

## **Securing Procedures – Lock Change**

### **BAC Securing Authorization Call Center (SACC)**

Toll Free Hotline: 888.406.8940

Escalation Hotline: 866.515.9759

Email Address: FS.SACC@bankofamerica.com

### **Hours of Operation**

Monday – Friday 4:00 AM PST – 4:00 PM PST.

Saturday 5:30 AM PST – 2:00 PM PST.

Sunday 5:30 AM PST – 10:30 AM PST.

The purpose of this document is to outline the steps and procedures to take when performing securing services on Bank of America properties. ANYTIME a lock needs to be changed to gain access into the asset, a call must be made to the SACC. If the property has been previously secured and for some reason entry is no longer possible, another call needs to be made to the SACC.

***NOTE: If we have previously changed the locks and access can still be gained but additional locks need to be changed, you are NOT required to place a call to the SACC.***

1. Upon arriving at the property, take pictures of:
  - a. Street Sign
  - b. Address Numbers (posted on the property or curb)
  - c. Front of the House
  - d. Perform an exterior inspection of the home looking for signs of occupancy (personal property, utilities being on, animals, etc.)
2. Email the photo of the front of the house to the BAC SACC (FS.SACC@bankofamerica.com) and include the work order # in the subject line of the email.
3. Call the BAC SACC (888.406.8940) and complete the Securing Authorization Checklist (attached) with the representative from the BAC SACC.
4. If authorization is given, proceed and secure the property (be sure to document the securing authorization code provided). Post a Securing Sticker (bilingual form attached) in the front window of the property so it is visible from the street. If no window is present, please post on the Front Door.
  - a. If after changing a lock you discover that the property appears to be occupied, STOP all work. Proceed to place a call to the Escalations Call Center (866.515.9759) and report the situation. Take one photo of the interior (from the entryway) supporting the occupancy status and leave a BAC “Apology Letter” (attached), secure the home and leave immediately.
  - b. If after changing a lock you discover that the property appears to be vacant WITH personal property present, fill out the “Personal Property Inventory Form” (attached), take photos of the items present and proceed with the requested services.
5. If authorization is denied, perform NO work and leave the property immediately. Be sure to complete and fill out the Securing Authorization Checklist (attached) notating that authorization was denied. The completed check list NEEDS to be submitted documenting the denial. Include photos supporting the reason for denial - personal property, utilities on, etc.

***Strict compliance to this policy is MANDATORY. Failure to follow these guidelines WILL result in termination. (BAC does NOT take this policy lightly)***

**BAC Field Services Corporation****Supplier Authorization Checklist - Secure Services, including Lock Changes, P4C and REO Initial Services**

**Before performing a lock change, complete all sections of this checklist and contact the BAC Field Services Securing Authorization Center at (888) 406-8940. A representative will review the checklist with you and will provide either (1) an authorization # to perform the lock change or (2) further instructions if a lock change should not be performed. If you receive an authorization to enter, and then find that the home is occupied, leave immediately and call BAC Field Services Escalations at (866) 515-9759.**

**Exceptions: The following scenarios DO NOT require authorization from the Securing Authorization Center:**

- Evictions
- Cash for Keys/Relocation Assistance if the homeowner IS PRESENT at the time of secure
- Gate lock changes (limiting access to the outside of the property only)

Supplier Name (please print): \_\_\_\_\_ Phone No.: \_\_\_\_\_

Contact Name (please print): \_\_\_\_\_

Property Address: \_\_\_\_\_

BACFSC Work Order #: \_\_\_\_\_ Completion Date: \_\_\_\_\_

Real Estate Agent or Designated Representative Name (REO Only): \_\_\_\_\_

Phone No.: \_\_\_\_\_

Supplier must contact the agent within 24 hours of the order receipt date to establish an appointment.

Did the agent make the scheduled appointment? YES \_\_\_ NO \_\_\_

Real Estate Agent or Designated Representative Signature (REO only): \_\_\_\_\_

ID Verified \_\_\_\_\_

**\*\*A copy of a completed checklist must be submitted with completion results for all initial secure services, P4C services and REO initial services. Failure to comply could result in non-payment for the work order.**

1. Have you taken a picture of the street sign? YES \_\_\_ NO \_\_\_
2. Does the street sign match the street name on the work order? YES \_\_\_ NO \_\_\_
3. Have you taken a front picture of the house? YES \_\_\_ NO \_\_\_
4. Have you taken a picture of the house number? YES \_\_\_ NO \_\_\_
5. Does the house number match the house number on the work order? YES \_\_\_ NO \_\_\_
6. Is a directional component (e.g., North, South, East, West) in the address on the work order? YES \_\_\_ NO \_\_\_ N/A \_\_\_
7. Does the street sign have the same directional component? YES \_\_\_ NO \_\_\_ N/A \_\_\_

If there is no match, there may be an address issue requiring a call to the Securing Authorization Center.

8. Describe the exterior features by checking items a-i:
  - a. Is the property a multi unit dwelling? YES \_\_\_ NO \_\_\_
  - b. If duplex, are you on the correct side? YES \_\_\_ NO \_\_\_
  - c. If condo, are you at the correct building? YES \_\_\_ NO \_\_\_
  - d. If condo or duplex, are you at the correct unit? YES \_\_\_ NO \_\_\_
  - e. Have you taken a picture of the building number and unit number? YES \_\_\_ NO \_\_\_
  - f. Pool, spa? YES \_\_\_ NO \_\_\_
  - g. Brick  Siding  Other \_\_\_\_\_
  - h. One story  Two stories
  - i. Garage: Front-entry  Rear-entry  Other \_\_\_\_\_
9.
  - a. Are you able to view personal belongings inside the home? YES \_\_\_ NO \_\_\_
  - b. Are you able to view personal belongings inside the garage? YES \_\_\_ NO \_\_\_
  - c. Are the utilities on? YES \_\_\_ NO \_\_\_

If you answer Yes to 2 out of 3 questions in Section 9, **DO NOT** proceed with secure.

10. Circle all signs of vacancy that apply to the property:

- a. There is no realtor sign and/or lockbox on the door
- b. There are open/unlocked windows or doors
- c. There is vandal damage to the property
- d. Yard is overgrown and not maintained
- e. An excessive amount of exterior debris in the yard
- f. There is mail or newspapers piled up
- g. Garbage/recycle bins appear ready for pick-up in the alley/in or at the street level
- h. No cars are in the driveway
- i. No activity or noise coming from inside the home
- j. No animals or pets at the property
- k. No visual confirmation of occupancy – No one is present in or around the property
- l. Verify all Utilities are off: Gas  Electric  Water   
**(If REO, confirm Realtor turned utilities on.)**
- m. Pool is present and not maintained

**BACFSC Representative Contacted:** \_\_\_\_\_ **Authorization #:** \_\_\_\_\_

# ATTENTION

## ENTRY BY UNAUTHORIZED PERSONS IS STRICTLY PROHIBITED

To protect the interest of the lender and in accordance with the terms of the security instrument, the property has been secured to prevent entry by unauthorized persons.

In case of an emergency only, call (866) 515-9759, and have the property address and work order number below ready.

**BAC Field Services Corporation**

**does not own the property and should not be contacted regarding its sale or rental.**

**Please contact your local realtor for all property inquiries.**

Property Winterized (**Propiedad Preparada para el invierno**): Yes (**Sí**) \_\_\_ No (**No**) \_\_\_

Date (**Fecha**): \_\_\_\_\_

Property Address (**Dirección de la propiedad**): \_\_\_\_\_

Representative's Name (**Nombre del representante**): Qualified West, LLC.

Vendor ID (**Identificación del Vendedor**): CFC0031556

Work Order Number (**Número de orden de Trabajo**): \_\_\_\_\_

# ATENCIÓN

## LA ENTRADA DE PERSONAS NO AUTORIZADAS ESTÁ ESTRICTAMENTE PROHIBIDO

Para proteger el interés del prestamista y de acuerdo con los términos del instrumento de seguridad, la propiedad ha sido asegurada para prevenir la entrada de personas sin autorización.

En caso de emergencia solamente, llame al (866) 515-9759, y tenga la dirección de la propiedad y el número de orden de trabajo adjunta a mano.

**BAC Field Services Corporation no es dueño de la propiedad y no debe ser contactado con respecto a la venta o alquiler de esta.**

**Por favor comuníquese con su agente local para todas las preguntas sobre la propiedad.**

Personal Property Inventory Form									
Property Address:									
Contractor Name:									
Work Order #:									
ARTICLE		Description	Type	Quantity	ARTICLE		Description	Type	Quantity
<b>Living / Family Room</b>				<b>Appliances</b>					
Bar, Portable				A/C/ Window					
Bench, Piano, Other				Dehumidifier					
Bookcase				Dishwasher					
Bookshelves, Sectional				Washing Machine					
Cabinet, Curio				Dryer					
Chair, Arm				Freezer					
Occasional				Microwave Oven					
Overstuffed				Range					
Chair, Rocker				Refrigerator					
Clock, Grandfather				Small Appliances					
Daybed				Vacuum Cleaner					
Desk, Office									
Desk, Sm/Winthrop				<b>Bedroom</b>					
Fireplace Equipment				Bed					
Footstool small/large				Bunk Beds					
Lamp, Floor, Pole				Bookcase					
Magazine Rack				Bookshelves					
Organ /Size:				Furniture					
Piano:				Furniture					
Rug Size:				Furniture					
Sofa (type)				Furniture					
Stereo				Furniture					
Table (s)				Furniture					
TV, Combination				Furniture					
DVD Player				<b>Nursery</b>					
VCR Player				Crib					
Other Electronics:				Accessories					
				Toys					
				Furniture					
<b>Dinning Room</b>				Furniture					
Buffet (Base)				Furniture					
Cabinet, Corner				Furniture					
Chair, Dining				<b>Outdoor</b>					
Hutch, Base				BBQ					
Top				Accessories					
Serving Cart				Patio Furniture					
Table, Dining Top				Patio Furniture					
Leaf				Patio Furniture					
Legs				Decorative Items					
Tea Cart				Decorative Items					
				Gardening Tools					
<b>Kitchen</b>				Gardening Tools					
Breakfast Chair				Gardening Tools					
Breakfast Table				Gardening Tools					
Breakfast, Table Legs				Gardening Tools					
Chair, High				TV/ Satellite Acc.					
Ironing Board				Other					
Stool				Other					
Table				Other					
Utility Cabinet				Other					
<b>Vehicles:</b>		Description	Type	Quantity	<b>Additional Items</b>		Description	Type	Quantity
Car									
Truck									
Off Road									
Boat									
Motorcycles									
Other									
Other									
Other									
Other									



## Securing Notice

Date: \_\_\_/\_\_\_/\_\_\_

Under the terms of your mortgage or deed of trust, your lender/servicer has the right to inspect your property to verify occupancy and to determine whether securing the property is necessary, which right is also granted under your mortgage or deed of trust.

Based on the initial inspection of the exterior of your home, it was determined that the property was vacant and in need of securing. As a result, the securing process was begun by changing a lock on one door to the home – all other locks remain accessible as before. After gaining entry to the property, however, it was determined that the property was occupied. Therefore, no further work was performed, no items were removed and the home was locked.

We sincerely apologize for this inconvenience. We are available at your convenience and ask that you contact the number provided below so we can make immediate arrangements to rectify this matter.

Again, we sincerely apologize for the inconvenience.

Please call: Qualified West, LLC.  
Phone #: 855.756.8440

**Bank of America Field Services Corporation**

**RELEASE OF LIABILITY FORM**

Date: \_\_\_\_\_

Realtor / Broker / Manager (Circle One)

Order Number: \_\_\_\_\_ Property ID Number: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Dear Sir or Madam:

Through a recent inspection, the above referenced property was found vacant and:

Unsecured

Requiring Winterization

Pursuant to the loan document's terms and provisions signed by the mortgagor, the mortgage lender has the right to protect their asset by securing and protecting this property. BAC Field Services Corporation has been engaged by the mortgagee to take measures necessary to ensure the value of their security is maintained through securing and/or winterizing the property as necessary.

Pursuant to previous conversations with our office, you have requested us to not secure and/or winterize this property. In signing below, you release BAC Field Services Corporation and the mortgage lender from liability and your firm will assume all current and future liability relating to the vacancy of said property, including but not limited to property damage and vandalism; as it relates to the possible denial of hazard insurance proceeds (regarding the failure to secure and/or winterize) otherwise due BAC Field Services Corporation. Should you fail to return this signed agreement within 1-Business Day of this correspondence, we will proceed to secure and winterize.

Should you need access to the property, the BAC Field Services Corporation installed lock box can be accessed by using the code 'P-P-O'. Thank you for your time and consideration in this matter.

I, the undersigned, have read and understand the above agreement.

\_\_\_\_\_  
*Signature of Realtor / Broker / Manager*

Company: \_\_\_\_\_

Address: \_\_\_\_\_

**Please fax this document to: Qualified West, LLC Fax #: 602.374.8450**