

2021/22 Snow Removal Program –

Good morning,

As the coming winter season approaches, we would like our partners to review our current policies and procedures regarding snow removals and confirm their approval of the program.

We propose the following snow removal program for the upcoming season, subject to your approval.

Wolverine will monitor each (bank name) property in our system and utilize a weather-reporting service to create a daily listing of recommended snow removal orders. Properties will be included on the daily report if they meet the following criteria:

- Our weather service is reporting accumulated snowfall of 3 or more inches within the last 72 hours for the zip code of the property.
- The forecast indicates that the temperature is expected to stay below freezing for the next few days
- The property has been reported vacant, locked, and winterized.
- Wolverine has completed an inspection or property preservation order within the past 90 days.
- The property does not currently have a stop work.
- There is currently no outstanding snow removal order for the property.

(A) We offer the following options regarding placing snow removal orders:

Option #1

Wolverine will provide daily spreadsheets of recommended snow removal orders (created according to the aforementioned criteria) for your review and approval, prior to sending out any orders to the field, or

Option #2

Wolverine will place properties on auto-order. Snow removal orders will be automatically generated and sent out to the field as needed, pursuant to the aforementioned criteria, or

Option #3

Wolverine will not create any snow removal orders unless specifically requested. Mortgage Clearing Corp. will determine snow removal needs and will place individual orders through the Haven system, or otherwise communicate orders to Wolverine.

(B) Regarding the amount &/or depth of the snow, we offer the following options:

Option #1

If snow is over 8" deep or if driveway is extremely long and snow cannot be removed for the allowable, contractors are to submit a bid immediately, and provide photos to support the bid, or

Option #2

If snow is over 8" deep or if driveway is extremely long and snow cannot be removed for the allowable, contractors are to complete the snow removal anyway. Do not submit a bid; just remove the snow, in order to avoid violations. Provide good supporting photos and bill accordingly.

Snow Removal orders and results will be displayed in the "Grounds Maintenance" section of the Haven System. The appropriate regulatory price or the approved price will be charged.

Wolverine will make every effort to ensure that snow removal orders are not sent out unnecessarily. For example: if our weather-reporting service indicates that an area has received some snowfall, however the forecast for the coming days is for warmer weather and we can reasonably assume that the snow will melt on its own, then we will not send out a snow removal order.

We also rely on our contractors, and their knowledge of the weather conditions in their area, to notify us if an order should be cancelled due to insufficient snowfall. However, there may be times when our contractors are unable to predict whether a property will need a snow removal or not, such as for properties in rural areas that require significant travel to reach. If a contractor visits the property and finds that there is not enough snow there to require a snow removal, they are instructed to report insufficient snowfall, take photos to support, and bill for a trip charge.

Our standard snow removal order reads as follow:

- REMOVE SNOW FROM SIDEWALKS AND DRIVEWAY, AND BROADCAST SALT.
- WOLVERINE MUST RELY ON YOUR KNOWLEDGE OF THE AREA AND THE CURRENT WEATHER CONDITIONS. IF YOU KNOW THERE IS NO SNOW IN THE AREA FOR WHICH YOU'VE RECEIVED THIS SNOW REMOVAL ORDER, RETURN THE ORDER IMMEDIATELY.
- COMPLETE THIS ORDER AS SOON AS POSSIBLE, IN ORDER TO MAKE THE PROPERTY SAFE. FINES, FEES, OR CITY SNOW REMOVAL CHARGES INCURRED FOR THIS PROPERTY WILL BE YOUR RESPONSIBILITY IF NOT COMPLETED AND RESULTS SUBMITTED WITHIN 72 HOURS OF RECEIPT OF THE ORDER.

(one of the two bullet points below will be included on each order, depending on lender preference)

- IF SNOW IS MORE THAN 8" DEEP OR IF DRIVEWAY IS EXTREMELY LONG AND SNOW CANNOT BE REMOVED FOR THE ALLOWABLE, REMOVE THE SNOW AND PROVIDE A BID AFTER THE FACT, WITH GOOD PHOTOS TO JUSTIFY THE COST. PROVIDE GOOD SUPPORTING PHOTOS AND BILL ACCORDINGLY.
- IF SNOW IS MORE THAN 8" DEEP OR IF DRIVEWAY IS EXTREMELY LONG AND SNOW CANNOT BE REMOVED FOR THE ALLOWABLE, PROVIDE A DETAILED BID, WITH GOOD PHOTOS TO SUPPORT.
- IF YOU ARE AWARE OF A PROPERTY THAT NEEDS TO HAVE THE SNOW REMOVED, PLEASE CONTACT 1-800-875-7170, EXT. 111 OR 131 FOR AUTHORIZATION.
- IF YOU RECEIVE AN ORDER TO DO PRESERVATION WORK ON A PROPERTY AND THERE IS SNOW BLOCKING YOUR ACCESS, PLEASE FOLLOW PRECEDING RULES

Please confirm that these policies are satisfactory for the 2020/2021 season and respond with your preferences for (A) and (B) above, so that we can begin processing your snow removal orders. Please also let us know if you have any additional requests or instructions pertaining to snow removal orders.

Thank you for your attention to this matter. If this email was not sent to the appropriate decision-maker, please notify us of the correct person or forward the email with a copy to Wolverine.

If you should have any questions or need additional information, please feel free to contact us anytime.

Thank you,

Theresa

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