The Complete Field Inspector's Training Guide







Bella Inspections 2012 Edition

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Forward

Hello and Welcome! You are one step closer to becoming an Independent Field Inspector. Being in the Field Inspection business can be very rewarding and profitable for any individual or company, as you will soon find out. My goal is to inform you on every aspect of this business so that you can get the most from it. This is an industry that is unknown to many, which leaves the market wide open for new inspectors to flourish.

Field service inspectors basically get all their training on-the-job. As I said earlier, there is no special education required to become a field inspector. As an inspector you will perform inspection tasks for industries such as banking, mortgage, and insurance companies have a need for actual on-site physical inspections of various properties and businesses to protect their interests and verify claims.

You will find that many firms provide their own training packet with their own set of guidelines and procedures. They also provide the forms you'll need to use, so you will not need to create your own.

Companies need Field Representatives in all areas of the country to complete simple Inspections. Nearly impossible and horribly expensive is what it would be for large national companies, even those with nationwide operations to hire and for that matter keep staff in all areas of the country to perform these tasks.

In order to keep up with the high demand of field work, Banks and Field Service Companies use independent and local contractors in all areas (determined by zip code) to perform the work. It is more cost effective to send a local field inspector to the property (which would be you) then one of there employees as they are usually are out of state.

NO LICENSES OR EXPERIENCE IS REQUIRED!

I repeat, you will not need years of experience or a license in order to perform this type of work. If a company says that you do, it is best to cut all ties with them as they are just trying to get money out of you in exchange for a useless certificate. Inspections pay \$10 for a five minute Drive-By Inspection to \$150 for a thirty minute Interior Inspection or even \$350 and up for FHA work. You will find that with just one inspection you will make the cost of this ebook back with money to spare.

I was introduced to this business by a close friend of mine who has been a Field Inspector for a little over 10 years. I have been in this line of work for the last 4 years now as well as a Real Estate Agent. At the present moment, I enjoy informing others on what I know about the business while doing inspections every other day. Sweet!

When I first started out I was a new mom and did all types of inspections (which I will later explain) and I covered a large area, about a 10 city radius. You can work in your neighborhood, surrounding neighborhoods or cover an

entire city and state. It is up to you to decide on where you want to work. I began doing this part time when I was in Real Estate, but soon left my position as an agent to pursue my new line of independent work. You do not have to be in Real Estate to be successful, as long as you have some knowledge in the background of the business and know some basic terminology you will succeed.

This informative guide will give you all the information you will need to contact companies and perform these simple but profitable inspections. If you enjoy being your own boss and really having time for your family then you will enjoy this business.

When I received assignments for a Drive By Inspection, I would bring my son with me. It is that easy. I never even knew this business existed, but I'm certainly glad I found out about it when I did. As I worked with more companies and gained more experience, is when I learned more and more. You now have the knowledge of an experienced inspector.

Priceless!

I would have paid a fortune for this information. There are companies that charge about \$500 for a course that is just like this guide. This business is ideal for moms, dads, college students, homemakers, retiree's, virtually anyone looking to make extra money to supplement their Income in only a few hours a day.

Inspection forms are self explanatory, one page with 5 to 10 questions.

Sample questions are: Is the house occupied or vacant? Is the house frame, brick, or stucco? Is there a garage? What color is the house? Etc... The forms are that easy and simple. Each company uses different forms and they all seem to have different priorities as to what they are looking for in an inspection. There is no overhead other than travel expenses.

Practically all you need is a computer, phone, a cell phone is handy too, an internet connection, sometimes you may need a fax machine. The most important thing is a camera digital or not, I find digital to be better.

You are now in business for yourself. You are responsible for paying your taxes and reporting them on a 1099. Most independent contractors operate as a sole proprietor but the choice is yours. Tax write offs are plentiful especially your autos.

Through out this guide I will be giving examples. Prices will vary from one company to the next. Companies will tell you up front exactly what they will pay for an inspection. You can make good money in this industry. If you stick to it and perform detailed work you can earn a nice income. And on that note, I wish you the best of luck.

Jaquetta Bellamy

EQUIPMENT REQUIRED:

A digital or 35mm camera or even a camera phone; photos pay from \$1-3. Some companies require rough measurements of properties to estimate square footage others don't. If so measuring tape is also required. Some companies send inspections to you by fax, others mail, and others Fed Ex. Don't buy any equipment until you need it!! Every company is different and it is best to keep your expenses down unless you need things.

TYPES OF INSPECTIONS:

There are all different types of inspections. This guide will inform you with the most performed work which is more than enough to get started. For a Drive-By, I get paid \$10 per photo I submit, most companies require at least 4 to 5 photos. That's \$40 – \$50 just for the photos not including the inspection fees. Some are Property Inspections, Foreclosure Inspections, Bankruptcy Inspections, Walk-Thru Inspections, Insurance Loss Draft Inspections and Retail Outlet Verifications to name a few.

PROPERTY PRESERVATION:

From drive-bys (which is what I mostly do) to verify occupancy to boarding up abandoned properties. Winterizing, emptying pools, lock changing, debris removal, grass cutting basic up keep of vacant and abandoned properties. There is a large volume of this work from banks and insurance companies all over the nation.

These inspections require that you drive by the property and make sure that the property has not been abandoned by the home owner as most of these buildings are in foreclosure. Banks do not want these properties to be vandalized or have freezing problems with the water supply.

There have been days when I would do about three dozen of these at \$11 each. The turn around time is usually about 3 weeks for these. In order to make money you must accumulate these types of orders. In this industry you don't get one inspection and run out and do it right away...you wait to accumulate a number of jobs in one area before you do any significant traveling.

Bankruptcy inspection work is very simple, you cannot make contact with the owner once in bankruptcy proceeding. This is simply a drive-by to make sure the property is occupied.

Delinquency inspections are performed when home owners miss 3 or more mortgage payments. These pay up to \$25 each plus photo prices. Banks and the government lost fortunes when properties were abandoned because there was no supervision on government backed loans both commercial and residential. The government passed a law stating lenders must make contact with the homeowner in delinquency and have an explanation why the payments have not been made and make adjustments.

Door hangers are used on delinquency work when no contact is made. They instruct the owner to contact the lender immediately. Many homes are in

foreclosure for years, I had a regular route of hundreds of homes that I did once a month and it took about 4 days a month. I have made loads of money doing this.

This is a volume business and you should accumulate a number of jobs before going out. Work only for companies with volume in your area or with a number of companies.

Some companies want you to have Errors and Omissions insurance. This is used to protect the company from lawsuits in case or error in stating the status of a property.

I have never had this insurance and don't plan on getting it. You will find that many companies will pay for insurance. Most companies don't require it. If they don't ask, don't mention it.

Always fill out the property inspection form. Never enter a home on these inspections.

Many homes follow this progression: Delinquency to Foreclosure to Bankruptcy to Vacancy.

If you do these inspections unfortunately you will see this progression.

VACANT PROPERTIES:

These properties are bank owned. They are unoccupied and must have someone check them for damage each month. Maybe you can recall seeing a home that has been all boarded up. These are unbelievably easy, just check for exterior damage and report it. That's it.

You may find new people living in one of these properties. Sometimes homes are sold at auction and still reported as vacant. Just get the homeowners name if possible. Many of these are vacant for years.

OCCUPANCY-VACANCY PORTION OF FORMS:

This part of the form need your undivided attention. It must be filled out accurately, as this is the most important part of any inspection. It is very important to verify occupancy in some manner as this is the reason that you are at the site.

A clear and detailed report shows how occupancy is determined. These are the fill in the blank forms the company supplies. This is also the reason for the new government insurance requirements.

If an inspector marks the property occupied and it is vacant and vandalized the company is held responsible. Extended vacancy and neglect must be obvious. EXAMPLES OF DAMAGES: Broken windows. How many? Is the front door secure? Is the water on? Is there water damage? Are the utilities on?

Conditions can be noted as follows: Good: Home is well maintained, lawn cut etc. Fair: Some trash around, lawn overgrown. Poor: Broken windows, criminal mischief, doors open, badly neglected.

RUSH INSPECTIONS:

Usually required to be phoned or faxed in within 48 hours. These reports must have indications of whom you reported to, all contacts, and when the report was filed. They usually pay double the rate.

BANKRUPTCY:

This is a mandatory drive-by with no owner contact. Only exterior visual inspections from your vehicle are performed to verify occupancy. This is another common inspection.

INSURANCE WORK LOSS DRAFT INSPECTIONS:

Many inspectors perform only insurance and commercial type inspections. Mainly because they pay better. Loss draft inspections are made when a loss has occurred from fire, flood or some other hazard.

EXAMPLE:

A homeowner has a fire in the kitchen. The contractor estimated the repairs, the insurance company has agreed and work has begun on repairing the damages. There is an initial payment to the contractor from the insurance company for materials.

Inspectors now visit the site usually when 30%-60%-100% of the work has been completed. Pictures are taken and the homeowner signs the approval of improvements form. This insures that the money is being used to repair the property that the bank has a loan on.

The form is simple and to the point.

These pay \$50-80 per visit plus photo fees.

RESIDENTIAL INSURANCE INSPECTIONS:

These inspections are performed on all homes. Some insurance agents are allowed to perform these inspections. This is rare and most underwriting companies require their own inspectors visit the property. Forms accompany these inspections and may require exterior measurements. This is when you may need measuring tape. Many only require photos and a check off list.

Payment is \$25-\$75 plus photo fees. These are numerous. 2 photos are usually taken from opposite sides of the house. Square footage is measured by multiplying the length by the width of each level of the building and adding them up.

Many times you must estimate a measurement because of fences or animals. Simply note this on the form and use a dotted broken line to estimate that measurement.

Solid lines indicate the measurement was taken. If the homeowner is home, introduce yourself and explain what you are doing and the company that you are representing

HIGH VALUE INSPECTIONS:

These are more detailed interior and exterior residential inspections on what are considered high value homes. These pay up to \$250.

Carpeting, collectibles, stables, indoor pools, moldings, exterior design features and ornaments are noted and photos taken in each room if required. These take a bit longer and require an appointment. I always like these inspections. Fireplaces and heat sources are noted and there usually are heating and electrical supplement forms that pay added fees.

MERCHANT SITE INSPECTIONS:

These are for credit card use on new businesses that are going to take credit card purchases. There are so many of these types of inspections, it's unbelievable.

Banks and credit card companies require a photo of the premise, inventory, signage etc. to determine that this is a legitimate operation.

Many of these are performed on home based businesses and require an appointment. They usually take about five minutes and pay from \$35-50.

SALE DATE INSPECTIONS:

These are simple inspections that take place on the day of closing on real estate transactions. Photos required, fees vary. Usually \$50-\$100

DISBURSAL INSPECTIONS FOR NEW CONSTRUCTION:

These are requested by banks to issue funds on new construction. Funds are disbursed at different phases of construction.

EXAMPLE:

The builder has funds disbursed to him when the foundation is poured, when framing is completed etc.

These are simple, pay well, and require 3 trips to the property. Many of these are done by bank representatives. Pay is usually \$250 on completion.

COMMERCIAL INSPECTIONS:

These are detailed inspections of commercial buildings or business property on site. Many inspections are performed on business property and not the

building only.

EXAMPLE:

Many companies or small businesses such as restaurants and retail operations lease their space and insure only that property that is used in the operation of their business. Equipment such as furnishings, phone and fax machines, shelving, counters, racks, etc.

These inspections can also include multiple dwellings operated as a business.

Commercial inspections are performed on small businesses, office buildings, factories, condo complexes, warehouses, retail stores, service businesses etc.

These inspections are performed for fire insurance, general liability, workmen's compensation, fleet insurance for operations such as cab companies, ambulances, buses etc.

Hazardous service operations are performed at the job site such as roofing, tree removal, excavation etc. Photos of equipment such as ladders, hard hats, welding equipment and harnesses are taken.

Inspectors do no climbing or dangerous activities to perform any inspection!! Commercial inspections are usually performed and updated every three years. These inspections usually take about a half hour and pay varies from \$50 to \$300.

EXAMPLE:

Six months ago I completed an inspection on a building with 44 residential units and 4 retail shops. I was paid \$200 plus \$1.25 per photo for 54 photos. This was for a building in New Jersey being purchased with a loan from a California bank. I had to take photos of 17 units with the janitor. It took 2 hours. Mostly they wanted signs of water damage or any hazardous conditions such as burns on electrical breaker boxes.

I am finding more and more of these types of work in my area and I like to do them. These require photos of parking lots, signage, walking surfaces, trash accumulations, alarm systems, electrical and mechanical system such as heat, etc. Digital pictures make it simple and profitable.

Commercial inspections are required on all new operations. Hotels and motels usually require pool and safety precautions such as fencing and door locks. Some properties require rent rolls.

There are many commercial inspections that are defined as Preventive Maintenance work.

PREVENTIVE MAINTENANCE WORK:

These inspections are excellent sources of income and enjoyable.

EXAMPLE:

A mortgage companies lends \$4 million for the purchase of a five story office building. Within the mortgage note there is a clause that states that the lender has the right to inspect the property twice a year to assure the building is being kept up.

These inspections are typically done on medical buildings, office buildings, factories, large machinery such as cranes, etc.

There is a 3 page checklist and requires multiple photos of specific features.

FLOOR PLAN INSPECTIONS

These inspections are performed on high end retail and rental stores such as lawn and garden tractors and construction equipment that is either on consignment loans or that is leased out. Serial numbers are checked or invoices are copied on equipment that has been sold. These are simple and require only a photo and check list.

OTHER TYPES OF INSPECTIONS

If you choose to list your name and business in the Field Service Directory (the directory is covered later in the course in full) the chances are that you will be contacted by a number of companies that perform different types of inspections that may or may not be listed in this course.

It happens to me frequently ...don't be intimidated. These calls can turn into long term volume assignments even though you may be working for a good company that you are happy with. Most of us work for 2 or more companies. You may see these types of inspection companies looking for workers at www.fieldinspector.com (covered later)

Most of these consist of photos and simple fill in the blank forms. Here are some that you will see but don't have much volume:

Auto Inspections:

These are performed for antique autos, classic cars, motor homes, boats, etc.

Mobile Homes:

This could be an entire mobile home park or just the rental units on site.

Health Club Inspections:

These are self explanatory forms used to verify any safety hazards at health clubs. They include walking surfaces, weight machines, pools, surfaces, instructors etc.

HUD inspections:

These inspections pay about \$300-\$400 each and require a training course for large multiple unit properties.

You may be interested in this area. If you remember earlier I said that you will not need any experience or training to become an inspector. Well it still

stands true, except for inspections with HUD.

INSPECTION ABBREVIATIONS AND TERMS

1L = one level11/2 = one and one half levels - dormers 2L = two levels etc.Bi-level= steps up to main level from front door Foundations B = Basement Crwl = crawl space Slb = slabPilings-on or near the water D = deck1g = one car garageBIG = built in garage. This is a garage with living space on top. The garage in this case is included in the square footage of the home, unlike an attached garage. Op = open porchEp = enclosed porchCp = carportV = veranda or balcony Fp = fireplaceWb = wood burning Ac = air conditioningIg = in ground pool Slop = is listed in degrees e.g. 5 degrees

Some features included in insurance reports. Distance to fire hydrants Distance to nearest fire station Types of roof, usually composition shingle. Others are slate shingle and tile. Distance to water-ocean, pond, streams, give approximate elevation.

These will be multiple choice.

Finding the property is sometimes the hardest part of the work. When you have difficulty the best sources are Postal workers, fire department and local tax office. I like to use Yahoo driving directions to help me out though. It is great to lay out your route before you leave home when doing multiple stops Notice: I use the terms usually and sometimes in this guide because I have to. I have worked for numerous companies and they all use different forms, have different completion times and require different information.

THERE ARE NO HARD AND FAST RULES, but a general knowledge is a great help. You have more information than 100% of the people entering this field. Remember, I had no experience when I started. You will be a pro in a week.

Every inspection comes with a cover sheet explaining what is needed. Most are multiple choice and all are self explanatory. Simply read and follow instructions.

Questions? Call the company, they will be glad to help you.

This is simple work and you will enjoy it.

WHERE AND HOW TO GET THE WORK AND GETTING STARTED.

There are a number of sources to find work but one source is extremely professional and informative and is virtually the "Bible of the Field Inspection Industry"

This is the Society of Field Inspectors operated by a man named Richard Law. Rich puts out the Field Service Directory which lists over 4,000 companies in this field with their 800#'s and email addresses.

Companies looking for inspectors in areas will either post the assignment on www.fieldinspector.com or www.fieldinspector.biz and you can respond at no cost to you.

There is another great info source from SOFI at Yahoo newsgroups under "fieldrepsneeded" Just type this into the Yahoo search and you will see multiple listings of reps needed nationwide.****

The directory costs \$84 delivered and there is a newsletter on the industry for \$49 with 52 issues. You do not need to purchase the directory to find work; you can place a free ad in the directory at www.sofi-usa.com

If you do choose to purchase the directory your ad will be placed in the directory. Companies contact me all the time from my ad.

You can contact Rich Law at 540-854-7245 or mail to: SOFI, PO Box 140, Unionville, VA 22567 The fax number is 815-550-2877

Here is the inexpensive plan to obtain work and get started in the field. 1.) Read this course through.

2.) Go to Yahoo and prepare a simple resume. (free) You may not need one but it is good to have one just in case. Most often a simple phone interview is used.

3.) Prepare a list of the zip codes that you will cover. Go to http://zip4.usps.com/zip4/citytown.jsp and put in the name of the city and it will give you the zip code.

4.) Go to www.fieldinspector.com and look for companies looking for reps in a number of areas. This will mean that they are National companies. They may not be needing you right away but your name and zips will be kept on file for future use. These National companies are all listed in the front section of the Directory as well. (the red Pages)

5.) Email these companies or call and let them know that you are available in your zip codes.

Companies are listed as National, Statewide or regional. That basically is it. Companies will contact you when they have work for you. It may take time depending on your area but this has always worked for me. I still get contacted by companies from years back.

Begin by accepting the standard fees that companies will pay. Stay in touch, You will initially be given a few inspections as a trial. You will begin receiving volume when you complete detailed work. Many times I was contacted by companies that were realigning areas due to increased work loads and were looking for new inspectors. Openings are constantly coming on line.

Companies take on new banks, inspectors leave, new companies are formed with new types of work and companies call you back weeks or months later. Start with one or two companies, learn the business and then contact other companies, in a short time you will be very active in the field. Like any business yours must be built one company at a time.

The difference is that your business will not cost thousands to get off the ground. Thinking of moving? You can now earn a living wherever you want.

GENERAL RULES

*Never give out any information about the client or the status of the mortgage to anyone.

*Never use the terms foreclosure, bankruptcy, collections or delinquent when speaking to the homeowner on property preservation work. Use such terms as "Your lender would like you to answer some questions about your payment schedule."

*Always get a phone number.

*When the delinquent home is tenant occupied, simply state that this is a routine check.

*If the person is hostile or refuses to answer questions leave and contact the company. Don't get involved.

*No Sunday or Holiday inspections.

*On insurance inspections note any hazards, large hostile dogs, water damage or combustible debris. Be thorough and detailed and work will come to you.

*When in doubt or hazards are seen take photos.

*Read the instructions and follow them to the letter. Prepare a simple payment voucher for your work with your name or company name, your address and phone or fax.

That's it, if you are persistent and detailed you can start a profitable business like so many others of us have with just a little effort. Inspections are being performed all over this country by people just like you and I. This is simple work that is pleasant and pays well. The work is out there.

I wish you all the best in your new business.

Drive Safely

Jaquetta Bellamy

Bonus Links

Because I truly want you to succeed as an Independent Field Inspector, I am giving you a massive list of links to companies looking for new inspectors.

Fidelity National Financial - http://www.fnf.com/ US-wide - offers property inspections, preservation services, and title insurance services. Clear Capital - http://www.clearcapital.com/ US-wide - providing real estate valuation and due diligence services: BPOs, AVMs. AVM hybrids, and property inspections. Landsafe, Inc. - http://www.landsafe.com US-wide - providing a variety of inspections for buyers, sellers, realtors and mortgage bankers. Michaelson, Connor & Boul - http://www.mcbreo.com/ US-wide - services include but are not limited to BPO, REO marketing and disposition, appraisals, property management and inspections. Safeguard Properties, Inc. - http://www.safeguardproperties.com US-wide, providing inspections, preservation and construction repair for foreclosed and REO property. Service Link, LP - http://www.servicelinklp.com/ US-wide - provider of closing, title and appraisal services. First American Field Services http://www.firstam.com/field/html/about/1000.html US-wide - property inspection and preservation services for the mortgage industry. Source One Services - http://www.sourceoneservices.com US-wide - real estate valuation services, BPO's and appraisals. Quality Assurance Consultants - http://www.gacinc.com US-wide - mystery shopping and cost controls. Mortgage Information Services - http://www.mtginfo.com US-wide - offers title searches, appraisals and loan closing services. Society of Independent Representatives (S.I.R.s) http://www.sirs4qualitv.org US-wide - not for profit association for independent representatives that perform field services. Offers free listings in their on-line directory. Keystone Asset Management - http://www.keystonebest.com US-wide - REO Management includes occupancy status, cash for keys programs, evictions, securing and re-keying, moving, property storage, BPO's and Appraisals. PLM Lender Services, Inc. - http://www.plmweb.com/ California and Nevada - full service outsourcing. BPO, re-key, and evictions. Organization of Real Estate Professionals - http://www.orep.org/ Errors and Omissions insurance for home inspectors, appraisers, mortgage field services and other real estate professionals. REO Network - http://www.reonetwork.com/ US-wide - pay for listing directory of REO foreclosure brokers, vendors, attorneys, and service companies. Ann Michaels and Associates - http://www.ishopforyou.com US-wide - mystery shopping, integrity shops, sales training for small, mid-sized and large customers. Five Brothers Mortgage Company Services and Securing http://www.fivebrms.com US-wide - inspections, evictions and property preservation.

Goodman Dean Corporate Real Estate Services -

http://www.goodmandean.com

US-wide - complete asset management services.

Countrywide Field Services Corporation - http://www.ctcres.com/

US-wide - providing inspections, evictions, securing, and property preservation. AppIntell Inc. - http://www.appintell.com

US-wide - providing risk management information and data analysis solutions and tools to the lending industry.

A City Suburban Service, Inc. - http://www.city-suburban.com

Illinois - Chicago areas - property inspection, evictions and preservation services - including debris removal, board-ups, painting services. Roll-off container rental in Chicago and the 6 collar counties around it.

Field Asset Services, Inc. - http://www.fieldassets.com

US-wide - a full service preservation company providing eviction assistance and REO maintenance.

U. S. Property & Appraisal Services Corp. - http://www.uspa.com

US-wide - offering appraisals, preservation services, flood zone certification, radon and termite inspections.

Kinnamon Group, Inc. - http://www.kinnamon.com

US-wide - REO servicer providing inspections, collections, property preservation, asset management, rehab and liquidation.

Snow Company - http://www.snowcompanies.com

US-wide - inspection services for lender, realtor, or insurer.

York-Jersey Underwriters, Inc. - http://www.york-jersey.com

US-wide - providing liability and errors and omissions insurance for the mortgage field service industry.

Collateral Verifications Inc. - http://www.i-collateral.com

US-wide - provider of aircraft appraisals and on site asset inspection services for all industries.

Superior Home Services - http://www.supersvcs.com

US-wide - hazard insurance recovery and repair of damaged properties in the foreclosure and conveyance process.

McDargh Real Estate Services - http://www.mcdarghconsulting.com/

US-wide - commercial property inspections, site reports, real estate due diligence, and mortgage field services.

PB Inspections - http://www.pbinspections.com

US-wide - FEMA and residential insurance inspections.

Big Apple Inspections - http://www.bigappleinspections.com/

New York - offering residential, commercial, insurance and HUD REAC inspections in New York Metropolitan and Long Island areas.

Fidelity National Field Services, Inc. - http://www.fnfieldserv.com/

US-wide - property preservation, inspections, title services since 1968.

GS Property Management & Home Improvements, LLC -

http://www.gspropmgnt.com/

North and central New Jersey - offering inspections, maintenance, and home improvement services to residential, real estate, banking, mortgage, and foreclosure industries.

Nationwide Appraisal Services - http://www.nascopgh.com

US-wide - appraisal and title management company providing valuation, REO, title, settlement, title insurance and escrow services.

Lighthouse Real Estate Solutions - http://www.lrescorp.com/ US-wide - REO disposition, property preservation and inspection services.

Field Services, Inc. - http://www.fieldservices.com

US-wide - manufactured housing field service inspections and winterization. Skip tracing services also provided.

First Preston - http://www.firstpreston.com

US-wide - portfolio marketing, management and sales for institutional investors, mortgage banking firms, government agencies and other clients.

REO Allegiance Inc. - http://www.reoallegiance.com

US-wide - eviction moving and storage, debris removal, property preservation, winterization.

FCI - http://www.trustfci.com

US-wide - offering lenders or servicers outsourcing for debt preservation, collection, and default processes.

Mortgage Contracting Services - http://www.mcsnow.com

US-wide - property inspection and preservation services.

Lenders Financial Services - http://www.golenders.com US-wide - asset management and disposition, BPOs, fee appraisals, title services, and pre-sales/loss mitigation, property inspections and preservation services.

National Creditors Connection - http://www.nationalcreditors.com

US-wide - field services for the lending industry.

ASD America, Inc. - http://www.asdamerica.com

US-wide - offers complete property management, including inspections,

preservation and protection, marketing and sales of REO properties.

JR Services, LLC - http://www.csjr.biz

Ohio - complete services for delinquent to foreclosed asset. Also offers training course and business consulting for new start-ups.

Lenders Asset Management Corp. - http://www.lendersreo.com US-wide - foreclosure and asset management including evictions and property preservation of single and multi-family residences, land, and commercial properties. National Field Representatives, Inc. - http://www.nationalfieldreps.com US-wide - provides inspections, property preservation, evictions, cash for keys, and other field services.

Mortgage Specialist Inc - http://www.msi2020.com

US-wide - offering delinquency interviews, property inspections and property preservation services.

Batchelor Pacific Services - http://www.extreme-hawaii.com/business/bps/ Hawaii - statewide residential and commercial mortgage field services.

Pro-teck - http://pro-teck.com/

US-wide - providing real estate and insurance appraisal services.

Imagine Service Group, Inc. - http://www.imaginefl.com

Florida - Statewide inspections and preservation services including lock changes, winterization, lawn care, eviction assistance and minor/major rehab.

REO Servicing - http://reoservicing.com/

Pennsylvania - servicing the greater Pittsburgh area with property preservation and REO management.

Denali Ventures, Inc. - http://www.denaliventures.com/

US-wide - providing services for REO properties.

Outsource Field Services - http://www.outsourcefieldservices.com McHenry, Lake, Boone, Winnebago and Stephensen Counties in Illinois - services include Notary, mobile Notary, and property inspection reports and interviews.

Western Territory Inc. - http://home.earthlink.net/~wyinsp/inspections

Denver Colorado to Wyoming - offering property inspection services for mortgage and insurance purposes.

Wood's Property Services - http://WoodsPropertyServices.com

Pennsylvania, Delaware, and Maryland - offers care and maintenance of vacant homes.

North Carolina Property Preservation - http://www.nc-propertypreservation. com

Offers inspections and property preservation including eviction assistance and janitorial services.

24 Seven Services - http://www.24sevenservices.net/

Midwest MI - services include inspections, property preservation, repairs, mold abatement, and carpet cleaning.

Northern New England Field Services - http://www.nnefieldservices.com Inspects real estate and vehicle inventory. Also offers property assessments and property preservation services.

Pacific Field Service, Inc. - http://www.pacfield.com

US-wide - offering commercial and residential property inspections.

PCI-West Property Preservation - http://pciwest.biz

Utah and Idaho - providing preservation and inspection services.

Premier Field Services, LLC - http://www.premierfield.com

Northeast Ohio clean-outs, lawn services and inspections.

Pro Clean Out - http://www.procleanout.com/

Property maintenance company that has served the broker, mortgage, banking and foreclosure community. Includes information on services and coverage area.

Real Estate Owned Management, Inc. -

http://reomanagementny.tripod.com/realestateownedmanagement/ Provides delinquency interviews, property inspections, repairs, and other inspectionrelated services in the United States, US Virgin Islands, and Puerto Rico.

Reliance Field Services - http://reliancefieldservices.com/

Inspections, preservation, insurance loss, vehicle inspections, eviction assistance. United States.

Guardian Portfolio Services, Inc - http://www.guardianps.com

St. Petersburg, FL - field verification and collection services.

Yahoo Groups - Property Preservation -

http://finance.groups.yahoo.com/group/propertypreservation/

US-wide - networking and leads for those offering and hiring property preservation companies.

Maryland Real Estate Services, Inc. - http://www.mdrealestateinc.com Maryland, Delaware and District of Columbia - providing property inspections and preservation, specializing in evictions.

Texas Home Solutions - http://www.texashomesolutions.net

Houston, Texas - offering property preservation and repair services in all trades and disciplines.

Eagle Inspections of Michigan - http://www.eagleinspections-mi.com Michigan - providing property preservation and field inspections. Service area map.

Cavanaugh & Company, LLC - http://www.cavanaughandcompany.com Connecticut - offers property inspections, preservation, REO management and notary services.

Jerry R Devorss & Associates - http://www.associates.devorss.net Massachusetts - property inspection services including merchant site and insurance loss drafts.

Flamingo Net - http://www.flamingonet.com

Southeast Florida - provides inspection services and inspector training manual. Quick Silver Messenger Service - http://legalmessenger.tripod.com

California - process serving, delinquency interviews, bankruptcy, foreclosure, insurance loss, merchant site inspections.

Schraders' Home Improvement - http://www.schradershomeimprovement.com Ohio, Indiana and Michigan - property preservation and rehabilitation services. Millennium Services - http://www.reoservices.com

US-wide including Puerto Rico, Guam and the Virgin Islands - provides inspection and property preservation services.

Asset One Marketing Group - http://www.assetonemg.com

US-wide - asset management and disposition firm offering specialized services to financial institutions, financial services companies and mortgage servicers.

Berger Enterprises, LLC - http://bergerenterprises.tripod.com

Wisconsin - full-spectrum inspection agency serving insurance companies and financial institutions.

Sprint Mortgage Services - http://4smsi.com

US-wide - default interviews, occupancy status, insurance loss draft, commercial inspections, BPO and appraisals, property preservation, evictions.

One West Realty Group, LLC - http://www.stlreo.com

Missouri - St. Louis and Kansas City Metro areas - offers REO sales, asset management, residential and commercial services.

Direct Contact USA, Inc. - http://www.directcontactusa.com

Las Vegas and Southern Nevada - collection operations, process service, private investigator, notary public, loan document signing services, delinquent account interview, property preservation services. Some fees listed.

REO Nationwide - http://reonationwide.com

US-wide - provideing default management, loss mitigation and liquidation of REO properties.

WolfPac Property Services, Inc. - http://wolfpacinc.com

New Hampshire and parts of Maine - property preservation and management including evictions.

Virginia Contracting Services - http://www.geocities.com/mafsfirst/MAFS.html Virginia and Maryland - property preservation, eviction assistance, lock changes and minor rehab.

The Hauser Group - http://www.hausernet.com

US-wide - mystery shopping, mail tracking, telemarketing phone monitoring, product comparison.

I.C.O.M. Enterprises - http://members.tripod.com/R_Cleveland/ICOM.html

NE, MO, KS - Property inspections, preservation, securing, winterization, insurance loss drafts, debris removal.

National REO Services, Inc. - http://www.nreo.com

US-wide - REO services including inspections, securing, preservation, repair services, BPO's, and appraisals.

REM Corporation - http://remusa.com

US-wide - BPO's, appraisals, market evaluations, portfolio evaluations, title searches, and REO sales.

M & M Mortgage Services - http://www.mmmortgage.com

US-wide - field inspections and property preservation for the mortgage industry. Landmark Contractor Services, Inc. - http://www.lcsinc.net

Ohio statewide - full service property preservation company, lock changes, winterization, eviction services, and board-ups. US-wide - property preservation billing services for contractors.

REO Express - http://www.reoexpress.com

Florida and New York - licensed real estate broker providing BPOs, inspections and

property preservations.

National Foreclosure Services - http://www.nationalforeclosureservices.com/ US-wide - foreclosure services including evictions, cash-for-keys, property preservation, and appraisals.

Red A Ranch Field Maintenance Co. - http://redaranch.com/ Southern California - property preservation and maintenance, first time vacants, board ups, and evictions. All loan types including FHA, FHMC, VA, FNMA, CONV loans.

Mackay Group, Inc. - http://www.themackaygroup.com

New York state - provides default management services for lenders.

Cyprexx Services - http://www.cyprexx.com

Southern US - Debris removal. Also provides discount flooring and appliances for foreclosure properties.

Real Estate Services Group - http://www.realestateservicesgroup.com Southern California - mortgage field services and commercial property inspection.

Douglas-Guardian Services - http://www.douglasguardian.com

US-wide - provides lenders with collateral verification and inspection services.

Collateral Specialists - http://www.collateralspecialists.com

US-wide - commercial site inspections.

Turn of the Century - http://www.turnerofthecentury.com

US, Canada, and UK - providing a wide range of field services.

McDaniel Contracting Inc - http://www.mcdanielcontracting.com

Atlanta Georgia area - offering services to real estate agents and mortgage brokers who specialize in REO, distressed and foreclosed properties.

Tustin & Company, Inc. - http://www.tuscominc.com

21 states of US - offering property preservation services.

NewRep.com - http://www.newrep.com

US-wide - pay for listing directory of companies providing property inspection and preservation services, broker price opinions, or general contractor services.

National Vendor Management Services - http://nvms.com

US-wide - providing commercial and residential property inspection services to the mortgage and insurance industries.

Buczek Inc. - http://buczek-inc.com

Western New York - Serving HUD, VA, banking institutions, Real Estate firms, apartment owners and other servicing companies.

Wolverine Real Estate Services - http://www.fieldinspection.com/

US-wide - provider of property inspection and preservation services, and rehab.

C & A Preservation, Inc. - http://capreservation.biz

California - preservation service since 1993 including re-keys, lawn cuts , boarding , pool draining , rehab , debris removal and on site inspections of all kinds.

Classic Mortgage Services - http://www.classicmortgageservices.net

Oklahoma - property preservation and inspection services since 1989.

Fast Snap - Your Online Photographer - http://fastsnap.com/

California - offers photos of homes, offices, stores, apartment buildings, factories, bridges, roads, and intersections.

W-M Group, Inc. - http://www.w-mgroup.com

US-wide - REO services including BPO's, valuations, cash-for-keys, evictions and management, occupancy verification, property preservation and sales.

Reo Illinois - http://www.reoillinois.com

Illinois - offering REO disposition, liquidation, foreclosure services, management and marketing, inspections, valuations, and property preservation services. United Property Services, Inc. - http://www.upsi.biz

Pennsylvania - repair and preservation services. On-line bid requests and subcontractor applications.

REO Maintenance - http://www.reomaintenance.com/

Michigan state wide preservation services.

Eagle Inspection Services, Inc. - http://www.eaglepros.com

Mid-west tri-state coverage for lender servicing related needs.

InspectNet - http://inspectnet.net/

US-wide - construction and real estate risk management services.

Sam's Maintenance Services - http://samsmaintenance.com

Ohio - offers property preservation and inspections; on-line ordering and zip-code listing provided.

His Will Property Services Inc. - http://www.hiswillinc.com

Northeast US tri-state property preservation and management firm. Management solutions for residential and commercial properties.

Ingeprom, Inc. - http://www.ingeprom.com

Puerto Rico - Integrating project management, property management and field maintenance services.

Ralph Cabal Inspection Services - http://www.rcabal.com

Miami, FL - providing residential and commercial field services.

Upper Chesapeake Property Services, Inc. -

http://www.upperchesapeake.com

Baltimore, Maryland - providing home and property inspections and appraisal services.