Exterior Trash Guide

One of the key values Safeguard delivers is a neighborhood free from blight. Removing exterior garbage and health hazards as well as consolidating other items is a key component of this service. Trash identification and removal is a part of every new property we encounter when completing field services at Safeguard Properties. It is essential that the appropriate steps are taken when handling the trash at a property as our clients maintain specific business rules and regulations in accordance with the rights of mortgagors and laws designated by city, county, and state.

In many instances, clients will have an allowable to permit the removal of exterior trash or health hazards onsite to prevent either neighborhood blight or the threat of health risks. This allowable can exist regardless of the loan status; however as a vendor it is imperative that you distinguish between items considered to be personal property and items considered to be removable. The below definitions and examples will assist you in identifying types of items you may encounter at a property:

- Personal Property: Any item that has a garage sale value and belongs to an individual. An item with
 garage sale value should be considered any household item, wanted or unwanted, but will still
 maintain a financial value. These items can include but are not limited to toys, patio furniture, grills,
 and tools. It is expected that when possible, personal items are consolidated to the rear of the
 property, out of street view, or in a locked garage or outbuilding.
- Trash: Any items such as waste, garbage, or discarded items that have been intentionally disposed of
 and have no usable or sellable value. This can include old newspapers, empty packaging, empty food
 wrappers, or broken items.
- **Natural and Landscape Trash:** Any items present on the exterior of a property that are the result of the standard yard maintenance needed. This can include sticks, twigs, branches, clippings, or damaged yard decorations left at the property as a result of natural season changes, storms, or deterioration. In many instances, these items can be removed as trash according to client parameters in the work order.
- Health Hazards: Any items that pose a potential threat to the property or to individuals in or around
 the property. This can include items such as rotted or decaying food, animal waste, broken glass, or
 flammable liquids or chemicals. In addition, all local municipal health and safety requirements of
 disposal must be met.



Please see the following photo examples of the different types of items you may find:

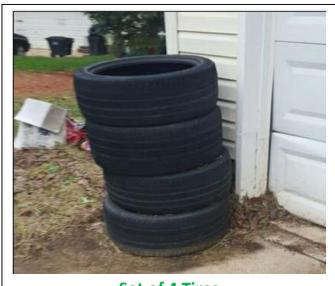
Personal Property:



These photos represent Personal Property found on site. Although these items appear to be used, worn, and neglected, they still remain usable and would have a garage sale value. Consequently, these items should NOT be removed from the property. unless approved by client.



Garden Hose Spindle and Planters



Set of 4 Tires

Personal Property Continued:



Couch in Front Yard

Although we would be unable to remove these personal property items from the dwelling as trash, we would still be expected consolidate these objects to a location to avoid unnecessary neighborhood blight.



Detached Car Door



Trash:



Broken Containers and Grocery Bags

These photos represent Garbage on site that although was once usable, maintains no value and has been discarded. These items would be subject to an allowable to remove exterior trash to eliminate blight.



Empty Bottles and Broken Hanger



Rotting Cardboard Boxes

Garbage Continued:



Wet Newspaper

When removing items considered trash, be sure to take clear pictures of the items to justify the removal.

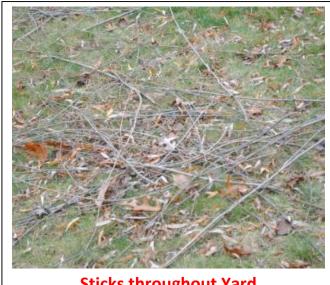


Damaged Shingles on Ground



Rotting Mattress

Natural and Landscape Trash:



Sticks throughout Yard

These photos represent Natural Yard trash on site that has no value and can be removed in most cases. Any natural items removed would need to be removed as cubic yards and documented as such.



Crumbling Decorative Brick

Health Hazards:



Flammable Paint Thinner

These above photos represent items that are considered Health Hazards.

The broken glass is dangerous to touch and the paint containers are flammable. As a reminder, removal and proper disposal of toxic materials are subject to local ordinance.



Old Propane Tank



TV with Broken Glass

Health Hazards Continued:



Open Dog Food is an Infestation Risk

Always be careful when handling any items being removed as health hazards. You should always be wearing proper clothing, gloves, and eyewear when possible.

