time. The Sign in Sheet will most likely be on a kitchen counter or taped to a wall. You are required to take a photo of the Sign in Sheet on each interior inspection.

A copy of the Sign in Sheet is located under INSPI2’s Help tab. Print several copies of the Sign in Sheet and carry them with you at all times. Failure to photograph the Sign in Sheet, or leave one, will result in you returning to take the photo or post one.
<table>
<thead>
<tr>
<th>Date of Visit</th>
<th>Service Provided</th>
<th>Extra Charges</th>
</tr>
</thead>
<tbody>
<tr>
<td>11-7-15</td>
<td>Pest Control</td>
<td>EM</td>
</tr>
</tbody>
</table>
If the sign in sheet is 75% full, completely full or not a Safeguard sign in sheet (i.e. lined paper/printer paper), leave an official Safeguard sign in sheet and sign. Do not remove the sign in sheet that was originally on site.

No Access Interior Inspections
It is advised that inspectors carry a complete set of master keys so that access can always be gained at properties. Safeguard will send new inspectors one master set of keys. You cannot however order any additional sets through Safeguard. It is your responsibility to get more copies made for your sub-contractors. If for any reason, you choose to not give your sub-contractors master key rings, they will likely encounter properties where access cannot be gained. These “No Access” interior inspections may require your sub-contractors to revisit properties after No Access is reported.

Usually, Safeguard’s maintenance vendors have installed lockboxes to allow you access into a property. However, there may be times when a lockbox is not present, doesn’t work, or is missing a key. These scenario are described below and the proper response and resolution for each incident is listed.

No Lockbox
(This includes properties that are boarded or that have a security door.)
• Take photos of all doors/entryways
• Send results through INSPI2 including photos and comments describing the situation

Inoperable Lockbox
• Try all possible combinations provided
• Note the code used to gain access in INSPI2’s comment section if access was gained using a different code than the one provided
• Take a clear photo of the combination when a lockbox does not open with the combination given.
• Send results through the INSPI2 system. Include photos and comments apprising Safeguard of the situation.

No Key In An Operational Lockbox
• Take a photo of the empty lockbox
• Send results through the INSPI2 system. Include photos and comments apprising Safeguard of the situation.

Inoperable Key For An Operational Lockbox
• Take a photo of the key in the door
• Send results through the INSPI2 system. Include photos and comments apprising Safeguard of the situation.

Partial Vacancies
A partial vacancy means one unit of a multi-unit property is vacant while the others remain occupied. When reporting the status of partially vacant properties:
• State which unit(s) are vacant
• Advise if there are common or separate entrances
• Report if there are common or separate utilities
• Indicate whether the vacant unit is secure

Note: A partially vacant status should only be used if there is more than one unit at a location. Never report a one family home as partially vacant if the occupants are in the process of moving or abandoned personalis remain. Contact your Regional Coordinator when you are uncertain about the property’s status.

REOINT

REOINT inspections are ordered to insure that REO (Real Estate Owned) properties are in marketable condition and that Safeguard’s REO vendors have correctly performed work at the property. Inspectors provide feedback regarding any deficiencies identified at the property, which will result in an order to the REO vendor for correction. REOINT inspections require different photos and documentation than most other inspections. Your work order will outline everything that is required in an REOINT inspection. Below is a list of some of the requirements unique to REOINT inspections.
• Grass measurement with ruler
• Shrubs must be trimmed
• Weeds should not be present
• Interior surfaces must be wiped with a white paper towel to check for dust or debris particles (5 SWIPES)
• Outside and Inside of appliances should be clean
• Floors must be swept/mopped
• Any debris left at the property must be reported
• A Safety Hazard Checklist must be filled out

CHREOR/INTCHR
Preservation vendors are tasked to review the quality of work each other completes objectively and report back all findings to Chase for their review. Cross check inspections on will be completed on P&P client codes CMC, CMCMWAM and CMCH.

Wells Fargo Inspections
Safeguard began completing interior inspections on Wells Fargo REO properties. These inspections take an in-depth look at the condition of the REO property, including cleanliness and overall REO marketability. Because Wells Fargo has requested a specific set of questions be answered for their properties, Safeguard will be using a new work code and inspector script. The work code will be WFRINT or RWFINT in INSPI2. You will find the lockbox combination in address line 2, as well as the listing agent's name and phone number in case access cannot be gained from the lockbox. Please confirm the settings on your mobile devices allows for four lines of the address to be visible on the order details page INSPI2 will require 13 photos if you do not gain access to the interior and 35 photos if you do gain access. All properties will be confirmed vacant before placing an inspection order, so you should not find any of the properties occupied upon completing the inspection. However, please use due diligence to confirm occupancy before proceeding with the order.
The WFRINT inspection is very similar to the existing REOINT inspections. The WFRINT will pay the same fee as the REOINT orders and the standard completion time will apply. The work code RWFINT is a rush code for these orders, and an additional $15 rush fee will apply if you submit these inspections by the due date.
The WFRINT and RWFINT scripts have been updated to advise inspectors not to leave an FTV sticker on a Wells property on this type of order. You will now see a reminder flash message and question to confirm that a sticker was not left. You also cannot use master keys for these orders.
There is no comment section provided for these orders, so if there is anything we need to know about the property that cannot be answered in the script please call us from site to report it so we can note the order. If the property is unsecure, there is water in the basement, broken glass, etc., definitely call from site to let us know and, please make a courtesy call to the Broker letting them know you just did an inspection on behalf of the mortgage company and that you are making them aware of an issue that they may want to address right away.
One more thing – you are not permitted to upload results as a Bad Address for these properties. Reach out to the Broker for assistance and if assistance is still needed call us at Safeguard to ask for us to reach out to the Client for a legal and/or a photo to assist you with locating the property. HOLD ONTO THAT ORDER until you hear back from someone with information that will assist you. We will document the order. Do not let these orders go late waiting on a Broker for any reason.

Commercial Inspections
Commercial inspections involve detailed descriptions of income-producing properties. These may include a store, shopping center, apartment building, nursing home or other property from which
income is derived. The work order script for commercial properties is very similar to standard field inspections. An additional requirement for Commercial Inspections is a photo of the entire building.

**Caution:** You may receive a regular field inspection on a commercial property. Select the “K-Commercial” option in the building type field. State the type of business in the comments section.

**Insurance Loss Inspections**
Insurance Loss Inspections are ordered by clients to verify that insurance claim repairs are completed on a damaged property. These inspections are performed in collaboration with mortgagors. In order to protect its asset and ensure the home is being repaired, the client orders an insurance loss inspection. This is where Safeguard comes in.

### Insurance Loss Process

1. **Property is damaged by vandalism, accidents or acts of nature**
2. **Mortgagor files an insurance claim to pay for repairs**
3. **Insurance company writes a check to mortgagor and mortgagee**
4. **The mortgagee signs the check once repairs are 100% complete**

**Insurance Loss Process**
Safeguard requires you to set an appointment for the inspection with the mortgagor/contact person within 24 hours. Once the appointment is made, let your Insurance Loss Regional Coordinator know the date and time of the meeting. Remember to notify your regional if any difficulty is encountered while trying to make contact. The Insurance Loss Regional Coordinator will then contact the client to obtain further instructions. Safeguard will also contact the mortgagor before sending out the order to determine a date and time he is available to complete the inspection. If the mortgagor sets a tentative time, you are provided with that information. Please call the mortgagor to confirm that you will be there at that time or to arrange a new meeting time. In either instance, you will need to contact your Insurance Loss Regional Coordinator to let him/her know when the inspection will be completed.

**Note:** When Safeguard contacts a mortgagor, it provides that person with the inspector’s name and telephone number. If you do not call the mortgagor within the 24 our time frame, the mortgagor will be contacting you to set the appointment. Insurance Loss Inspection results should describe the contracted work completed, remaining work and an estimated percentage of work remaining for completion. In order to assist with these estimations, the client will likely provide an estimate/scope of work. If a scope of work is
noted on the top of the order (estimate to follow), reference it when completing the inspection and documenting INSPI2.

Some clients do not want an inspection completed unless you have the scope of work. Ask your Insurance Loss Regional Coordinator to resend the scope of work if you do not have it. A completed Inspection Result Form must be signed by the contact person (borrower, contractor, or borrower’s representative) at the time of the inspection. All insurance loss orders require at least three (3) clear photos. Pay attention to these orders as some of them may require more than three (3) photos. Please see below for in detail photo requirements:

- You are required to take a photo of every room and item that is listed on the estimate/scope of contracted work.
- Be sure to take a photo of the result form that clearly shows the percentage of contracted work completed, the remaining work needed and the required signatures. If this cannot be accomplished in one photo, take additional photos of the form.
- Take a clear photo of the front of the house (showing address if when possible).
- Correctly label all photos according to the estimate items. In cases of extensive damages take as many photos as will depict the entire extent of the damage.

These photos, along with their results, can only be entered through INSPI2. They must be sent within a 24-hour timeframe from the completion of the inspection.

**Caution:** Your results are extremely important and must be received in a timely fashion to allow the client to release funds to the mortgagor.

**Points to Remember**

- When meeting with the mortgagor or contractor, you are a representative of our client. Always conduct yourself with professionalism and courtesy. Your behavior and demeanor represent our client to its customers.
- When encountering an abusive or disgruntled mortgagor, contact your Insurance Loss Regional while still at the property. If you leave and call later, a return at your own expense may be warranted.
- When you cannot locate a property or an incorrect address was provided, call your Insurance Loss Regional Coordinator before leaving the area. Exiting the area without calling may cause a return visit at your own expense when the correct information is received.
- Make sure the damages are clear to anyone viewing your photos of repairs or damaged property. The photos should not appear to be too close or far away.

**PSP1 Inspections**

The purpose of this inspection is to perform a quality check for our client. This contracted work is highly confidential. The listing agent/broker is NOT to be contacted under any circumstance. An appointment with the realtor is NOT necessary. You will not, however, need to evaluate the performance of the realtor. Keep in mind that you are not to discuss the property with a neighbor.

**PSP2 Inspections**
This inspection is similar to the PSP1, but also requires an interior inspection to be completed. An appointment may be required. Check address line 2 for the lock box combination or relator name and number to call.

**Caution:** DO NOT leave first time vacant stickers or interior sign in sheets when completing PSP2 orders.

**TRIAL- Trial Date Inspections**

Trial date inspections are requested when our client must go to court before proceeding with an eviction. In this instance, you will be required to perform an inspection 24 to 48 hours prior to the trial date and then testify in court as to the occupancy status of the property. Let the attorney handling the case know you will be testifying. Meet the lawyer at the courthouse 15 minutes before the trial is scheduled to begin. Safeguard must be contacted within 24 hours of order receipt so you can report whether contact was made with the attorney. After the hearing, call in the inspection results and the ruling of the court to the Inspection Customer Service team at extension 2155. Update the inspection on INSPI2 immediately upon completing all of the required steps.

**FIAFF- Affidavit Inspections**

In certain situations our clients require an affidavit of occupancy be sent to a law firm before proceeding with an eviction. Complete a property inspection and note your findings on the form that is provided. This form must be notarized and sent back to Safeguard. These orders are extremely time sensitive and must be completed and received by this firm within seven days. An overnight number for your package will assist you with this package’s return. Contact the Inspection Customer Service team at extension 2155 with your questions or concerns.

**Photos**

Photographs must be submitted through the INSPI2 system. They must be clear and taken from the best angle to allow our client to survey the property in an effective manner. If possible, include the property house number in the photo. Whenever a photo is requested on an inspection, only a new photo of a property can be submitted, even if there is already a photo on file for that address. It is not acceptable to resubmit a photo of a property. When you are reporting damages to a property, please make certain that the photos clearly show the damages. All of the photo requirements can be found on INSPI in Memo 5086: Enhanced Photo Requirements.
Enhanced Photo Requirements- Per Memo 5086
Comprehensive photo documentation of property conditions is critical for our clients, as it minimizes their risk of non-compliance in the preservation and protection of properties. All inspections are photo-required. The list below explains the minimum number of photos required for each type of occupancy reported as stated in Memo 5086:

Note: A “Street Scene” photo is required for all inspections. This photo is required by our clients so the current condition of neighboring properties can be captured. This photo must be taken at the end of the driveway, facing the rest of the street. It should not be a photo of the street sign or the house you are inspecting.

An example of a good street scene photo:
Bankruptcy/No Contact Orders – all occupancies
(5 photos)
• Front
• Street Scene
• Street Sign
• Address
• Occupancy Supporting Photo

Occupied
(5 photos)
• Front
• Street Scene
• Street Sign
• Occupancy Supporting Photo
• Address

Contact Attempt Inspections
(5 photos)
• Front
• Street Scene
• Street Sign
• Door Hanger
• Door Knock/ Photo of Feet
• Address

Vacant Land
(3 Photos)
• Front
• Street Scene
• Street Sign
Gated Communities - No Access With HOA Posted (4 Photos)
- Front (guard shack, gate, door)
- Photograph the access attempt: Hand on door, close up of guard shack, or gate.
  - Street Scene
  - Street Sign
  - HOA/Management Posted Sign

Gated Communities - No Access With No HOA Posted (7 photos)
- Front (guard shack, gate, door)
- Photograph the access attempt: hand on door, close up of guard shack, or gate.
  - Street Scene
  - Street Sign
  - 4 photos of sides of complex to support no other access points

Exterior Vacant (12 photos)
- Front
- Side
- Side
- Back
- Street Scene
- Address
- Occupancy Supporting (Required)
- Roof Front
- Roof Back
- Garage
- Volt Stick
- A/C
- Door Knock
- Street Sign
- Damages
- Debris/Personals
- Violation/Citations
- FTV Sticker

Interior (27 photos)
- Front
- Side
- Side
- Back
- Street Scene
• Address
• Roof Front
• Roof Back
• Garage
• A/C
• Occupancy Supporting
• Kitchen
• Appliances (stove, range, refrigerator, microwave, dishwasher, etc.)
• Living Room
• Dining Room
• Bath
• Bath
• Bedroom
• Bedroom
• Bedroom
• Basement
• Basement
• Basement
• Basement
• Furnace
• Hot Water Tank
• Volt Stick
• Sign In Sheet
• Door Knock
• Street Sign
• Sump Pump
• Dehumidifier
• Damages
• Debris/Personals
• Violation/Citations
• FTV Sticker

REINT
(35 photos)
• Front
• Side
• Side
• Back
• Street Scene
• Address
• Roof Front
• Roof Back
• Garage
• A/C
• Occupancy Supporting
• Kitchen
• Appliances (stove, range, refrigerator, microwave, dishwasher, etc.)
• Living Room
• Dining Room
• Bath
• Bath
• Bedroom
• Bedroom
• Bedroom
• Basement
• Basement
• Basement
• Basement
• Furnace
• Hot Water Tank
• Volt Stick
• Sign In Sheet
• Door Knock
• Street Sign
• Sump Pump
• Dehumidifier
• Damages
• Debris/Personals
• Violation/Citations
• FTV Sticker
• Minimum of 5 paper towel swipes
• Grass Height

FIGRAS
(13 Photos)
• Front
• Address
• Front Yard
• Front Yard
• Back Yard
• Back Yard
• Foundation
• Foundation
• Foundation
• Foundation
• Paved Area
• Paved Area
• Entry Way
• Fence Line (if applicable)
• Gutters
• Gutters
• Shrubs
• Street Sign
PSP1
(13 Photos)
• Front
• Rear
• Side
• Side
• Lockbox
• For Sale Sign
• Street Scene
• Occupancy Supporting Photos
• Rear Roof
• Front Roof
• Volt Stick
• Garage
• Damages
• Street Sign

PSP2
• Front
• Rear
• Side
• Side
• Front Roof
• Rear Roof
• Garage
• Street Scene
• Living Room
• Dining Room
• Bath
• Bath
• Bedroom
• Bedroom
• Bedroom
• Bedroom
• Damages
• Furnace
• Water Tank
• Lockbox
• Appliances
• Sign In Sheet
• Volt Stick
• Occupancy Supporting Photo
• Door Knock
• Street Sign

Types of Unacceptable Photos
Photos not accepted by our clients include ones:
• Taken from the inside of a car or show any portion of the inspectors car
• Showing your car parked in the driveway of the home
• Snapped at night
• Illuminating the home with your car’s headlights
• Displaying a portion of the home instead of the entire structure.
• Simply providing a photo of the address on the home is not sufficient.
• Any photos showing children/adults

Addresses
Bad Addresses
On occasion, a client may provide an incorrect or outdated address. Unfortunately this situation is unavoidable in our industry. The inaccurate address may appear on subsequent orders every month. It is vital that Safeguard is informed immediately of the problem each time. Usually our clients will have a legal description on file that will help you locate the property. If, after receiving the legal description, you still cannot find the property, call our office immediately so that we can inform our client. Check with the following resources before calling our office when you cannot locate a property:
• Tax assessor’s office – (to be checked in all cases before returning an inspection as a bad address)
• Neighbors
• Post office
• Fire department
• Police department

Note: While sites such as, Google, Yahoo, or MapQuest can be used to help you locate properties, they CANNOT be used to verify the validity of an address. These sources are not always up to date, and due to that, only the governmental sources previously listed can be used in determining if the property is in fact a bad address.

Contact two of the previously listed sources to locate an address that appears to be incomplete (i.e. RR 22). Use the source before make attempting to locate the property. Report the property as a bad address through INSPI2 when you are unable to locate it after using these sources. This will report will help Safeguard process the order and prevent a duplication of effort.

Address Changes
Keep records of all address changes you find when completing inspections for Safeguard. While we strive to maintain accurate and up-to-date information for you, our clients may not allow an address to be changed in our system. Detailed records of address changes will save time and energy the next time you receive orders with incorrect information. These records will provide driving directions at times, so be prepared to offer them.
All address changes require verification from two sources. Simply going to the property and advising “I was there” is not adequate. Address changes must be confirmed by a person, i.e. the tax assessor, post office, police department or fire department. Our clients will not accept address changes that are visually made or only confirmed with a neighbor.
Tax id and parcel numbers are sometimes provided by the client. Once this information is made available, either call or take it to the assessor’s office to confirm the correct address and assist in locating the property.

Gated Communities
Follow the procedure outlined below when you find a property located in a gated community:
• Take a photo of the guard's desk or inside the guard's office (supports that the permission was requested, and then denied).
• Photo of the inspector attempting to open a door on a high rise building - hand pulling on the door (supports that the inspector attempted to open a door, however it was locked)
• Obtain the name and number of the association
• Ask what is required to gain access to the property and if they can grant you access into the complex.
• Provide this name and number to Safeguard on your inspection report.

Also, provide a photo of the management or Homeowner’s Association sign, if one is posted.
• Detail what is needed to gain access to the property if the above do not apply [i.e. a gate code, key, transponder (a device similar to a garage door opener that allows residents to open the gate), etc...]
This type of photo is needed for each inspection in which you cannot gain access into the community.
Multi-unit condominium complexes should follow the procedures listed above.

Take a photo of your hand on the door or the guard shack to show why access was not gained.

Use the "Comment" section of the inspection report if you were able to gain access on the previous month's inspection.
Note: Letters of Authorization are provided to you on the INSPI2 website’s Help Tab. These letters should be printed out and carried with you while you are completing inspections. You are required to show these letters to gate guards or management offices to assist in gaining access. If you still cannot gain access with the letter, please note this.

Reporting Occupancy Status on Gated Community Properties
Safeguard will accept inspectors reporting occupancy confirmed by guards, HOA or management. This information should be detailed in the inspection update when required to report how occupancy was confirmed. Inspectors should report verified by other and enter Guard, HOA, or Management. In the comments section of the update, it is required to report
that the guard, HOA, etc. would not allow access beyond the gate, but confirmed that the property/unit is occupied/vacant.

Property Description
If the inspector can see the property (i.e. high rise), they can enter the description. However, if the inspector can't see the property, enter in the description as unknown, then when you get to the comments - enter in the occupancy that the guard gives you. Enter in comments that you can't see the property to confirm the description. We will then take the description from a previous order and copy it over and post your results as vacant (or whatever the occupancy is) instead of unknown. If we don't have a previous result, then we'll get enough info in to get your result through. Photos will still work the same though. So if it's a high rise and you enter vacant/exterior inspection, you'll need to send in 4 of the exterior. Do not send the same image as INSPI2 will not allow it. You'll need to take four photos at different angles, even if you are just rotating from the same location. Put a note in comments that you could only take pictures from the gate. If it's an interior and a high rise, you'll need to enter INTO INSPI2 that it's vacant but you couldn’t gain access. INSPI2 should take you down the exterior vacant script and not ask you interior questions. You'll need to send the 4 photos again. If it’s an interior and a house, you’ll need to enter into INPI2 unknown, then enter into comments that you confirmed the occupancy via the guard, but can't see the description. INSPI2 should only ask you for 1 photo.

Cancellations
Safeguard sends a list of cancellations that were forwarded by our clients, every night. The cancellation is sent to you via the INSPI2 system. Cancelled orders are automatically removed from your INSPI2 inspection list. If you completed the order view the cancelled orders page on the INSPI2 website. It is important that you check this page on a daily basis in order to remove cancelled orders from your daily route. When an inspection was finished prior to or on the day of the cancellation, forward the completed work to Safeguard on the day the order was cancelled to ensure payment.

It is also not unusual to receive a cancellation for an order that has already been sent in through the INSPI2 program. In this situation, it means that the order is in house and waiting to be processed. You do not need to do anything further when this occurs. Orders such as this will be processed and you will be paid providing that there are no issues or problems with that inspection.

Returning Inspection Results
Your inspection results must be turned into Safeguard Properties the same day they are completed in the field.
Safeguard Properties utilizes the INSPI2 program to send and receive inspection orders. INSPI2 was developed to process orders quickly, thus facilitating faster payment. All inspection results must be received no later than their due date. Immediately notify Safeguard of any developments that might affect the quality and timeliness of your work. If you cannot fulfill these requirements call your Vendor Account Manager to advise us of the situation. You will either be granted an extension or the contracted work will be reassigned to another Inspector.
It is also important to quickly contact your Regional in the unlikely event of transmission issues due to computer problems. The Regional will advise you regarding how to proceed.
**Note:** Time off requests should be provided at least one month (30 days) prior to your scheduled vacation. These should be done in writing and emailed to your VAM. If you are no longer able to complete orders suddenly, please call your VAM as soon as possible to advise of the situation and to figure out how to proceed with any open contracted work orders. Failure to provide this notice may result in loss of future work or reassignment of current work, at the inspector’s cost.

**Inspector Contact Information**
Part of the information that you will need to submit to Safeguard with each inspection report is your inspector contact information. This will require an inspector to provide his name and telephone number on each order that he completes. If you are using subcontractors and do not want Safeguard to access to their names, you can assign each a pseudonym to be used. If you are assigning pseudonyms, however, please remember which subcontract you assigned those names to. If you are questioned for some reason in regard to that inspection result, you will have to be able to contact that person and provide the information that is being requested.

**Follow Ups**
Once the results are returned to Safeguard and reviewed by our billing staff, you may be requested to provide follow up information. Follow ups are a natural part of the billing process and should not be taken in a negative light. Since you were the last Inspector at the property, the burden of proof regarding the description, pool status, or any number of other circumstances lies with you. Read your follow ups carefully and answer them accordingly. The follow up page should not be used to update the status of the request. The example below will remove the follow up from the INSPI2 system causing there to be no way of sending back results.

**EXAMPLE:** You receive a follow up and want to return to the property to confirm your results. Do not send the follow up back stating “Returning to the property on Monday. Will update you then.” Contact your Regional Coordinator when needing to inform someone of the follow up completion date.

**Status Rechecks**
Status Rechecks are requested when the occupancy status you report differs from recent information. One example of this occurs when you report a home as occupied two weeks after a property preservation crew secured it. In this instance you will need to return to the property within 48 hours of receiving the recheck request. Due to the importance of reporting occupancy status correctly, you are required to send in recheck results through the Follow Up page on the INSPI2 website immediately after they are completed. Please read the check request that you receive and answer all pertinent questions in your follow up response. Notify the Recheck Processor when the recheck can be completed if you cannot complete it within the allotted 48 hour timeframe. Communication is vital when dealing with Status Rechecks. An informed Safeguard leads to a more knowledgeable client.

**Charge Backs**
A charge back is invoked when results are not provided in a timely manner even though Safeguard made various attempts to contact you. When this occurs, your inspections are
reassigned to another individual at a higher cost in order to meet necessary timeframes. A charge back will also be issued if revenue was lost due to late work. An e-mail will provide the amount that will be deducted from your account. In the case of an occupancy discrepancy, you
will be asked why the property was reported in this fashion. If it is determined that a charge back is justified, the amount Safeguard paid for the original, incorrect inspection, will be charged back to you. A charge back will also be levied for any maintenance costs that occurred as a result of the incorrect inspection. Immediately reply to these messages. If a response is not received within 24 hours, a charge back will automatically occur. Repeated offenses will require disciplinary action. Your volume or territory may change as a result of this situation.

Open Order Report
An Open Order Report is e-mailed to all Inspectors once a week. This report lists requests whose due dates have passed. It is imperative to use this tool to complete these overdue reports immediately. Safeguard’s system is programmed to work on a “cap” basis. This means that once on board, you will be assigned a maximum number of orders that may be open at one time. If these orders are kept up-to-date, the “cap” will not affect your workload. Late open orders cause us to withhold new orders until after the completion of the older contracted work. It is important to understand, however, that you will sometimes receive inspections that are due in a couple of days or are past due. This means that the orders were re-assigned to you. You will have five days to complete these orders from the day that you receive them, unless someone at Safeguard contacts you and advises otherwise. These will still show on your open order report as late, but there is nothing that can be done in regard to that; the due dates provided by our clients cannot be changed. Safeguard understands that these orders were re-assigned to you and knows the date by which you are required to complete them. Safeguard initiated this system so you will not become behind with requests while being overwhelmed with new ones. The longer you work for Safeguard, the higher cap you maintain. Performance issues prevent caps from increasing and may decrease them until improvement is shown.

Rates
Safeguard Inspectors perform different types of inspections. Some inspections, such as ones on the interior of a property, are more complex than others and are paid at a higher rate. Sale and rush inspections are also paid at higher rates due to their shorter turnaround times. Each inspection has a rate that is determined prior to you starting contracted work with Safeguard.

Payment Schedule
Safeguard pays you 14 to 30 days after complete, correct results are obtained and billed. Your first check will be processed and sent between 30 to 45 days. INSPI2 generates invoices for you on a daily basis. The invoice number is a number that consists of your Inspector code, the year, month and day. Invoices may be reviewed by accessing INSPI2’s REPORTS tab. In addition to the information found on this tab many Inspectors keep spreadsheets that track paid orders. They find spreadsheets useful because not everything on an invoice is paid at the same time. Due to the way inspections are processed and billed some inspections may be as billed as soon as they are received while others take two to three days. Likewise, orders held open for follow up take longer to process. This circumstance will cause the inspections to bill on different invoices. Send a list of order numbers on a spreadsheet to your VAM when you have unpaid inspections questions. Wait at least 30 days before questioning payment on an inspection. Inspections that are older than 60 days will not be reviewed.
Zip Code Assignment
Safeguard Properties uses a zoning philosophy when assigned contracted work to its inspectors. A zone, simply stated, is a group of zip codes that Safeguard has created in order to try to
maximize the efficiency of its inspectors and to fulfill coverage needs. When an inspector agrees to cover a zone, he agrees to cover all zip codes in that zone. The inspector cannot remove or add zip codes to the zone that he is placed in.

Productivity

Safeguard produces monthly reports that gage Inspector productivity. These reports act as tools that help improve service effectiveness. Our reports use the following criteria:

- Quality control inspections – performed to check the quality in a coverage area
- Average turnaround time (by zip code)
- Amount of incorrect status reports
- Percentage of late inspections
- Ability to handle rushes and sale dates effectively

- **Mobile Devices.** (Android Phones, IPHONE). Inspector’s using the mobile devices is performing 5-6% higher than non-mobile vendors. All vendors will need to transmit 95% of their inspection results on the compatible device.
- **Inspector Vendor Performance Report (IVP).** A monthly report that will provide details of timeliness in regards to turning in the inspections by the due dates. All vendors will need to have 92% of their results transmitted by the due dates.
- **SQA scores** - A QC report that will verify the quality of your work. To make sure that you are meeting Safeguard photo requirements and accuracy of your results. All vendors will need to have 95% of their reviewed inspections completed correctly.
- **QC scores** - The QC review will allow vendors with subcontractors review the results and photos before being submitted to Safeguard. Safeguard has a forced QC record that requires all vendors to review those orders before 9:30pm EST time before the orders are due.

Routing

- Safeguard surveyed our Inspectors to understand what makes them so effective. They unanimously responded that “routing” is the key to their success. Planning a route is essential to performing enough inspections each day to make it worthwhile for you.
- INSPI2’s routing function allows you to fulfill orders in a way that prevents you from going back and forth between areas. Some use this function to begin contracted work at a property closest to the starting location. Others start at the furthest point and work their way back to the office.

**Tip:** Refer to the Routing section of the INSPI2 reference guide for additional instructions regarding how to use this tool.

Information Security Awareness

In order to comply with industry guidelines, Safeguard implemented a 45 day password policy for the INSPI2 system. This policy requires you to change the INSPI2 password every 90 days, at a minimum. Failure to change your password will result in a locked INSPI2 account. If this occurs you will not be able to complete any work until contacting your Vendor Account Manager. We remind you, through e-mails, to change the INSPI2 password in an effort to prevent an account lockout from occurring. Change the password upon receipt of the first e-mail. Your work is too important to be locked out from it.

Information security awareness is more than just changing your INSPI2 system password every 45 days. It also entails protecting unattended computers when by locking them. This step will
ensure that any sensitive information is protected and not available to anyone who may walk by.

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

**Conclusion**

The most important service we offer our clients is accuracy and timeliness. Failure to provide either of these service aspects will result in a loss of clients and income for everyone involved. All orders must be completed by the order due date to ensure payment. Payment may be withheld if deadlines are not met. Continued failure to meet deadlines will result in termination of the agreement to provide service to Safeguard.

Accuracy is equally as important as timeliness. Inaccurate inspection reports may result in significant monetary losses for our clients, especially if damages occur to the property. These costs may be passed on if you were negligent when reporting and updating results to Safeguard. Communication between Safeguard and you is vital in meeting our client-oriented goals. Any issues you encounter in the field must be dealt with by Safeguard. The more you communicate these issues, the better informed Safeguard and our clients become. In the end, this is a winning combination.

At Safeguard, we believe in nurturing a working partnership with our Inspectors. We will provide you the tools to perform the job correctly and offer suggestions that may benefit Safeguard as a whole. By providing our clients the service they deserve, we will be able to continue on a path of excellence in “Safeguarding our clients’ interests”.

**Appendix**

This section of the reference guide contains miscellaneous items that will help you function as a Safeguard Inspector.

**Contact Attempt Door Hanger Card**

Leave a door hanger for the mortgagor even if contact is made with a tenant. It should be sealed, or left in a sealed envelope, if given to a tenant.
DATE ___/___/___
FECHA ___/___/___

IMPORTANT
IMPORTANTE

PLEASE CALL
LLAME POR FAVOR

NAME / NOMBRE

TELEPHONE NUMBER*
NÚMERO DE TÉLEFONO*

PLEASE BE READY TO GIVE YOUR ACCOUNT NUMBER.
POR FAVOR ESTÉ LISTO PARA DAR SU NÚMERO DE CUENTA.

WE ARE EXPECTING YOUR CALL TODAY.
ESPERAMOS SU LLAMADA HOY.

*CALLS ARE RANDOMLY MONITORED & RECORDED TO ENSURE QUALITY SERVICES.
*LAS LLAMADAS PUEDEN SER SUPERVISADAS Y GRABADAS PARA ASBERICAR LA CALIDAD DEL SERVICIO.
CHASE FIRST TIME VACANT STICKER
Notice:
This property has been determined to be vacant or abandoned. This information will be reported to the mortgage servicer. The mortgage servicer has the right and duty to protect this property. As a result, in the next few days, the locks will be replaced to allow the property to be inspected and the plumbing systems winterized.

If this property is NOT VACANT or ABANDONED, please call your mortgage servicer, JPMorgan Chase Bank, N.A., at (888) 310-1506.

Aviso:
Esta propiedad se ha determinado que esta vacante o abandonada. Esta información será reportada al administrador hipotecario. El administrador de la hipoteca tiene el derecho y el deber de proteger esta propiedad. Como resultado, en los próximos días, serán reemplazados las cerraduras para permitir alojamiento, hasta ser inspeccionado y preparar la plomería para el invierno.

Si esta propiedad no está vacante o abandonada, por favor llame a su prestador de servicios hipotecarios, JPMorgan Chase Bank, N.A., al (888) 310-1506.

Vendor: Safeguard Properties
Vendor phone #: 877-340-8482
First Time Vacancy Sticker

Once you determine the property to be vacant, a first time vacancy (FTV) sticker must be placed in a highly visible location on or around the front door of the home. Do not place the sticker on a window. FTV stickers can be ordered from the INSPI2 website.

IMPORTANT!

We found this property to be vacant/abandoned. This information will be reported to the mortgage holder. The mortgage holder has the right and duty to protect this property. The property may be rekeyed and/or winterized within 3 days. If this property is NOT VACANT, please contact Safeguard Properties at 877-340-8482.

Code Enforcement & Building Officials: For any issues at this property please contact Safeguard Properties Code Enforcement Dept. at 800-852-8306, extension 2173 or code.enforcement@safeguardproperties.com.

IMPORTANTE! Encontramos que esta propiedad para ser vacío/abandono. Esta información será informada al poseedor de la hipoteca. El poseedor de la hipoteca tiene el derecho y el deber para proteger esta propiedad. La propiedad puede ser seguida y/o acondicionada para el invierno dentro de 3 días. Si esta propiedad no está VACIA, por favor ponerse en contacto con Safeguard Properties al 877-340-8482.

SPI-009/5-10
First Time Vacancy Certification Signature

In addition to posting the FTV sticker at a new vacant property, a FTV certification signature must be submitted to Safeguard as well. This document must be signed, scanned, and sent with all FTV results through INSPI2. This document is not to be posted at the property.

I, ____________________________, have personally gone to the property at ____________________________ and certify that the property is vacant.
IMPORTANT NOTICE REGARDING YOUR OCCUPANCY OF THE PROPERTY

(This is not a notice to vacate)

Dear Occupant,

Please be advised that JP Morgan Chase Bank National Association, in its capacity as mortgage loan servicer and on behalf of the owner, completed a foreclosure proceeding on the property located at [Property Address] and has retained me as an agent of Safeguard Properties with respect to the Property.

If you are an occupant of the Property, the following options may be available to you:

Option #1:Relocation Assistance

If you desire to vacate the Property, the new owner of the Property may be willing to provide financial relocation assistance to help cover your relocation expenses associated with your moving from the Property. To be eligible, you must vacate the Property within a specified period of time and you must leave the Property in fair rental condition.Certain restrictions apply. Please contact Chase to find out more information.

If you are a tenant of the Property and you have an “Eligible Lease”, as defined above, you may choose to continue renting the Property if you can provide a copy of your Eligible Lease, or other documentation in writing indicating the terms of your Eligible Lease to Chase. (A) an Eligible Lease, (B) the rent must not be substantially less than fair market rent for the Property, unless the rent is reduced or subsidized due to a federal, state or local subsidy program, (C) you must not have the mortgagee, as defined, in possession, occupancy or possession of the property, and (D) the lease must have been the result of an arm’s-length transaction.

If you are a tenant of the Property and you do not have an Eligible Lease, you may be eligible to rent the Property under the terms of a new written monthly lease. Certain restrictions apply, including, without limitation, the following:

- The Property must be in good condition and free of any conditions affecting health or safety.
- The Property may be listed for sale while you are residing.
- As a tenant, you will need to allow access to the property for repairs, maintenance, inspections, and showings to prospective purchasers.
- The previous owner of the Property, or a child, sibling or parent of the previous owner is not eligible for a lease.

If you are a service member, or a dependent of such a service member, you should contact JP Morgan Chase Bank, National Association toll free at (877) 584-3260 to discuss your status under the SCRA. Chase may ask or will ask you for military orders, DD214, short form, letter from the commanding officer or your social security number.

This document is not intended to cover all of the options you may have. If you have any questions regarding your legal options, you should consult with an attorney.

If you are interested in an option listed above, please contact Chase within 30 days for more information.

This letter is non-binding. It does not create any rights or obligations between the parties. It is merely a statement of current options that may be available to you. Nothing contained in this document is intended as, or shall constitute, a waiver of any rights or remedies by JP Morgan Chase Bank, National Association or the owner of the Property.

Sincerely,

[Signature]
Safeguard Properties Vendor to sign here

IMPORTANT NOTICE FOR SERVICE MEMBERS AND THEIR DEPENDENTS

If you or your family were active Duty or active service, you may be eligible for benefits, including但如果服务, under the federal Civilian Employee Retired Status Act (CSRA). This applies to active-duty personnel. You may also be eligible for benefits and protections under the Servicemembers Civil Relief Act (SCRA), and state military benefits and protections. Additional benefits may also be available if you are a dependent of an eligible service member.

Eligible service may include:

- Active duty with the Army, Navy, Air Force, Marine Corps, or Coast Guard
- Active service with the National Guard
- Active service as a commissioned officer of the National Oceanic and Atmospheric Administration
- Active service as a commissioned officer of the Public Health Service
- Service with the Forces of a nation with which the United States is in an armed conflict
- Service with the National Guard in a state military or state national guard

For more information, you can contact JP Morgan Chase Bank, National Association toll free at (877) 584-3260.
Chase Occupant Contact Information Sheet (OCIS)

Each occupant 18 and older must completely fill out this form. A copy of each completed form needs to be submitted through INSPI2. Below is an example of the OCIS.

Chase Occupant Contact Information Sheet

---

**Important Notice for Occupants and Their Dependents**

If you are currently on an active duty or active service, you are eligible for benefits and protections under the Servicemembers Civil Relief Act (SCRA). This includes protection from evictions or notices to quit. You can also receive assistance in obtaining housing or rental assistance. Please consult with your service member representative for more information.

- Active duty with the Army, Navy, Air Force, Marine Corps, or Coast Guard
- Active service with the National Guard
- Active service in the uniformed service of the National Oceanic and Atmospheric Administration
- Active service in the uniformed service of the Public Health Service
- Service with the Department of Agriculture when the United States is cited as a war or armed enemy
- Service within the area of armed conflict as determined by the government
- Any period of active service that resulted in a discharge of honorable character

For more information on SCRA, visit their website or contact us at (Occupant Information Center).
Insurance Loss Inspection Form
Loan #: ______________________  Mortgage Co.: ______________________

Mortgagor’s Name: ______________________
Property Address: ______________________
Home Phone #: ______________________  Work Phone #: ______________________

Date of Loss: __________
Type of Loss: ☐ Fire  ☐ Water  ☐ Wind  ☐ Other

Contractor’s Name: ______________________
Address: ______________________
Phone: ______________________

1) Describe damages as fully as possible. (If no repair list available).
____________________________________________________________________
____________________________________________________________________

2) Are all repairs 100% complete? ☐ Yes  ☐ No  If no, work is ___% complete
3) List repairs not completed.
____________________________________________________________________
____________________________________________________________________

4) 3) List repairs completed as of this inspection
____________________________________________________________________
____________________________________________________________________

5) Are mortgagors satisfied with the repairs? ☐ Yes  ☐ No
   If no, explain details:
____________________________________________________________________
____________________________________________________________________

6) I/we acknowledge that the insurance loss inspection of the above listed property has been
   completed in my presence. My signature and acknowledgement that the inspection has been
   completed does not constitute my agreement with, nor acceptance of, the quality of the workmanship,
   materials used or the repairs listed. My signature solely validates that the inspection was completed
   in my presence and that I have read and understand the findings of the inspector. I/we acknowledge
   that the percentage of work completed listed on this form is an initial visual assessment and may change
   upon further review of photos and results through quality control processes.
____________________________________________________________________
Mortgagor  Date  Contractor  Date

PRINT NAME  PRINT NAME

INSPECTED BY: ______________________  DATE: __________
By commencing performance I acknowledge and agree that any disputes arising from any aspect of the
work performed, or that should have been performed, on behalf of Safeguard shall be subject to and
governed by Ohio law. Jurisdiction and venue shall be the State of Ohio.
Memo 1175: Mobile and Manufactured Home Identification

To: All Inspectors and Contractors
From: Vendor Management

We previously released Memo 1015: Mobile Home Inspections and Memo 1062: Mobile Home VINs and Condition Reports to reiterate the importance of accurately identifying and reporting mobile or manufactured homes. It is vital to our clients to be accurately notified of these properties, as they often require additional steps in the foreclosure process to obtain title and convey.

Listed below are some of the characteristics of mobile and manufactured homes for use by our vendors in the field.

Mobile Home Characteristics:
Mobile homes have been classified as a large house trailer that can be connected to utilities, parked at one place, and used as housing. Mobile homes are transported in one section for SW (single wide), two sections for DW (double wide), and three sections for TW (triple wide). Mobile homes, also referred to as trailers, are structures built prior to 6/15/76 that do not meet HUD federal construction and safety standards or statutory requirements for real estate lending. Mobile homes do not have HUD tags. Furthermore, mobile homes are considered personal property and titled as such until they are permanently affixed to the land.

Manufactured Homes Characteristics
All manufactured homes are required to have a HUD tag which includes the point of origin and home number, affixed to the rear section of the home. This requirement has been in effect since June 1976. If the home has more than one section (DW, TW, etc.), each section will have a tag and its own home number, typically followed by three alphas. The alphas reference the professional engineering firm that oversaw the construction of the home to ensure building/manufacturing codes met state and regional requirements. When homes are located on private property (ground-set), it will have a vapor barrier line, which is a wood strip abutting the ground along the bottom of the home's siding. Formerly referred to as mobile homes or trailers, manufactured homes now offer more style options and are factory-built to federal construction and safety guidelines, rather than the local building codes in the municipality where they are transported and constructed. Each manufactured home is evaluated for government approval, granted in the form of a HUD issued tag affixed to each of the home pieces. Manufactured homes are built on a non-removable steel chassis, but have an axle and tow bar and are transported to the building site on their own wheels. Multi-part manufactured units are joined at their destination, but not always placed on a permanent foundation. They are assigned a serial or VIN number, similar to mobile homes, and initially governed by the Department of Motor Vehicles. When a manufactured home is placed on real property or land and is to become a permanent fixture or affixed to the land, it must follow the conversion guidelines set by the state so it is no longer categorized as a vehicle.

Some typical characteristics that can help identify manufactured homes include the following:

1. Multi-section homes always have a marriage line (a seam where the sections of the home are joined together). Identification of the marriage lines is often the best way to identify a manufactured/modular home. However, please note that the marriage line is often concealed by a trim strip on the front and back of the home.

2. The "peak" of the roof can also be an indicator of a manufactured home because most, although not all, roofs will also have a roof cap along the center of the roof. This roof cap is usually visible from the street. Occasionally, older mobile homes will have flat roofs, but these are usually located in mobile home parks, rather than on private property.

3. On all ground-set homes, a ground access panel will be evident even from some distance away. Ground-set homes may be located on private property or in manufactured home communities.

Modular Homes
Believe it or not, the following is a modular home.
Modular homes are also designed and built in a factory, but must conform to all state, local, or regional building codes at their permanent destination site. Home sections are transported to the building site on truck beds then joined together by local contractors. They have no wheels, axles, tow bar, or hitch and are not governed by the Department of Motor Vehicles; therefore, they have no conversion process. Once built, delivered, and set onto a permanent foundation, modular homes are no different than a single-family dwelling.

Multiple inspections are required before and after delivery to confirm safety, quality, and building guidelines are met. Modular homes typically have the same longevity as homes built on-site and should increase in value over time.

Modular on-frame homes are a newer type of hybrid home that has caused confusion between modular and manufactured homes in recent years. As a result of changing industry, changing perceptions, lack of understanding in the manufactured home arena, and legal suits, some factories have obtained specialty licenses to allow them to make a manufactured home and construct it to modular on-frame standards, allowing it to be classified as a modular home. These hybrid homes are very similar to manufactured homes in appearance and construction methods, but are finalized as modular homes without HUD approval.

In each case, accurately identifying the structure and reporting the year, make, model number, serial number/ vehicle identification number (VIN), and HUD/State registration tags are required upon the first inspection of a vacant property.

Questions that should be answered relating to these homes are:
- Is the property permanently affixed to the foundation?
- Have the tongue, wheels, and axles been removed?
- If you have any questions while at a property, please contact your VAM.

### Inspection Work Codes

**FICOMM**

Commercial Property Inspection. Advise on occupancy, and if occupied, what company is operating out of the location. Photos must be taken of all sides and sign on property. If for rent/sale, photo of sign is needed as well. Advise on any deferred maintenance.

Affidavit of vacancy will be emailed to have notarized and sent back to Safeguard. These orders are extremely time sensitive and must be completed and received by this firm within seven days. Please see reference guide for further information.

**FIAFF**

Contact Attempt Inspection- one attempt. Photo of door hanger on door is required if no contact is made.

**DF1**

Rush Contact Attempt Inspection-one attempt. Photo of door hanger on door is required if no contact is made.
Interior Inspection if found to be vacant. If found occupied, leave contact card. Photo of door hanger on door is required if no contact is made when found occupied. The lockbox code will be provided in the order instructions. Take photos of the exterior, interior and the sign in sheet. Photograph all damages as well.

Weekly contact inspection. Attempt to contact occupants and take photo of door hanger on door if no contact is made.

Two-Contact Attempts Inspection- Adviser mortgagor to call their mortgage company. Attempts should be made in the morning and the evening. Take photo of card left at property on each attempt if no contact is made.

Rush two-Contact Attempts Inspection- Adviser mortgagor to call their mortgage company. Attempts should be made in the morning and the evening. Take photo of card left at property on each attempt if no contact is made.

Three-Contact Attempts Inspection- Need to make in morning and evenings - space apart. Advise mortgagor to call their mortgage company. Take photo of card left at property on each attempt if no contact is made.

Rush three-Contact Attempts Inspection- Need to make in morning and evenings - space apart. Advise mortgagor to call their mortgage company. Take photo of card left at property on each attempt if no contact is made.

FEMA contact inspection- One attempt to contact mortgagor. Card must be left and photographed if home is occupied or vacant. Inspection is to assess damages to home and the surrounding area. If property is vacant and unsecured, interior inspection needs to be completed. Photo required.
Rush FEMA contact inspection- One attempt to contact mortgagor. Card must be left and photographed if home is occupied or vacant. Inspection is to assess damages to home and the surrounding area. If property is vacant and unsecured, interior inspection needs to be completed. Photo required.

FEMA contact inspection- One attempt to contact mortgagor. Card must be left and photographed if home is occupied or vacant. Inspection is to assess damages to home and the surrounding area. If property is vacant and unsecured, interior inspection needs to be completed. Photo required.

Rush FEMA contact inspection- One attempt to contact mortgagor. Card must be left and photographed if home is occupied or vacant. Inspection is to assess damages to home and the surrounding area. If property is vacant and unsecured, interior inspection needs to be completed. Photo required.

Rush FEMA disaster inspection. Property is in bankruptcy. No contact can be made with occupants or neighbors. Advise on property and describe all damages in detail. Take photos of the property to show condition.

Rush FEMA Disaster Inspection. Attempt to contact occupant of property. Detail damages to the property. Inspection is to assess damages to home and the surrounding area. If property is vacant and unsecured, complete interior inspection. Photo required.

Rush FEMA Bankruptcy Inspection. No contact is to be made, but the property condition and all damages must be described in detail.

Inspection is to assess damages to home and the surrounding area. Photo required.
FDKATR

Rush FEMA Disaster Inspection. Attempt to contact occupant of property. Detail damages to the property. Inspection is to assess damages to home and the surrounding area. If property is vacant and unsecured, complete interior inspection. Photo required.

FIBFEM

FEMA disaster inspection. Property is in bankruptcy. No contact can be made with occupants or neighbors. Advise on property and describe all damages in detail. Take photos of the property to show condition.

Bankruptcy FEMA inspection. Only visually verify occupancy and damages. If vacant, call in only if severely damaged or in need of immediate attention. Photo required.

FIBKAT

FEMA Disaster Inspection. Attempt to contact occupant of property. Detail damages to the property. Inspection is to assess damages to home and the surrounding area. If property is vacant and unsecured, complete interior inspection. Photo required.

FIDFEM

FEMA Disaster Inspection. Attempt to contact occupant of property. Detail damages to the property. Inspection is to assess damages to home and the surrounding area. If property is vacant and unsecured, complete interior inspection. Photo required.

FIDKAT

FEMA Disaster Inspection. Attempt to contact occupant of property. Detail damages to the property. Inspection is to assess damages to home and the surrounding area. If property is vacant and unsecured, complete interior inspection. Photo required.

INTKAT

FEMA interior inspection. Please see order for lockbox code. Inspect exterior and interior property and advise on all damages. Also advise on the damages to the surrounding area as well. Photo required.

INTKTR

Rush FEMA interior inspection. Please see order for lockbox code. Inspect exterior and interior of property and advise on all damages. Also advise on the damages to the surrounding area as well. Photo required.
FEMA interior inspection. Please see order for lockbox code. Inspect exterior and interior property and advise on all damages. Also advise on the damages to the surrounding area as well. Photo required.

Rush FEMA interior inspection. Please see order for lockbox code. Inspect exterior and interior property and advise on all damages. Also advise on the damages to the surrounding area as well. Photo required.

Field Inspection to verify the occupancy status of the property. If a visual inspection cannot be performed, then minimal contact with occupant and neighbors is required to determine occupancy of property and if mortgagor resides in property.

FBI

Bankruptcy Inspection (no contact)- Cannot step foot onto the property or have contact with occupants or neighbors. This is a standard “walk by” inspection where contact is prohibited.

FIBMH

Bankruptcy Mobile Home Inspection- Cannot step foot onto the property or have contact with occupants or neighbors. This is a standard “walk by” inspection where contact is prohibited.

FIBW

Bankruptcy Fast Track Weekly Inspections- Cannot step foot onto the property or have contact with occupants or neighbors. This is a standard “walk by” inspection where contact is prohibited.
Bankruptcy Fast Track Twice Weekly Inspections—Cannot step foot onto the property or have contact with occupants or neighbors. This is a standard “walk by” inspection where contact is prohibited.

No contact Due Diligence inspection—Make no contact - standard visual inspection only

Rush No contact Due Diligence Inspection—Make no contact - standard visual inspection only. RUSH

Special Due Date Inspection that must be completed on the date that is specified.

No Contact Inspection to verify occupancy of a property. Cannot step foot onto the property or make contact with anyone living on site or with any neighbors. This is a standard “walk by” inspection where contact is prohibited.

Rush No Contact Inspection to verify occupancy of a property. Cannot step foot onto the property or make contact with anyone living on site or with any neighbors.

Interior Inspection to verify that REO services have not only been completed at a property, but completed correctly. Check all rooms while completing, including the basement and crawl space. Remove interior sign in sheet if still present. Please see reference guide for complete list of questions.

Interior Inspection to verify property condition. The lockbox code will be provided in the order instructions. Take photos of the exterior, interior and the sign in sheet. Photograph all damages as well.
Post-Sale Interior Inspection to verify property condition. The lockbox code will be provided in the order instructions. Take photos of the exterior, interior and the sign in sheet. Photograph all damages as well.

Post-Sale Monthly Inspection to determine the occupancy status of the property. Order must be completed by the due date. Provide names of occupants, if possible.

Rush Field Inspection to determine occupancy. Also try to determine who is living on site.

Inspection Recheck to confirm the occupancy status of a property. Attempt to obtain name of the occupant. Occupied by unknown verified visually will not be accepted. Must state specific reasons why the home is occupied or vacant.

REO Field Inspection that must be completed by the due date. If occupied, obtain the names of the occupants.

Field Inspection to Verify names of Occupants. If names cannot be obtained on first attempt, make second attempt. One attempt MUST be completed after 5pm. If names cannot be determined, explain why and provide addresses of all neighbors attempted.

Field Inspection to Verify names of Occupants. If names cannot be obtained on first attempt, make second attempt. BOTH attempts MUST be completed after 5pm. If names cannot be determined, explain why and provide addresses of all neighbors attempted.
Rush Field Inspection to Verify names of Occupants. If names cannot be obtained on first attempt, make second attempt. BOTH attempts MUST be completed after 5pm. If names cannot be determined, explain why and provide addresses of all neighbors attempted.

Weekly Inspection to verify occupancy status. Must be completed by the due date and at least six days from previous inspection

Fast Track Twice Weekly Inspection to verify occupancy status. Must be completed by the due date and at least three days from the previous inspection.

Chicago Fast Track Inspection to verify occupancy. Provide securing bids if vacant and no contracted work has been completed. A $100 securing allowable is also available. Inspections are performed by maintenance contractors. Must be completed by the due date and at least six days from the previous inspection

Chicago Fast Track Inspection to verify occupancy. Provide securing bids if vacant and no contracted work has been completed. A $100 securing allowable is also available. Inspections are performed by maintenance contractors. Must be completed by the due date and at least three days from the previous inspection.
**FIWPS**

Weekly Post Sale Inspection to verify occupancy status. Must be completed by the due date and at least six days from previous inspection.

**FIWPS2**

Twice per Week Post Sale Inspection to verify occupancy status. Must be completed by the due date and at least three days from previous inspection.

**PRSALE**

Sale Date Inspection that must be completed on the date that is specified. Please obtain the names of the occupants or advise why they could not be obtained. Provide addresses of the neighbors that were attempted.

**PSP1**

Reo Property Condition Report to advise if property is being maintained. Report any deficiencies and take photos. Photos are also required of the front and rear of the home. Do not contact the broker!

**PSP2**

Reo Interior Property Condition Report to advise if property is being maintained. Inspect exterior and all interior rooms, reporting on any deficiencies and taking photos. Only contact broker if advised to do so for access. Lockbox or contact info is provided in the second address line of the inspection.

**REINS**

Inspection to verify that debris has been removed from the EXTERIOR of a property. Since needs of inspection vary, additional information will be emailed with each order.

**REINSI**

Inspection to verify that debris has been removed from the INTERIOR of a property. Since needs of inspection vary, additional information will be emailed with each order.
SALE

Sale Date Inspection that must be completed on the date that is specified. Please obtain the names of the occupants or advise why they could not be obtained. Provide addresses of the neighbors that were attempted.

TENFI

Part of a series of six inspections on tenant occupied properties. These are exterior inspections to confirm the occupancy and condition of the property. Photos are required.

TENINT

Part of a series of six inspections on tenant occupied properties. These are interior inspections where an appointment needs to be made with the tenant living on site or the former owner of the property. Photos are required of all rooms and questions will be asked about each room at the location.

TRIAL

Trail date inspections are requested when our client must go to court before proceeding with an eviction. In this instance, you will be required to perform an inspection 24 to 48 hours prior to the trial date and then testify in court as to the occupancy status of the property. Please see reference guide for further information.