



SURETY LENDING SOLUTIONS, LLC

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SLS Vendor Training Manual

Version 8.16.12



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Contact Information:

Office:

- **Hours:**
 - Mon – Friday 8am – 5pm CST
- **Office Phone – (504) 667-5494**
 - For questions regarding work orders or general questions please call our office at 504-667-5494 and select option 1.
 - For questions regarding specific work orders or work order updates please email:
vendormanagement@myslsnow.com
- **Accounting – forward all questions to:**
 - accounting@myslsnow.com

Where to Buy supplies:

MFS SUPPLY <http://www.mfssupply.com/>

Discount Code - **SLS13**

800.607.0541

In order for you to receive work from SLS you must order one of the two starter kits sold by MFS Supply. If you currently own supplies please make sure you have the key code, lock boxes and supplies included in our starter kits. Click on the following link or copy and paste the address into a web browser to view or purchase our starter kits.

<http://www.mfssupply.com/sls>



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Section 1:

Photos

Photos are extremely important in this industry. Without good photos, you do not get paid. It is extremely important to document all the work you perform and all the damages you observe with photos. You can never take too many photos. If you do not follow our photo policy you run the risk of no payment or returning to the property at your own cost (RTV or QC). There are six photos that you will need to take at every property no matter the work order type. **Every photo must contain GEOCODING (failure to do so will result in zero bill outs)**

Street Sign:



Address Verification:



Four Corners:



Four Corners:





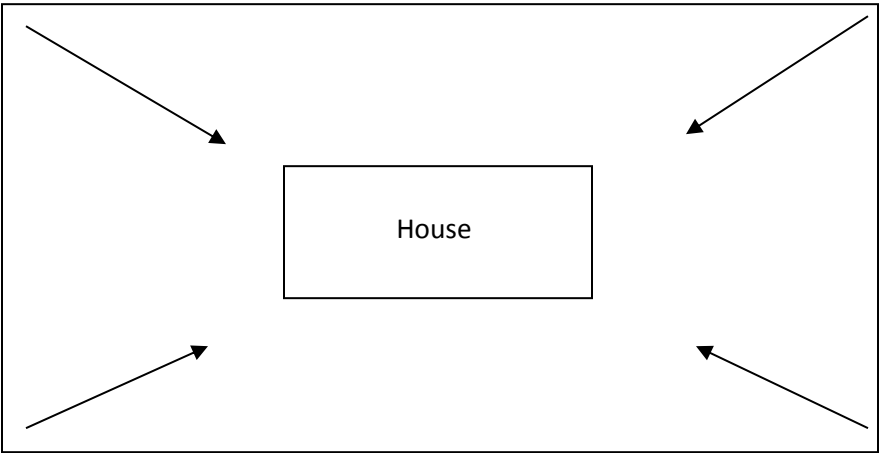
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Four Corners:



Four Corners:



These six photos should always be the first photos you take at a property. There are a couple options you have for the address verification photo. Always take a photo of the numbers on the house or mailbox if they are present. If there are no numbers posted, you can take a photo of a piece of mail with the address on it or a couple of neighbor’s mailboxes to show you are in the right area. If you do take photos of the neighbor’s mailboxes be sure to document that on your completion form. Refer to our photo checklist found on our website for detailed instructions.

You should always do a full interior and exterior inspection before starting any work. You will need to document any damages/debris/hazards you find. One far away photo of the entire back yard will not be sufficient to document all exterior debris. Take close up photos as well as far away. Any hazards that need to be bid will require close up photos as well. As you work your way through the interior of the house, you will need to take at least two wide shots of each room and up close shots of any damages or debris/hazards. Try to include as much of the floor and ceiling



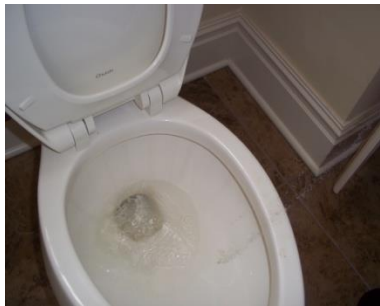
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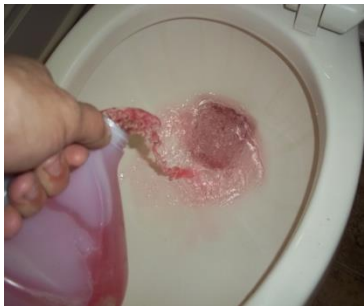
in the wide shots as you can. Make sure to pay close attention to mold and mildew. If there is mold and mildew or water stains on the ceilings you will need to take ceiling shots. If the floor is damaged you will need to take floor shots. Always take pictures of the roof as well (if the roof is unsafe to be on take pictures from a ladder - roof photos from the ground are not acceptable and could result in zero payment). If you ever remove anything from a property there must be before and after photos including an after photo of whatever you removed in the back of your truck or trailer.

All work performed will require before, during, and after shots. The before and after shots must be taken from the same angle. Below are examples.

Before Winterization:



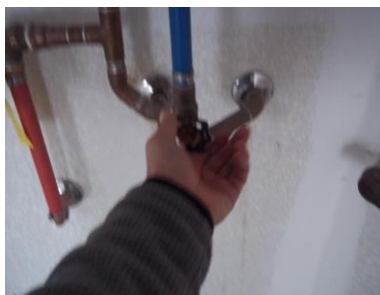
During Winterization:



After Winterization:



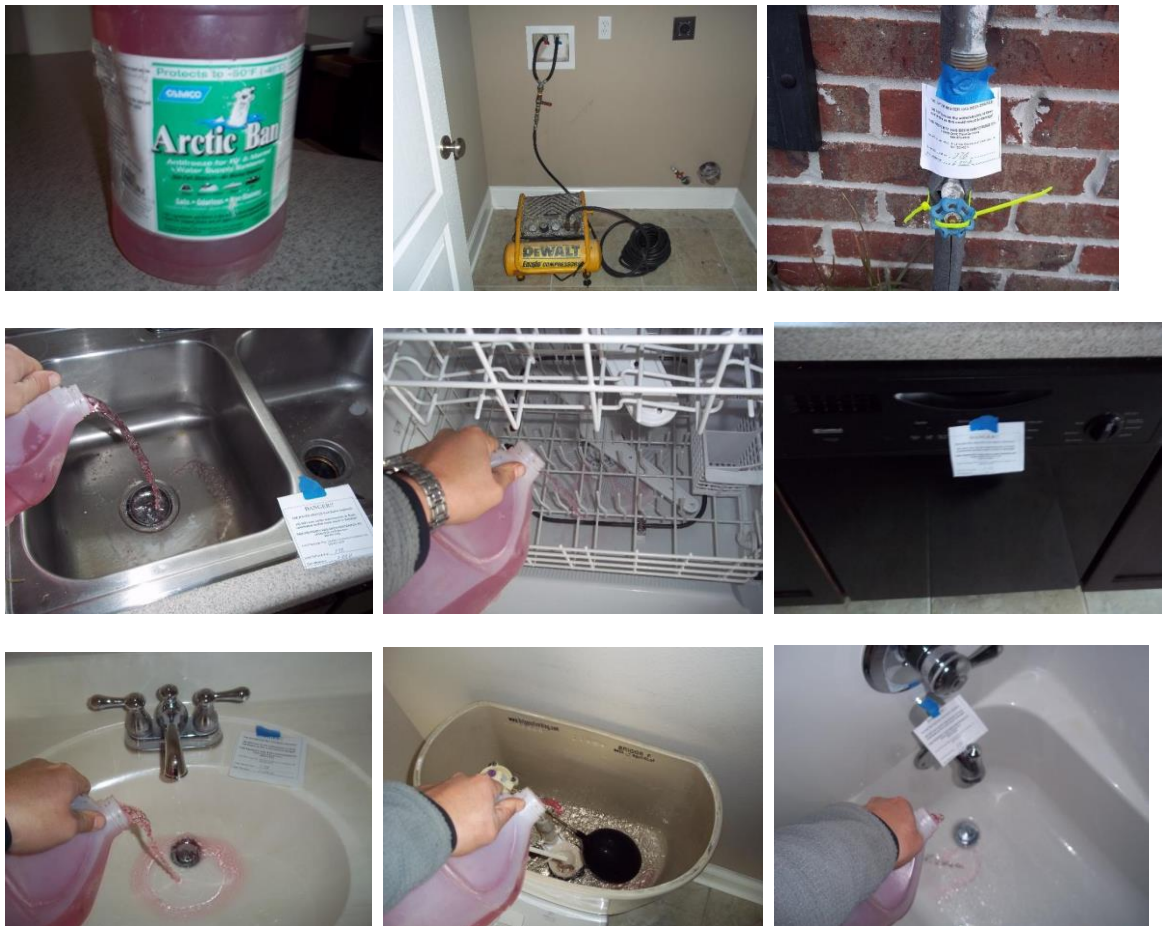
Additional Winterization Pictures:





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OTHER PHOTO TYPES

Before Trim Shrubs:



During Trim Shrubs:



After Trim Shrubs:





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Before Padlock:



During Padlock:



After Padlock:



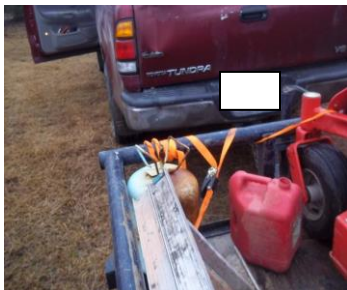
Before Gas Can Removal:



During Gas Can Removal:



After Gas Can Removal:



Before Grass Cut:



After Grass Cut:

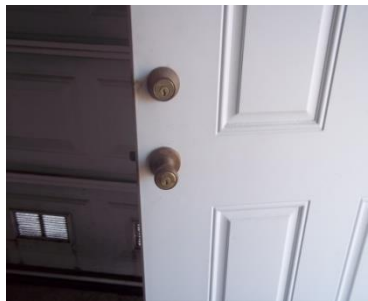




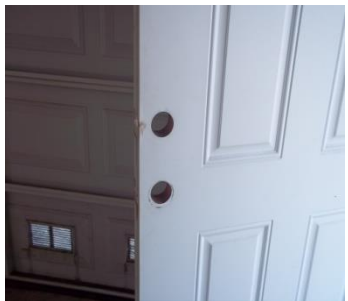
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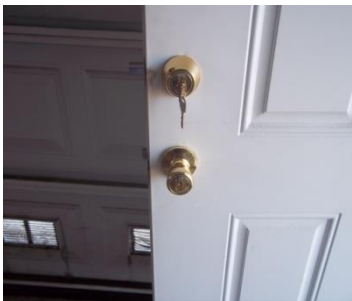
Before Lock Change:



During Lock Change:



After Lock Change:



Before Window Boarding:



After Window Boarding:



These are all required
for a lock change



*All windows must be boarded this way and you must use 1/2 plywood [OSB is not acceptable]



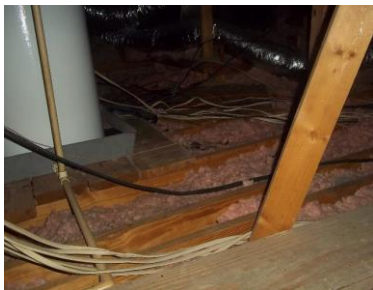
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Before Debris Removal:



After Debris Removal:



Before Roof Tarp:



After Roof Tarp:



*Blue and or Brown or Black poly tarps with 1x2 wood straps must be used - all tarps must go over the roof ridge. If you do not know the color tarp you are supposed to use please contact our office.



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Before Roof Patch:



During Roof Patch:



After Roof Patch:



*when doing roof patches try to match the shingle color as best as possible. Tarping flat roofs is unacceptable and will not be paid.

Please make sure to turn the setting OFF on your camera to time/date stamp your pictures. All photos must be 640x480 in save and MUST include geocoding format. We do not accept photos with date and time stamps regardless of what your work order says.



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Section 2:

Work Orders

Always read your work order very carefully and thoroughly - not all work orders are the same. The first thing you should look for when you receive a work order is the job category. This is a simple way to determine if the order is a grass cut, estimate approval, initial secure, etc. Second you should check the loan type (FNMA, FHA, CONV, etc.) Different loan types have different allowables for work to be performed and if you don't know the allowable we expect that you contact our office to find out. All guidelines are published on our website under vendor login.

Make sure to pay close attention to your due dates. Results are due by 11:59pm on the due date. You will not be penalized for late orders if you had an extension approved. If there is any reason why you cannot submit an order on time please contact the office within 24 hours of receiving it.

If a property is occupied it is important to try to make direct contact with either the person occupying the property or a neighbor who can state that someone is living at the property. Try to get a name or phone number and address of the neighbor. You are not allowed to reveal any information we know about the property to anyone. If a person occupying the property asks you if you work for the bank or anything about the property being a foreclosure you should direct them to call our office. Never under any circumstance enter a property that is occupied. The only information that you are permitted to share is that you were sent a work order by us and you are simply trying to complete an order. Instruct the person you are speaking with to contact our office. No other information should be shared. We do not know the status of any loans on properties we perform work at; therefore, we cannot provide this information. You never have permission to work at/on a property that is occupied.

Once a work order is complete the first part of closing it off is to fill out a completion form. The completion form and bids are mandatory. Failure to provide us these forms could result in zero payment. Every section of the form should be filled out completely. Occasionally there will be additional forms attached to the work order so please make you these are printed, filled out and sent back to us. Also, clients will require that signs or stickers be posted at a property. If a sign is attached to the work order or the order requires posting of some sort (and is not already posted at the property) you will need to post one. Often time this is over looked by our vendors and will result in RTVs / QCs.

When boarding a window you must make sure to remove all broken glass from the window. This includes removing any glass on the floor around the window and removing any remaining glass in the window panes. You should include before and after pictures of the glass being removed as well as the window boarded.



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When reporting damage at a property you must always include dimensions. If there is mold and mildew present we are required to report the square footage and source. Examples of source can include, roof damage, humidity, plumbing, etc. When bidding damage such as doors, windows, siding, flooring, etc., we **MUST** have the square footage, dimensions or linear feet. All bids **MUST** also include the location. Make sure to separate out your interior and exterior bids. We cannot submit a bid to our clients that states "Remove 10 gallons of paint throughout property." The bids must read "Remove 4 gallons of exterior paint from backyard," and "Remove 6 gallons of interior paint from kitchen and bedroom." Bids for debris should include a description of what is included in the debris. An example may be "Remove 6 cyd of exterior debris consisting of wood, metal, plastic, basketball hoop, bricks, misc trash." If you don't provide a bid for us and we write one based on the photos you submit you will be required to complete any and all bid approvals for the approved amount - there are no exceptions to this.

Winterizations

Winterization season varies from state to state - but as the name implies this is done during winter months and as such we will not be paid for winterizations performed out of season. Our clients have a few specific requirements when it comes to photos of winterizations.

-There must be a photo of the hot water heater (If present).

-No matter where the hot water heater is located you must attach a water hose to drain it and take a photo of the water hose hooked up to the water heater and a photo of the water coming out of the hose into the yard. The hose must be in grass on the grass you cannot drain the water on to the driveway. If the water heater is located upstairs you can drop the hose out of a window but the hose must reach all the way to the ground, it cannot hang. We suggest buying a hose between 50 and 75ft to make sure you have enough length to make it outside the house. You will not be paid if you submit a photo of the water hose draining onto concrete. If the water heater will not drain or was previously drained take a photo of the hose without water coming out.

*NEVER let the water heater drain freely a water hose **MUST** be attached - even if the hot water heater is located outside.

-A photo of the air compressor is required every time a winterization is performed. If the lines cannot be blown explain why and also include a photo of the compressor connected to the washer/dryer hook up. Call the office if there are no hook ups. You will not be paid for winterizations without this photo. You must always have a Y hose connecting to the Hot and Cold water hook ups and you must be able to see the compressor connected to the hose.



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-Your before photos should be of the sink, bathtub, toilet, etc. The during photo should be of you pouring antifreeze down the drain. Your after photo should be of the winterization sticker placed on the sink, toilet, bathtub, etc. Antifreeze must be the pick NON TOXIC type - if it is not PINK in color it is not acceptable.

-Place a winterization sticker on every drain you poured antifreeze in and also on the front door to the property. Make sure to place a sticker on the front of the dishwasher as well - as this also requires antifreeze.

-A photo of the breaker box is also required. There should be a photo showing all the switches in the off position and a winterization sticker placed on the front of the box. You will also need a photo of the water meter being shut off. Your after photo should include the zip tie and a winterization sticker placed on the meter. *LOG IN TO OUR VENDOR WEBSITE TO DOWNLOAD AND VIEW OUR WINTERIZATION POWER POINT. IT IS REQUIRED THAT YOU READ AND UNDERSTAND THE STEP BY STEP PROCESS.

Grass Cuts

You will not be paid for recuts performed out of season. Initial grass cuts can be performed as bid approvals during the off season. If the property is over the allowable you should bid it. If we perform an initial cut for the allowable and not as a bid approval we are required to perform the recuts for the allowable for the rest of the season. The only exception will be if we performed an initial cut and were not sent back out to the property for two months and the grass is now overgrown. In this instance we would bid for a single recut at an elevated price and perform the season recuts for the allowable. After photos of grass cuts should include the lawn mower or the weed eater in each photo. Four photos of the tape measure showing how long the grass was before the cut is also required. You will need to walk off the length and width of the property and take a photo of your measuring wheel showing the lot size.

****LOGIN TO OUR VENDOR WEBSITE TO DOWNLOAD AND VIEW OUR GRASS CUT TRAINING GUIDE**

Bidding

Please refer to the Standard Bid Prices as a guideline on how much to bid for things. If your bid will exceed these amounts you must provide a reason for the extra cost. This pricing sheet is merely a guideline and does not include prices for everything you will need to bid. You will need to include materials and labor when bidding for items. If your bids are excessive we will lower your bids and you will be responsible for completing the work at the price we bid. Industry pricing can be found on software such as Repair Base.

Bids must be submitted every time we go to the property. It does not matter if you went to a property 3 days prior, you must bid everything every time you go to a property. When bids are missed the bank will tell us to return to the property and complete the work at our own cost. You want to make sure you bid everything from old wall paper to



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debris. Debris and trash are to be bid in cyds (cubic yards) which includes hazards. If there is no photo documentation we cannot place the bid. The only way the bank sees these properties is through your photos. If you mistakenly under bid something and our office doesn't catch it and the client approves it you will have to go and perform the work for that amount – failure to do so will result in back charges.

The more documentation the better. It is not just the banks who are looking at these properties through photos. The more information about the property you can give us the better. In this industry it is always better to ask questions than to guess. Work order instructions along with the different banks, clients, and loan types can get confusing. We are here to help you but if you do not communicate with us - we cannot begin to guess your questions. If you can't get a question answered, simply follow the instruction on the work order.



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Section 3:

How to Board Windows, Doors and Pools

All of our clients require that we use bolt boarding. To properly bolt board a window you must use one continuous piece of CDX plywood covering the entire opening. (You can only use CDX plywood - not OSB.)

1/2" for Windows

5/8" for Doors

3/4" for Sliding and French Doors

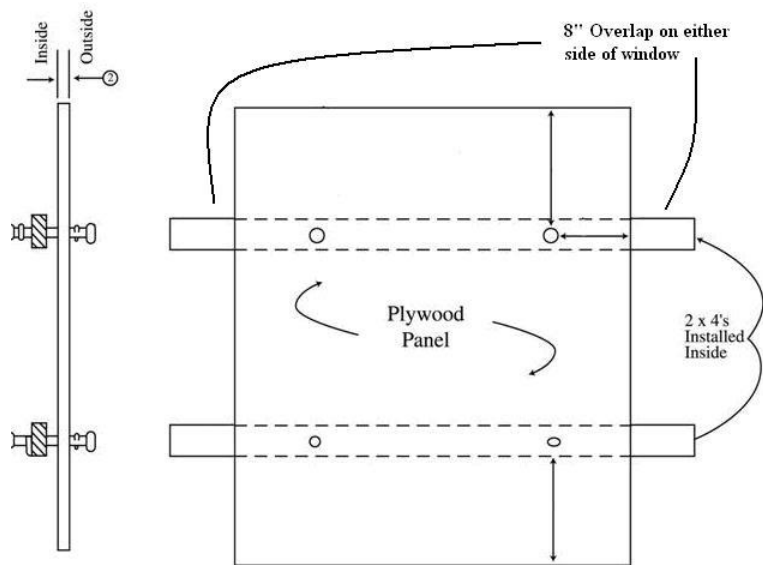
You must fasten with 3/8" carriage bolts, washer and nuts. There is a minimum of 2 bolts per brace. Remove storm windows/screens and any or all broken glass. Clearly label storm windows and screens with the location of the window and store inside an interior closet. You must remove ALL broken glass from frame and surrounding areas. If the window sash can be removed this should be your first option. Clearly mark its original location and store inside an interior closet.



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HUD Specification Window Boarding Diagram



HOW TO BOARD GARAGE DOORS

Before Garage Boarding



During Garage Boarding



After Garage Boarding



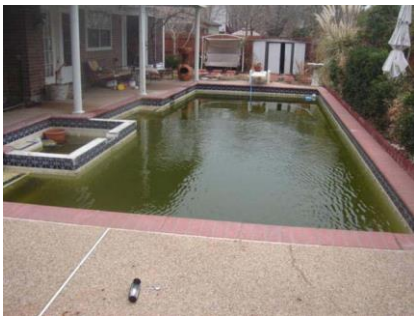


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HOW TO BOARD POOLS

Before Pool Boarding



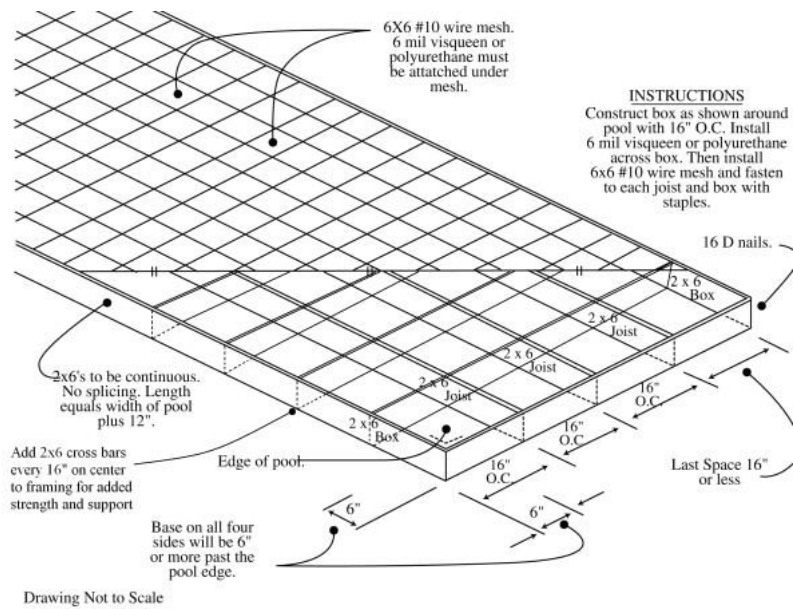
During Pool Boarding



After Pool Boarding



HUD Specification Pool Boarding Diagram



*Processes and guideline change frequently and we reserve the right to change our standards as well. For example if a work order states “board windows to current HUD specs” and HUD changes their specs you are required to know what these specs are. We will make every effort to inform you ahead of time.



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Section 4:

When you return a work order to our office on In Field Express (IFE) it is required that you fill in a PCR Completion Form. This form is an adobe acrobat form that you can fill out directly on your computer. You DO NOT need to print and scan. The first page includes basic information regarding the property and the last page includes information pertaining to the work that you completed at a property. Both of these pages give us a snap shot of the condition of the property as well as what you did for work.

Many of our vendors like to print out copies of this form and take it in the field with them so they can fill it in while on site. This makes processing orders much easier as you are just copying information on forms that were previously filled out. You can down load a copy of the PCR by following these instructions:

- 1) www.suretylendingsolutions.com
- 2) Click "Login"
- 3) Login in as a vendor
 - a. Username – 2456
 - b. Password – Slsnow
- 4) Under "Field/Training Documents"
 - a. Double Click "PCR Completion Form"