



Property
Preservation
Field Manual

Tools that we use

- **Smart Phone**
- **Ladder (30FT EXT. & STEP LADDER)**
- **Generator**
- **Air Compressor**
- **Trailer or Truck**
- **Toilet Brush**
- **Weed Eater**
- **Lawn Mower**
- **Cordless Drill**
- **Circular and reciprocating saw**
- **Garden Hose**
- **Tape Measure**

Important Things to remember

- We are responsible for anything we don't report, they will demand we repair it for free. So, when in doubt photograph it!!
- We always will need to prove our work with photos; photos are the most important thing!! You can never take too many. SIMPLY PUT NO PICS NO PAY
- We are the eyes and ears of the bank, they count on us to keep them in compliance with local municipalities, report damages and vandalism.
- We are graded on how well we perform; getting results turned in on time and accurately gets us more work.
- It is in our best interest to repair/bid as many things as we can, it creates work which makes us money! Our job is to find things wrong with properties.
- Always Verify if someone is still living in house
- Don't fail to take before pictures of work you perform, you will not be paid without proper pics

Property Condition Pics Overview

Property condition pics are a very important part of this industry. When put into context property condition pics is our way of answering questions for the bank.

Did we go to correct house? Is house secure? Has house been damaged since our last visit?

Please keep in mind that property condition pics have nothing to do with the reason you are at the house. **The photographs described below are in addition to work performed at property.**

There are some pics that are **automatic and are always required** no matter the order type. These are called property identifiers.

- **Front of house** (even a vacant lot pic is still required)
- **Address** (sometimes we will need to write the address on house)
- **Street Sign** (in some rural areas it might be hard to find one, I try and get this pic when leaving property)

Non-entry work orders

Some orders do not require entry into the house, although these orders do not require entry there are some basic pics that are required.

Orders like drive by inspections or make contact orders require some street scene pics. You will get specific photo requirements with these in the work order instructions.

Grass cut and Snow removal orders

Basic grass cut, and snow removal orders require all four sides of the house. Photos should show from ground to top of roof in one photograph.

Level 1 property condition pics (10-20 pics)

Very basic exterior and interior inspection. Photos of all 4 sides of house, pics of every room in the house. I usually stand in the doorway of every room and take 1 photo. These types of photos are usually only needed on Grass cut and interior inspection orders.

Level 2 property condition pics (50-100 pics)

This is the most common type of photos we take. **All non-grass cut** orders require level 2 at the very minimum. Types of orders that require these types of photos include bid approvals, work order, final approval, winterizations, etc....

Level 3 property condition pics (200+ pics)

This is the most detailed inspection of a property we perform. Types of orders that require these types of photos include Initial secure, conveyance checks, evictions, Deed In Lieu, etc.....

Other things you may encounter that must always be reported

- **City Violations** – always take a picture of violation (make sure information is clear)
- **Realtor Signs** – Realtor signs are like stop signs, if you encounter one call the realtor and ask if they are maintaining property. Call and notify us from site of status.
- **Damages** – vacant houses are targets for vandalism, we must always report any new or previously reported damages, including mold

Types of work orders

You will encounter multiple types of work orders. Here is the main ones you will encounter and what they mean

- **Initial Secure** – These are the banks first time entering a house, and a detailed report and work list is usually required
- **Final Conveyance**- This is a report on the current condition of property and if it meets “conveyance condition”
- **Initial Grass cut** – First grass cut of the season
- **Snow removal** – Standing order that we perform after 3 inches or more of snow

- **Obtain bid and 2nd bid** – Obtain a bid for a specific item
- **Bid Approval** – perform work from previously obtain bid
- **Debris removal** – Order to remove debris
- **Cure City Violation** – Violation from city (see obtain bid)
- **Winterization** – Order to winterize property for winter

INITIAL SECURE ORDERS

Initial secure is the usually the very first time we have been to a property. So, it is important to perform every service that we can to maximize the invoice and bid everything that we possibly can. This is the very beginning of how we create work for ourselves which is the name of the game.

Common Items performed on Initial secures

There are things that can be done without prior approval. These items are usually loan specific and will be identified on work orders. Always follow the work order or call from site for further instructions.

Secure Property – number of doors will depend on loan type (work order will specify)

Lockbox – Almost always will need installed if not already on

Winterization – Usually done when in season Nov 1st –March 30th

Initial Grass Cut – Usually done when in season April 1st – Oct 31st and if fewer than 15,000 square feet

Debris removal – If allowed by work order (depends on loan type)

Cap wires – If allowed

Sales clean – If allowed

Securing pools – If allowed

Boarding Broken windows – If allowed

Complete LEVEL 3 Inspection

Most common items missed on initial secure

- Documenting a roof leak
- Pictures of house from road and Address
- Pictures of sign in sheets and emergency signs
- Failing to document and report mold

Final Conveyance Order

Final conveyance orders are meant to provide the bank with a current status of the property as it relates to being in conveyance condition. So what is conveyance condition?

Acceptable Conveyance Condition

At the time of conveyance to HUD, a property must be undamaged by fire, flood, earthquake, hurricane, tornado, or mortgagee neglect, In addition, the property must be secured, the lawn maintained, winterized (as applicable), and interior and exterior debris must be removed with the property's interior maintained in broom-swept condition. This includes the removal of any vehicles and removal of any personal

property in accordance with local and state requirements. Mortgagees are responsible for the damage to, or destruction of, properties due to their failure to take reasonable action to secure, inspect, preserve and protect such properties.

If you are not sure about an item always err on the side of photographing it.

Most common Items missed on Conveyance orders

- **Documenting a roof leak**
- **Pictures of house from road and Address**
- **Pictures of sign in sheets and emergency signs**
- **Correct property condition pics**

Winterization Orders

A winterization generally involves the following, unless the applicable guidelines or Client instructions indicate otherwise:

- Draining of all plumbing and heating systems as required.
- Using forced air pressure to clear the system of water.
- Cleaning all toilets.
- Adding anti-freeze to all toilets (bowl and tank), traps, and fixtures.
- Draining Hot Water Heaters.
- Shutting off water supply to the property. Zip tie in off position
- Placing labels on all fixtures with date and warning
- Before, during and after photos required

*****USE PINK R/V ANTIFREEZE ONLY*****

PHOTOS REQUIRED FOR WINTERIZATION

WINTERIZATION – TOILETS (EACH TOILET)

Before: No antifreeze in toilet

After: Antifreeze in toilet

WINTERIZATION – HOT WATER TANK

Before: Hot water tank

After: Show tank being drained with hose

WINTERIZATION –SINKS, TRAPS, DRAINS

Before: Sink, Trap, Drain only

After: Show antifreeze being poured in WINTERIZATION STICKERS

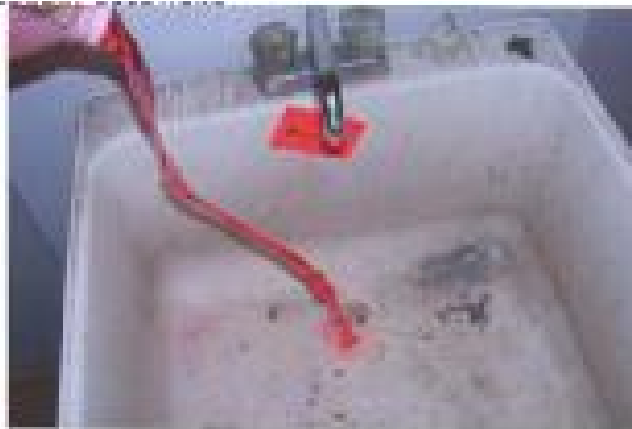
Winterization stickers must be placed on the Hot Water Tank, all toilets and sinks, and on the front door or picture window. The stickers should be shown in ALL after photos of winterization

Most common items missed on Winterizations

- During photos of pink antifreeze being poured in toilets and drains
- Pic of garden hose hooked up to hot water heater
- Pic of garden hose draining from water heater (water coming out)
- Pics of warning labels
- Pic of air pressure gauge hooked up showing 30 psi



Winterization – Sink Before



Winterization – Sink After

EFFORT MANAGEMENT ON ITEMS



Before Wint.



After Wint.



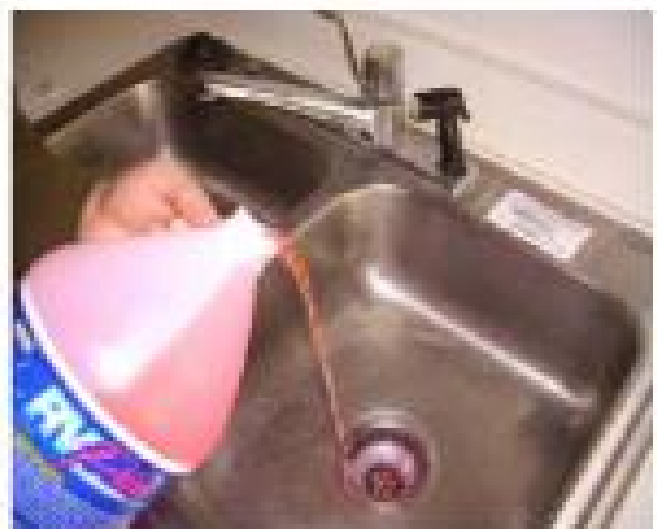
Before Wint.



After Wint.



Before Wint



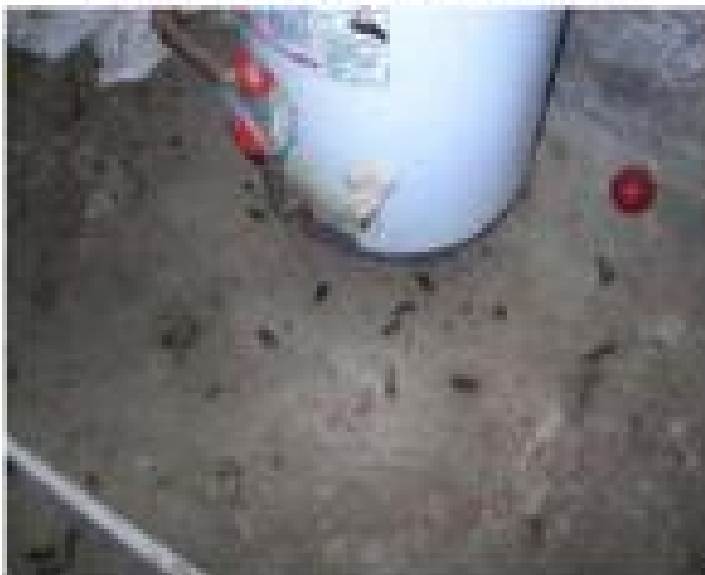
After Wint.



Winterization - Toilet Before



Winterization - Toilet After



Winterization - Water Heater Before



Winterization - Water Heater After



WATER METER BEFORE



WATER METER AFTER

DEBRIS REMOVAL/BIDS

Debris is broken down into three categories and typically is bid separate

- **Personal property** - considered: furniture, clothing, dishes, utensils, all free standing appliances such as refrigerators, air conditioners, washers and dryers, all light fixtures, mantles, wall mirrors, fireplace gas logs, toys, outdoor swing set, tires with rims, etc.
- **Health and safety hazards** - considered to be raw food or other organic matter, dead animals, feces, all poisonous or flammable material such as pesticides, household chemicals, solvents, paint, car batteries, loose/unmounted tires, oily water, waxes, antifreeze, pool cleaner, and broken glass.
- **Debris** - considered items such as: bagged garbage, shabby or torn carpet, and cracked or torn linoleum. Remember to look in the attic, basement, and crawl spaces.

(Cubic Yard = 3'x3'x3'): Debris must be bid and or removed per Cubic Yard with a brief description of what debris consists of:

Sample Item	Cubic Yardage
A large couch (sofa)	3 yards
A large sofa chair	1 yard
A bed	3 yards
Average Dresser	1 yard
Washer	1 yard
Dryer	1 yard
Refrigerator	2 yards
Standard Range	1 yard
Small Range	1 yard
Four Kitchen Chairs	1 yard
Kitchen Table	1 yard

Debris Removal Photos

- Before: each room, attic, garage or outbuilding with debris/health hazards, paint and chemicals
- After: each room, attic, garage or outbuilding with debris/health hazards, paint, and chemicals removed
- Note: take pictures of debris in the room.
- Take pics of debris in the trailer and must have tape measurement photos of trailer.

Common issues with debris removal

- Not taking enough photos to justify quantity
- Not taking before and after from same angle
- Taking after with small debris still on floor (all debris removal requires house to be in broom swept condition)



Interior Room clean of Debris



Interior Room Clean of Debris



Health Hazards Before



Health Hazards After

Obtain bid/2nd Bid

Obtain a bid for a specific item - In order to get approval for items you are bidding, it is essential that your bid photos document and justify all bid items.

2nd bids are just that, another set of bids on selected items the bank feels they can get a better price on. The contractor who originally bid them cannot complete the second bid for obvious reasons.

How we bid a job – A general rule of thumb is Time and materials. Our industry uses cost estimators. So, we take your photos and put sizes and dimensions into a program that the government requires and submit the bids. We try and keep things simple on you in the field. You are mainly required to get us very good pics of any damages that need bid. We bid typically at \$20/hour plus materials needed and/or debris created. So, an example is if you are sent out to bid a soffit repair 10' x 8" x 1/2" – 2-man hours plus \$50 materials is \$90 to perform work. This will make more sense as you perform these services.



Bid missing handrail



Bid missing outlet cover



Bid uncapped wires



Bid to install security doors

Bid Approval

Perform work obtain bid- All work completed at the property must be justified through photos. Photos must be taken from the same angle both times.

Before: Work not yet completed

After: Work completed



Security Door Before



Security Door After



Handrail Before



Handrail After

Yard Maintenance

GRASS CUT/BID

Grass photos

One photo must **show entire lot from street**

Before: Front, sides and rear of lot (Taken from same angle)

After: Front, sides and rear of lot (Taken from same angle) If a grass cut or re-cut is not needed, we must have photos of the front and rear yards showing that the cut was not needed.

Hedge Trimming and shrub maintenance

Before: Overgrown hedges

During: Showing clippings on the ground

After: Trimmed hedges with clippings removed

Snow removal

Before: Snow covered driveway, walkways, etc. – dependent on specific snow removal instructions

After: Driveway, walkway, etc. fully cleared of snow

Common issues with yard maintenance

- Not showing clippings on ground after trimming shrubs
- No picture of front of house from street showing yard
- Blurry or dark photos
- After photos not from same angle as before photos
- Tall grass remaining in photos



Grass Cut Before



Grass Cut After



Grass Cut Before



Grass Cut After



Grass Cut Before



Grass Cut After

Boarding

Boarding photos must show an opening in the window/door. Placing an item such as a rag through the opening is the easiest way to show the window/door is missing/ broken.

BOARDING & REGLAZING WINDOWS

- All broken windows must be reported and corrected per HUD allowable
- On your initial trip to the property if broken windows are present they can be re-glazed
- Windows: -Secured with ½” plywood or equivalent
Doors: -Secured with 5/8” plywood or equivalent
Other Openings: -French doors and sliding door openings should be secured with ¾” plywood or equivalent.
- Note on results if the area is considered a High Vandalism Area and provide proper documentation.
- ½ inch plywood must be used with 2 -2x4s per window and a total of 4 carriage bolts, two bolts for each 2x4. Particleboard/OSB is not acceptable, as it breaks apart easily when exposed to moisture.
- Before, during, and after photos are required for re-glazing and boarding of windows. See below diagram for boarding per HUD regulations. **NEVER USE OSB TYPE PLYWOOD**

Before: Broken/ missing opening

After: Boarding completed from exterior

After: Boarding completed from interior

If you don't have the three photos below it will get kicked back



Door Boarding Before



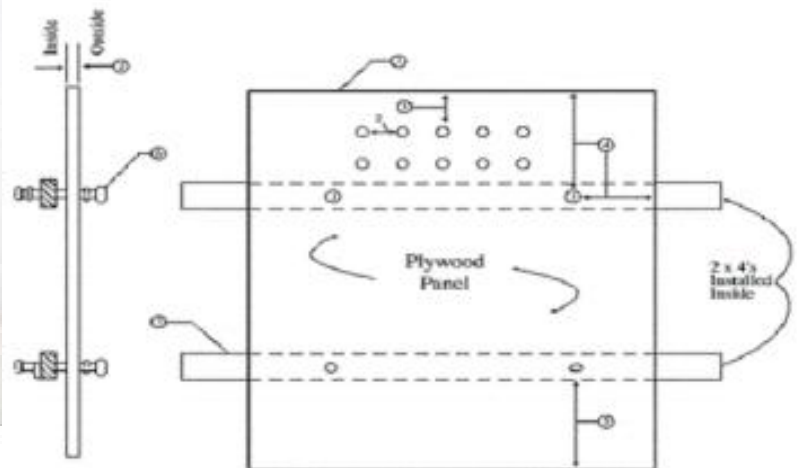
Door Boarding After



Door Boarding Interior After

PLYWOOD BOARDING PANEL DETAIL

NO SCALE



Securing a Property

NEW KNOB LOCK & DEAD BOLT– specified on work order

Photos required:

Before: Hole in the door after old lock has been removed

After: new lock installed (show the new key in the lock)

HASP AND PADLOCK – Used on garage door tracks, outbuildings and doors that cannot be lock using knob locks

Photos required:

Before: Door with no hasp and padlock or padlock

After: Door with hasp and padlock, or padlock

SLIDER LOCK –used on sliding glass doors work order specified.

Photos required:

Before: No slider locks

After: Slider lock installed

LOCK BOX – Only when specified and not already in place

Photos required:

Before Lock Box

After Lock Box



Lock Change Before



Lock Change After



Garage Door Lock Before



Garage Door Lock After



Slider Lock Before (top track)



Slider Lock after (top track)



Slider Lock Before (lower track)



Slider Lock after (lower track)



Before lock box



After lock box

INSPECTING THE EXTERIOR OF THE PROPERTY

It is your responsibility to report ALL damages on a property. You do this by taking photos the issues you encounter. This is most important when you go to a property to complete an initial secure. ALL bids must be submitted on the on our first trip to the property unless the damage is new

1. Look at the general condition of the property
2. Verify that the property is locked and secure on arrival (home, garages, and outbuildings)
3. Photo and document all broken or unsecured openings w/ sizes if applicable. Bids and photos are required. Document where the broken opening are located. (i.e. Front entry door; 2 floor rear bedroom window, basement window, etc)
4. Document the lawn condition
6. Photo the all sides of the property w/ house address showing in the photo.
7. Check for any obvious exterior damages. List damages w/ sizes and cause (i.e. storm damage, vandalism damage, homeowner damage, mortgagee/mortgagor neglect, fire damage, water damage etc.) Photos are required
8. Check for any exterior hazardous debris. List the amount of hazardous debris per Cubic Yard giving a description of the items. Photos are required.
9. Check for any exterior debris.

EXTERIOR ISSUES YOU MAY ENCOUNTER

This list to assist in identifying issues, but there may be items that are not listed that are still a concern.

SECURING ISSUES

- BROKEN DOORS
- BROKEN WINDOWS
- OPENINGS IN WALLS THAT ARE ALLOWING ELEMENTS TO ENTER PROPERTY
- DOORS THAT WILL NOT LOCK
- DOGGIE DOORS
- DRYER VENT OPENINGS
- BROKEN WINDOW LOCKS ETC.
- OPEN POOL GATE/ OPEN POOL
- OPEN/ UNSECURED WINDOW WELLS
- SECURING OF SWIMMING POOLS

LAWN MAINTENANCE

- TALL OR OVERGROWN GRASS
- OVERGROWN BRUSH OR WEEDS
- DEAD OR DYING TREES
- VINES
- TREES TOUCHING HOME OR HANGING OVER ROOF

HAZARDS

- BROKEN GLASS
- MISSING HANDRAILS
- MISSING/BROKEN STEPS
- PONDS
- CLOTHESLINES
- LOW HANGING WIRES
- CLOTHES LINES
- EXSPOSED OUTLETS
- SHARP METAL
- MISSING/ BROKEN SAFETY RAILINGS
- SATELITE DISHES
- TIRES

- PAINT
- OIL
- FLAMABLES
- TOXIC WASTE
- ANIMAL CARCASSES
- FECES
- AEROSOL CANS
- FIRE PITS/ BURNT DEBRIS
- PROPANE TANKS
- LIQUOR BOTTLES
- FIRE PITS

GENERAL DEBRIS

- BRANCHES
- BAGGED GARBAGE
- LEAVES
- GARBAGE CANS
- PLANT POTS
- OLD FURNITURE
- TOYS
- OLD SWINGSETS
- MISC. TRASH

DAMAGES - ALL DAMAGES SHOULD BE REPORTED ALONG WITH CAUSE & LOCATION:

- SIDING MISSING/ DAMAGED
- LEAKING OR WORN ROOF
- FALLING, DAMAGED OR MISSING GUTTERS
- FALLING, DAMAGED OR MISSING SOFFIT
- FALLING, DAMAGED OR MISSING FASCIA BOARD
- CRACKING OR CRUMBLING BRICK FACING
- CHIMNEY DAMAGE
- HOLES IN BRICK OR BLOCK
- DAMAGED OR MISSING DOWNSPOUTS, EXTENSIONS, ELBOWS ETC.
- MISSING/ DAMAGED ADDRESS PLATES ETC.
- UNEVEN OR CRACKED CEMENT WITH POSSIBLE TRIP HAZARD

ANIMALS AT THE PROPERTY

On occasion, animals are present at the property, most common being cats and dogs, although we have encountered goats and horses in the past. When there is a domesticated animal at the property it is your responsibility to:

- Call Animal Control to have the animal removed from the property. Sometimes no Animal control is available. In this case call from site.

Report this information on your results with the name and # of Animal Control

VEHICLE AT THE PROPERTY

Often you will find an abandoned vehicle at a property. You will find boats, automobiles, motorcycles and on occasion other vehicles. You may be asked to remove the vehicles from the property

INTERIOR ISSUES YOU MAY ENCOUNTER

This list to assist in identifying issues, but there may be items that are not listed that are still a concern.

HAZARDOUS DEBRIS:

- BROKEN GLASS
- MISSING HANDRAILS
- MISSING/BROKEN STEPS
- EXPOSED WIRES
- EXPOSED OUTLETS
- OPEN GAS/WATER LINES
- TRIP HAZARDS (I.E. MISSING THRESHOLD, CURLED FLOORING, LIFTING CARPET)
- SAGGING GARAGE AND SHEDS READY TO COLLAPSE
- OPEN UNSECURED BUILDINGS PROVIDING UNAUTHORIZED ACCESS
- HOLES IN THE FLOORS, WHICH COULD BE HARMFUL/DANGEROUS.
- ANY ITEMS WHICH COULD ENDANGER PERSONS ENTERING THE PROPERTY
- NOTE: ALL BUILDINGS MUST BE SECURED AGAINST UNAUTHORIZED ACCESS.
- TIRES
- PAINT
- FLAMABLES

- TOXIC WASTE
- ANIMAL CARCASSES
- FECES
- PROPANE TANKS
- LIQUOR BOTTLES
- RAW FOOD OR GARBAGE
- MOLD
- HOUSEHOLD CHEMICALS (BRIEF LIST) WITH QUANTITY
- DEAD BUGS
- EXCESSIVE GREASE OR FOOD PARTICLES
- CARPET STAINED WITH HAZARDOUS OR UNKNOWN SUBSTANCES

DAMAGES - ALL DAMAGES MUST BE DOCUMENTED WITH SPECIFIC LOCATIONS AND PROBABLE CAUSE OF DAMAGE

- WORN OR TORN CARPETING
- PEELING PAINT
- HOLES IN DRYWALL
- BROKEN/ MISSING PLUMBING
- INOPERABLE SUMP PUMP
- STRUCTURAL ISSUES
- WATER DAMAGE
- MOLD DAMAGE
- STORM DAMAGE
- FIRE DAMAGE
- MISSING OR DAMAGED LIGHT FIXTURES ETC.

Other Important info

Professional Conduct

When you are working in the field, you are acting as a representative of the real estate industry. Appropriate attitude and behavior is essential. While casual attire is appropriate, you should always be well groomed. Any contact that is made with neighbors or other individuals while completing a work order should be professional.

Updating Open Work Orders

It is crucial that work orders are completed on time. If there is going to be any delay, you must indicate the specific reason for delay. We will need the actual date the work is scheduled to be completed.

Verification of Vacancy

If a property is found occupied, you must fill out an occupied property report. We must have details regarding the property, including:

Is there any personal property visible?

If there is personal property visible (interior or exterior) what kind is it?

Are the utilities on?

Is the lawn maintained?

If a neighbor verifies occupancy, include the name and address of the neighbor.

Be careful when entering a house that might be occupied.

Unable to Locate / Bad Address

Before calling in a work order as a bad address, check with the following people/departments to validate the address:

- Utility Companies
- Fire/Police Departments
- Post Office

Toxic Waste

Take special care to observe any possibility of toxic waste on the premises. These wastes are of **great importance to the mortgage companies**, they can be held liable for cleanup and damages. Examples of things to look for:

- Steel drums
- Suspicious unmarked or danger labeled containers
- Chemicals or unusual fumes
- Unusual growth patterns in vegetation

Water/Freeze Damage: Please explain the damage and how you believe it was caused (e.g. broken pipes, roof leak, sump pump back-up, toilet overflow, etc.) Then explain in detail what was damaged (floor, ceiling, cabinets, carpet, etc.)

Flood Damage: DO NOT report flood damage when you mean water damage. It is critical that you properly evaluate damage to determine if it is attributable to actual flooding, and that you provide a description of the damages and cause.

Vandalism Damage: Some clients require you to file a police report for vandalism to the property; you should note all types of vandalism on your report.

Fire Damage/Smoke: obtain and forward a copy of the fire report whenever you report fire damage as requested by client.

There are many moving parts to this industry. It is best to take it 1 work order at a time and ask lots of questions. Learning as you go is the best way to absorb the information. We are here to help you and have created many resources to assist you as you perform preservation services. The best advice I can give is take good pics and ask lots of questions.

WORK ORDER INSTRUCTIONS

Every order must include photos showing: Front of the house, Address, and Street sign

Cleaning Items

[Broom Swept](#)
[Debris Removal](#)
[Gutter Clean](#)
[Maid Refresh Service](#)
[Initial Maid Service](#)
[Raw Garbage Removal](#)
[Refrigerator Cleaning](#)
[Relocate Personals](#)
[Stove Cleaning](#)
[Toilet Cleaning](#)

Damages

[Bleach Clean Mold](#)
[Chimney Cap](#)
[Door Jamb Repair](#)
[Downspout Repair](#)
[Drylocking](#)
[Drywall Removal](#)
[Drywall Replace](#)
[Fascia Repair](#)
[Fast Plug](#)
[Fence Repair](#)
[Gutter Repair](#)
[HVAC Repair](#)
[Install New Door](#)
[Plumbing Cap](#)
[Plumbing Repair](#)
[Roof Repair](#)
[Siding Repair](#)
[Soffit Repair](#)
[Window Replace](#)

Safety Hazards

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