

DOCUMENTING AND MEASURING DEBRIS REMOVAL

Date: June 12, 2012
To: All Wolverine Real Estate Services Contractors
From: Wolverine Property Preservation Department

There are unique challenges to properly documenting debris removal. The subjective nature of measuring and documenting the amount of debris leads to varied interpretation of the results. The contractors in the field hold most of the advantages in this determination because they are at the property and have first-hand knowledge of the quantity and types of debris involved. For this reason we give their count the most weight in judging the accuracy of a bid or charge. But the contractors bear most of the responsibility also; the responsibility of documenting what they see with proper photos to assist us in verifying their counts.

DOCUMENTING DEBRIS

Documentation for completion of an order to remove debris from a property must include the following:

- Before photos - interior
- Before photos - exterior
- Before photos – hauling container (each load)
- After photos – interior
- After photos – exterior
- Photos of loaded hauling container (each load)
- Dump receipt(s)

Before photos - interior

Photos of each room in the residence, including attached garage, crawl space, and attic, must be shot with the debris in place as you found it upon arrival at the property. As the contractor proceeds from room to room through the residence, he or she should take a wide angle photo of the room to give perspective of the location and volume of debris that exists. Then closer shots of each segment of the room are taken, giving detail to the actual content of the debris. For larger piles of debris, multiple shots from different angles may be needed to give the user a 360 degree view.

Before photos - exterior

Wide angle photos of the exterior of the property are useful to give perspective to the size and location of the existing debris. Then closer shots of each debris item or pile are required to document the type

and quantity. Photos of debris in detached garages, sheds, or barns are submitted with the exterior documentation, but are shot in a manner similar to the interior shots (wide angle, then close up).

*****Important note regarding eviction debris:** When the order calls for removal of eviction debris that has been moved to the curb at an earlier date, documenting the removal must include before photos of the debris as it existed just prior to removal from the curb. Do not rely on photos taken during the prior eviction to document the debris removal.



Wide angle shot of exterior debris

Before photos – hauling container

A wide shot of the truck, trailer, and/or dumpster that will be used helps document the capacity of the container. Take the photos from more than one angle to give the user the ability to gauge the height and width. Photograph the inside of the container before debris is loaded, showing either an empty container or the equipment brought to the location (mowers or other machinery).

After photos - interior

Photos must be taken after the debris removal from the same location and angle the before photos were taken. For smaller debris jobs where two contractors are present, this can be accomplished with by having one contractor snap before and after photos as the other contractor removes debris. With larger trash outs it is sometimes easier to use two cameras; one for the before photos and the other for the after photos. Use the LCD panel of the before camera to review the before photos and determine the location and angle from which to take the after photos.



Before and after photos of interior debris

After photos - exterior

Again, wide angle and close up photos after the debris has been removed are required. The wide angle shots help the user to document that each location on the property has been accounted for. The close up photos from the same location and angle as the before shots verify the removal of individual items of debris.



Before and after shots of an exterior debris pile

Photos of the loaded hauling container

These are important photos that unfortunately are often omitted from the documentation submitted from the field. The user relies on these shots of the filled truck beds, trailers, and/or dumpster to help verify the number of cubic yards of debris removed from the property. Wide angle photos from a distance help gauge the size of the container, especially when the photo contains a person or vehicle to help the user calculate relative sizes. Closer photos of the container help the user verify content and determine how full the container is. This is particularly useful when multiple trips are required to remove all the debris from the property.

Dump receipt(s)

A dump receipt documenting the date delivered, amount of debris, description of contents, and special charges incurred is required for each debris removal job.

MEASURING DEBRIS

All debris removal is bid or charged by the cubic yard. A cubic yard is 3' x 3' x 3', or roughly the size of a washing machine. Two reasonable, experienced contractors can look at the same debris pile and give different counts of the number of cubic yards. This is the difficulty of the process of reforming debris of all shapes and sizes in to 3' x 3' x 3' cubes.

We'll provide guidelines here to help bring some consistency to the way debris is measured by the agent or lender ordering the debris removal and the contractor performing the removal.

Fannie Mae Servicing Guide

The Fannie Mae Servicing Guide dated October 12, 2011 provides a Debris Table to use as a general guide when considering the volume of debris, as follows:

<u>Quantity</u>	<u>Item</u>	<u>Cubic Yards</u>
5	Automobile Tires	1
1	Book Case (5 shelves)	2
1	Couch	2
1	Dresser or chest of drawers	2
1	Dryer	1
6	Full trash bags	1
4	Lawn or dining chairs	1
1	Mattress and box spring	4
1	Office desk	2
1	Recliner	1
1	Refrigerator	2
2	Trash cans	1
1	Washing machine	1

Dumpster/Container Guide

A guide we use for gauging the size of various containers and dumpsters is included below:



1/3 of a cubic yard



3 cubic yards



6 cubic yards



10 cubic yards



12 cubic yards



10 Yard



20 Yard



30 Yard



40 Yard