



## Client Services

OUR MISSION:

***We embrace and deliver the most customer-centric experience to our partners by protecting assets, mitigating risk, and increasing fiscal savings.***

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# ABOUT SAND CASTLE FIELD SERVICES

Sand Castle is a nationwide field service company, providing services since 2003. We offer coverage throughout the United States, Puerto Rico, Guam, and the Virgin Islands.

Through a discovery and design process with our team of industry experts, our clients have access to tailor-made services that are specific to their portfolio and goals.

## Our Differentiators

### **Tailored Solutions**

Our dedicated and trained Account Executives will work with you to create a tailored solution to your business needs.

### **Quality Results**

Orders are processed through a series of quality assurance checkpoints monitored by multiple teams to ensure that you have the highest quality data in your results.

### **Technology Innovation**

Our teams of developers and IT specialists guarantee continuous technological advancement.

### **Photographic Evidence**

Get the evidence you need via photos to make educated and informed next steps on your accounts.

### **Loyal Field Representatives**

We have loyal Field Representatives spanning the United States, Puerto Rico, Guam, and the Virgin Islands to make sure your orders are completed



# Our Services

## Field Visits

Single Attempt or Multiple Attempt

*Multiple Attempt – This cost-effective option increases customer contact rate by visiting the address provided up to three times per order, varying the day and time of week.*

To assist you in reconnecting with your customers, deliver your sealed & approved correspondence, obtain photographs of the collateral and subject address, and obtain property information.

## eConnect

Obtain important information and photographic evidence quickly and securely, through digital self-inspections and first-hand information, direct from your customer.

## Residential Property Inspections

Interior and/or Exterior

To get an up-close view and analysis of a subject property and determine occupancy status, with interior and/or exterior photo evidence.

## Commercial Property Inspections

Interior and/or Exterior

To receive updated building and property condition information as well as understand the surrounding area and neighborhood condition.

## Vehicle Inspections

Gain a visual on the exterior of the collateral, complete with VIN verification, as well as location, damages, and general condition of the collateral.

## Lot Inspections

Gain a visual of the entire site through an inspection, to verify business licensing, ensure security of inventory, and gain photographic evidence of inventory, licensing, lighting, and security.

# Our Services

## Letter Drop

Increase urgency by posting a correspondence, while avoiding intention customer contact, to verify the collateral and receive condition updates, and to obtain photos of the collateral and subject address.

## Notary Services

Obtain signatures on documents requiring a state commissioned notary public. Original documents can be returned.

## Skip Trace

Receive information about your customer, which may include: current address, location of property, contact information of possible relatives and neighbors, employment information, and assets (property and vehicle).

## Vehicle Identification

Receive updated location, license plate, property details, and condition of collateral with supporting photo evidence.

## Manufactured Home Inspection

Interior and/or Exterior

Receive the condition and inspection points specific to a Manufactured Home, verify HUD, and receive photographs of the property.

## Insurance Inspections

Interior and/or Exterior

Receive an update on the status of repairs, and obtain photo evidence prior to releasing funds for an insurance claim.

## Equipment / Lease Inspections

Receive updated condition information and understand the frequency and terms of use for the collateral, and ensure that all equipment is accounted for at the time of the inspection. Inspections can be scheduled or impromptu.

# Our Services

## Property Valuations

Sand Castle offers two property valuations: Automated Valuation Models (AVMs) and Broker Price Opinions (BPOs) to provide a value on real property. We partner with a select nationwide group of licensed real estate professionals and industry experts to deliver reliable valuations on Interior and/or Exterior BPOs.

## Property Preservation

Following investor guidelines and established rules, property preservation is completed year-round to keep properties secure and compliant with local regulations and ordinances, maintain the value of foreclosed properties, gain oversight of potential risks to a property, and mitigate code violations.

You receive before and after photos of the service, property condition reports, and bids on proposed work orders.

### GENERAL SERVICES

- Securing
- Winterization
- Debris Removal
- Convey Maintenance
- Lawn Maintenance
- Snow Removal
- Eviction Support Services
- Tarping and Roofing Services
- Installation of Sump Pumps and Dehumidifiers

# PORTFOLIOS

## Residential

### Field Visits

#### POSSIBLE USES

- Evaluate potential repossession (collateral condition & storage of collateral)
- Account Modification Delivery
- Increase communication with your customer to resolve an account.

#### PHOTO EXAMPLES



### Property Inspections

#### POSSIBLE USES

- Ensure compliance according to investor guidelines for bank-owned properties.
- Pair with an AVM to determine loan-to-value ratio for second mortgage underwriting.

#### PHOTO EXAMPLES



### eConnect

#### POSSIBLE USES

- Update account records for contact and employment information
- Receive first-hand updates about the collateral
- Obtain information to discuss repayment options or extension possibilities

#### PHOTO EXAMPLES



## Insurance Inspections

### POSSIBLE USES

- Validate that repairs have been, or will be, made for an insurance claim.

### PHOTO EXAMPLES

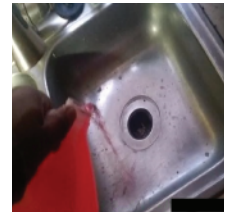
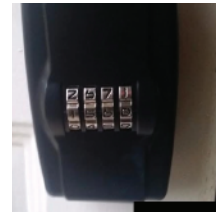


## Property Preservation

### POSSIBLE USES

- Mitigate code violations
- Maintain security and value of foreclosed properties
- Gain insight on damages and bid on repairs

### PHOTO EXAMPLES



## Valuations

### POSSIBLE USES

- REO, Short Sale, Loan Modification, Pre-foreclosure for a distressed account
- Fair market value and neighborhood trend: appreciating, depreciating, stagnant
- Secondary Markets, PMI Removal, Home Equity Loan, HELOC
- Where permitted by FIRREA, internal non-lending purposes

## Manufactured Home Inspections

### POSSIBLE USES

- Verify HUD and get an overall update on condition
- End-of-term Lease

### PHOTO EXAMPLES



## Notary Services

### POSSIBLE USES

- Loan Refinances
- Loan Origination

## Skip Trace

### POSSIBLE USES

- Re-establish contact with a customer that may have moved or changed phone numbers, or are otherwise unresponsive.
- Obtain information about your customers to inform your next steps on accounts.
- Receive an updated address for undeliverable mail with no forwarding address.



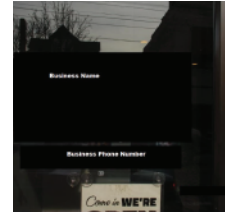
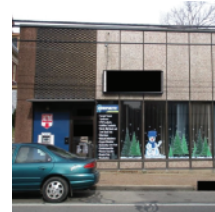
# Commercial

## Field Visits

### POSSIBLE USES

- Increase communication with your customer to help resolve an account
- Evaluate potential repossession (collateral condition & storage of collateral).
- Validate the business is operating, during its business hours.

### PHOTO EXAMPLES



## Commercial Property Inspections

### POSSIBLE USES

- Obtain information about each property in your new portfolio.
- Receive updated information annually about the status of each property.

### PHOTO EXAMPLES

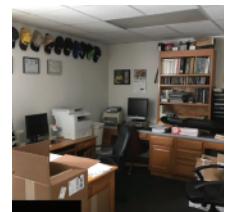


## eConnect

### POSSIBLE USES

- Update account records for contact and employment information
- Receive first-hand updates about the collateral
- Obtain information to discuss repayment options or extension possibilities

### PHOTO EXAMPLES



## Equipment Inspections

### POSSIBLE USES

- Match the VIN on file with the piece of equipment.
- Ensure collateral is present and obtain its operating condition.
- Ensure the collateral is in suitable condition for an end-of-term lease.

### PHOTO EXAMPLES



## Valuations

### POSSIBLE USES

- REO, Short Sale, Loan Modification, Pre-foreclosure for a distressed account
- Fair market value and neighborhood trend: appreciating, depreciating, stagnant
- Where permitted by FIRREA, internal non-lending purposes

## Skip Trace

### POSSIBLE USES

- Re-establish contact with a customer that may have moved or changed phone numbers, or are otherwise unresponsive.
- Obtain information about your customers to inform your next steps on accounts.
- Receive an updated address for undeliverable mail with no forwarding address.



## Auto

### Field Visits

#### POSSIBLE USES

- Increase communication with your customer to help resolve an account
- Evaluate potential repossession (collateral condition & storage of collateral).

#### PHOTO EXAMPLES

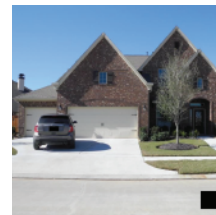


### eConnect

#### POSSIBLE USES

- Update account records for contact and employment information
- Receive first-hand updates about the collateral
- Obtain information to discuss repayment options or extension possibilities

#### PHOTO EXAMPLES

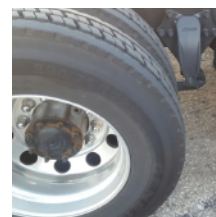


### Vehicle Inspection

#### POSSIBLE USES

- Gather data to help you determine the value of the collateral and your next steps.
- Ensure the collateral is in suitable condition for an end-of-term lease.

#### PHOTO EXAMPLES



## Vehicle Identification

### POSSIBLE USES

- Verify the collateral's location and general condition.

### PHOTO EXAMPLES

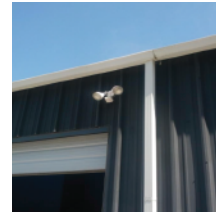


## Lot Inspection

### POSSIBLE USES

- Obtain business verification data and photos for new business partners, or those being considered.
- Maintain regularly scheduled (or unscheduled) inspections of lots to ensure expectations are being met for current partnerships.

### PHOTO EXAMPLES



## Skip Trace

### POSSIBLE USES

- Re-establish contact with a customer that may have moved or changed phone numbers, or are otherwise unresponsive.
- Obtain information about your customers to inform your next steps on accounts.
- Receive an updated address for undeliverable mail with no forwarding address.

