### PROPERTY INSPECTIONS

Wolverine performs a wide variety of property inspections throughout the United States. We offer services designed for Collection, Foreclosure, Bankruptcy, Insurance and REO departments. Our Field Representatives perform all inspections within the constraints and limits set forth by the requisite inspection, (e.g. bankruptcy, or delinquent interview) and our computerized tracking system (WOLV System) allows us to monitor the inspection status and provide timely, accurate results.

Wolverine currently accepts and returns inspections from various software or custom proprietary systems. Detailed Inspection Results Recap reports are provided on a daily, weekly or monthly basis along with the invoice. Results are electronically provided to the Lender at the user defined intervals.

The WOLV Online System allows for real-time access to all property information. In cases where a Hard Copy is required, the WOLV online system allows for screen prints of any screen, or Wolverine can produce a color copy if required.

# PROPERTY PRESERVATION

Wolverine offers the full range of Property Preservation services necessary to comply with FHA, VA, FNMA and FHLMC regulations. Our preservation crews are professional and thoroughly familiar with the appropriate regulations and local ordinances in their respective areas. All work is performed promptly and each day a list of all Preservation Orders completed the prior day is faxed or emailed to the client. Our computerized tracking system (A-PLUS) allows us to monitor the progress of all work and respond quickly to the needs of our clients. Invoices along with supporting photographs are delivered in a timely fashion.

When circumstances permit, Wolverine prepares and provides the appropriate HUD Over-allowable Request Form to your office at no charge, accompanied by our standardized bid form.



WOLV Online allows immediate answers to the status of any given preservation order, and the ability to provide a "snapshot" of our screens when hard-copy information is required. Wolverine also produces a wide variety of property preservation reports. The reports are available in an Excel format or hard copy system generated reports.

### **SPECIAL SERVICES**

Wolverine offers a variety of special services uniquely tailored to the needs of mortgage servicing companies. Our system provides for online real-time updates of information from the field.

WOLV provides information on weather related disaster areas and provides a detail report(s) of properties the client may have in these areas.

Additional services provided by Wolverine include:

Evictions
Manufactured Housing Evaluation
Hazard Insurance Loss Repairs
Yard maintenance (grass & snow)
Rehab and repair services
Roof repair
Plumbing repair
Mold remediation
Lead paint remediation
Hazardous Waste remediation
Commercial Property services
FNMA Form 30
Paint remediation
BPOs
Appraisals

# **WOLV ON-LINE VIEWER**

The Wolverine On-Line Viewer is a complete solution for our clients seeking to exercise management control over the Field Service process. The system is provided to our clients at no cost..

WOLV On-Line is a web based system allowing our clients to retrieve property information instantly. Virtually any question that you currently call to ask your field servicing company can be answered by using WOLV On-Line. You can quickly ascertain the status of any property, order property inspections, make preservation orders, and view photos. You can also view and/or reprint invoices, print property histories, and generate custom reports - all while online! In addition, you can print hard copies of any screen for your records.

# WorkFlow Manager

The Wolverine *WorkFlow Manager* is a sophisticated tracking system that was developed to assist our clients in the following areas:

- Bringing property issues that may cause detrimental consequences in the default process to the forefront
- Directing these issues to the individual assigned to the loan
- Escalating these issues to the appropriate manager if actions are not taken to remedy the issue in a timely manner
- Resolving the issue in a manner consistent with regulations pertaining to the default process
- Complete Property History can be viewed online.

Additionally, the *WorkFlow Manager* offers user controlled and maintained security profiles for each individual within the organization. The full alert history is available online.

Let us be your eyes in the field

#### INTERFACE SERVICES

Wolverine has the operational technology in place to perform EDI with virtually all mortgage service system providers. In addition, we presently perform EDI with several companies using proprietary systems, and can do the same for your company.

Wolverine also has the ability to transfer more than just property inspection requests and results. We can accept orders for property preservation, grass cuts, and BPO's via EDI, and also return the results for those orders electronically. In addition, we can also transmit high quality photos to those clients who choose to receive them.

Contact us and discuss your needs, we are sure that you will find our services to be unparalleled in the industry.

#### REPORTS

Wolverine produces a wide variety of reports, which are available online or by user requests. A user friendly **Report Generator** is available online, which will return user defined reports in an *Excel* spreadsheet format. Work results are electronically delivered to the clients on a daily basis, all transmitted in MBA format or in a client designed format. These are a few of the many personalized services offered by Wolverine.

For additional information and/or a presentation of our services and systems please contact:

Mark Dorchen Wolverine Real Estate Services, Inc. 26711 Woodward Ave, Suite 305 Huntington Woods, MI 48070

www.fieldinspection.com

800 875-7170

Our Service Makes a Difference

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