

March 26, 2015

To: All Wolverine Property Preservation Contractors
From: Nicki Jaworski
Manager, Property Preservation Department

2015 Grass Cut Season

April 1st is almost here, and the start of the 2015 Grass Cut Season for most of our contractors.

Please take a few minutes to review the following procedures and reminders as they pertain to the upcoming season.

- When receiving an email with a new grass cut order, the contractor will have 3 options to choose from:
 - Accept the order for completion within the designated timeframe
 - Refuse the order if you are unable to complete it for some reason (out of area, etc.)
 - Cancel the order if you are certain the property has limited growth & a grass cut is not neededClick on the appropriate link to respond. We ask that contractors accept the order within 6 hours of receiving it, or risk reassignment to another contractor.
- Each property with a grass cut order must be maintained as frequently as requested until the end of the season or cancellation by the client. **All work must be completed within the date range specified.** Not completing the grass cuts at their required frequency may result in fines and citations to our client.
- Instructions on orders will be client-specific; meaning the requirements on grass cut orders will be different, depending on which client owns the property. Contractors must pay close attention to the instructions for each one. Please be aware that certain clients prefer bids for over-allowable grass, and other clients want the grass cut completed with a BATF. It will be the contractor's responsibility to read the specific instructions on each grass cut order they receive, so they are aware of what the proper procedures are for that property.
- If grass height is over-allowable on the initial cut and the client has requested a bid, the bid must be submitted immediately. **We will not accept bids for over-allowable grass height if a grass cut is not attempted within the time frame specified on the work order.** Provide photos showing a ruler or tape measure in the lawn to verify the height of the grass. Over-allowable height is when the majority of the lawn is more than 12" tall. Please note that we will not accept an over-allowable bid when there are just a few tall weeds in the lawn. For example, if the grass is 16" tall on 20% of the lot, but only 8" tall on 80% of the lot, the grass cut should be completed for the allowable.
- For grass cut pricing, until further notice, we will be utilizing the same pricing schedules as last year for FHA, FNMA, FHLMC and VA properties. Standard discount rate is 20%.
- We will provide the lot size of each property in order to avoid pricing discrepancies. Please follow the following guidelines regarding grass cuts at large properties:
 - If the total lot size of the property is less than one acre, contractors are to cut the entire lot.
 - If the total lot size of the property is more than one acre, contractors are to complete a standard perimeter cut (100'x150'), and provide a bid for the entire lot.
- Requirements for completing a grass cut (copied directly from the regs) are as follows:
Each lawn service includes but is not limited to:
 - grass cut, and **all clippings removed from sidewalks, driveways, and lawns (front, back, and sides)**
 - edging completed on each grass cut, including the fence lines, foundations, driveways, walkways, and sidewalks
 - weeds trimmed from fence lines, foundation of home, driveways and flowerbeds, without damaging existing plants or flowers
 - minimal leaf removal and incidental debris/trash removalGrass should be cut to a maximum of two inches in length. Grass and weeds are to be cut to the edge of the property line, trimmed around foundations, bushes, trees, and planting beds. Grass and weeds should also be trimmed flush with fences and other construction that would normally require trimming.
- Regarding debris in the way of the grass cut: In order to avoid violations, some of our lenders have approved that contractors are authorized to remove debris and/or yard waste without submitting a bid, IF the debris is legitimately in the way and is preventing the cut from being completed. It will say on the grass cut order if this is approved or not. As always, photos must justify the amount of debris removed and the necessity of its removal to complete the cut. Contractors must provide very good before and after photos of the debris, as well as photos of the truck or trailer used to remove it, in order to justify the number of yards of debris. If the photos do not adequately support the work, payment will be denied. Don't forget, a **dump receipt** is required for any debris that is removed. Results that are submitted without a dump receipt will be rejected, until one is provided. If there are personals in the yard, they should not be removed, just moved out of the way in order to complete the cut.

- Advise our office of any properties where conditions warrant a less frequent grass cut schedule for the remainder of the season (e.g. desert or rocky terrain), and if once-per-month grass cuts would be sufficient.
- Regarding properties located in desert areas: Properties with desert landscaping require only once per month maintenance and are paid as a re-cut. Desert landscaping, rock-scaped, or low maintenance landscaping includes, but is not limited to, pulling and spraying of weeds, removing fallen leaves & tumbleweeds, and trimming grass where necessary. Even if there is no grass, the property should be cleaned up and tidy.
- Provide good identifiable **date-stamped photos** that will help our client verify that the cut has been completed. **Include a photo of the front of the house, and include a close-up of the address.**
 - Before, during and after photos of the front, rear and side yards are required. It is important that the Before photos and the After photos are taken from the same location and angle so that they can be matched up, and completion of the grass cut service can be easily verified. This needs to be done on each side of the house, not just one or two shots. Each Before photo should have a matching After photo. For example, if a Before photo is taken from the foot of the driveway, there should be a corresponding After photo taken from the same spot at the foot of the driveway.
 - For large properties, don't just take close-up photos of the areas right around the house. If you're billing for a 25,000 sq.ft. lot, then be sure to include some distance before and after shots so we can see that you cut the whole thing.
 - Photos of the fence lines, driveway and sidewalks are also required.
 - We don't need 50 photos for a grass cut, but we should have at least 10.
 - When taking photos, try to get a portion of the house, garage or fence in each shot so the bank can verify that it's all the same property. If we receive a bunch of photos showing just a green patch of grass with nothing in the background, we can't tell where you are.
 - During photos – any photos showing a lawnmower, weed-eater, or leaf-blower, as they are being used, should be uploaded as Before photos. Just a few During photos are acceptable; we don't need dozens of them.
- If the contractor reports that the property has limited growth and does not need a grass cut, then the expectation will be to complete the next grass cut for the allowable. We cannot accept a report of limited growth on one visit, followed by a report of over-allowable on the next visit.
- Do not submit bids for recuts. If we have already performed an initial grass cut in 2015, then we cannot submit a bid for any recuts. As long as the grass cuts are completed on schedule, during the specified date ranges, there should be no reason to submit an over-allowable bid. **We will not accept bids for recuts.** For example: if a grass cut is completed on May 2nd, then you would be instructed to complete the next recut between May 16th and May 20th. If you do not go to the property to do the recut until the last possible day (May 20th), you will still be expected to complete the recut for the allowable, regardless of grass height. We cannot accept an over-allowable bid.
- Before and after photos of shrub trimming are required. **Be aware of allowable pricing limits.** If the shrubs cannot be trimmed for the allowable price, then submit a bid. Notify us if shrubs are touching the house and submit a bid to trim if it cannot be completed for the allowable.
- If any new damage is found at the property upon arrival, please notify Wolverine immediately. Submit a DPR and a bid to repair. If vandalism is found, please contact the police right away, from the site. File a police report if possible, and make sure to provide us with the report #. Do not leave any property un-secure. If property can be re-secured within the allowable, do so. If unsure how to proceed, please contact Wolverine from the site.

These requirements are all subject to change, if the client requests it, and we will update our grass cut orders as needed. As always, if you have any questions, please feel free to contact us at any time.

Thank you in advance for all your efforts and hard work,
 The Wolverine Team
 248-586-9779