

***** MEMO TO ALL WOLVERINE PROPERTY PRESERVATION CONTRACTORS *****

March 01, 2021

2021 Grass Cut Season

Spring is here, and the start of the 2021 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.

***** REMINDER *****

Please do not cut if the grass is Limited Growth unless the order specifies to complete the cut regardless of height in desert landscape/areas. The lenders will not honor the invoice if there is no visible difference between the before photos and the after photos where trip fees are not approved.

We have had some concerns regarding trimming of trees and shrubs at our properties. Going forward, we need to be pro-active regarding tree and shrub trimming and maintenance. We cannot wait until the overgrowth at a property is out of control before submitting bids to trim.

We will be including instructions on each grass cut order to either:

- Submit a bid for any and all trimming needed.

OR

- Complete any needed trimming of bushes, shrubs &/or trees IF it can be completed within the allowable. If it cannot be done within the allowable, provide a detailed bid immediately, along with good photos to support each item on the bid.

Instructions on orders will be client-specific, depending on which bank owns the property. Please be aware that certain clients prefer bids for all trimming of bushes and trees, while other clients want this work completed right away, as long as it can be done within the allowable. **It will be the contractor's responsibility to pay close attention and 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 submitting a bid:

- Make sure to include a detailed breakdown of all dimensions of the trimming needed.
- Indicate if any overgrowth is actually touching the house, roof, garage or any other structures on the property. Also, if any overgrowth is encroaching the public sidewalks or the neighbors' property. Please also note if the bid states that there is overgrowth touching, we need clear photos to support.
- **Shrubs and trees are to be bid separately**, not just one price for "all trimming".
- Provide photos that clearly show the areas that require trimming, both close-up and from farther away, so the client is able to tell where on the property the bushes or trees are located.
- If there is a fence at the property with overgrowth on it, we need to know the total length in LF of the entire fence broken down to list the dimensions of each side. We also need to know how many LF of trimming is needed on the fence line and where (which part of fence; front, back, left or right side).
- Please also note that certain clients also require a cost estimate be provided with all bids. It will indicate on the grass cut order if a cost estimate is necessary or not.

Over the course of the grass cut season, each time a contractor visits a property to complete a grass cut, bushes & trees should be checked, as additional bids may be needed. If shrubs were not touching the house at the time of the initial grass cut, but are now, please make note of that in your results.

Please keep in mind, bids typically expire every 30 to 45 days, so if we have not received bid approval yet, we can re-bid again. However, if your previous bid prices are still good, please just make note of that in your results.

Be advised, if no bid is provided all summer we will not be able to submit a huge over-allowable bid in August or September. The bank will deny the bid stating that the overgrowth should have been addressed months ago when it could have been completed within the allowable.

WOLVERINE STANDARD GRASS CUT POLICIES AND PROCEDURES

Please review all the procedures below, as a reminder of Wolverine's policies regarding grass cut orders.

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
- Cancel the order if you are certain the property has limited growth (Be sure the property is not approved for trip fees)
- Refuse the order if you are unable to complete it for some reason (out of area, etc.)

Click on the appropriate link to respond, and reply to the email with your acceptance or refusal. 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 violations to our client. This may also result in additional fees charged to the rep where Wolverine lost revenue due to untimely results/completion by the contractor without an approved extension.
- 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 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 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.
- Requirements for completing a grass cut 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, around A/C units, around sheds, without damaging existing plants or flowers
 - minimal leaf removal and incidental debris/trash removal

Grass 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.

- Provide good identifiable **date-stamped photos** that will help our client verify that the cut has been completed. **Include a photo showing the whole front of the house, and also 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. **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.
 - 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 on a normal sized lot.
 - When taking photos, make sure to include an address photo, front of the property photo, photos of the emergency posting and the street sign. Photos of just grass and not of the actual property maybe rejected for payment. Photos must verify you are at the correct property. Unless, the property is a vacant lot.
 - 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 be sure to include some before and after shots taken from a distance, so we can see that you cut the whole thing.
- 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.

- Grass cut pricing depends on the loan type and the lot size of the property. Until further notice, we will still be utilizing the pricing schedules found in the regs, minus our standard Wolverine discount. For your reference, the current FHA, FNMA, FHLMC and VA regs can all be found on our website, www.fieldinspection.com, under Resources. REO price will be specified per client on the order.
- We will provide the lot size of each property in order to avoid pricing discrepancies. Please use 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.
- **OR**
- 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.
- **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 #. If property is not secure, and can be re-secured within the allowable, do so. If unsure how to proceed please contact Wolverine from the site.
- 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 less frequent maintenance. Refer to the regs and the instructions on each order. 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.
- 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 this year, 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 1st, 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.
- Do not enter the property unless requested in the order instructions

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,

Wolverine Team
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