

ATTACHMENT 3 Lock Changes/Securing Service Requirements and Cost Schedule

Properties must be secured to prevent unauthorized entry and protect against weather related damage. The cost schedule to this attachment includes a Maximum Allowable Securing Fee for securing that includes the minimum securing requirements identified in I. below, as well as a flat fee for photographs. This attachment also identifies maximum allowable fees for securing swimming pools and completing temporary roof repairs, which are not included in the Maximum Allowable Securing Fee. The securing requirements listed below may be performed without prior approval from the M&M contractor if all individual expenses remain within the maximum cost allowable for that particular service.

Written approval from the M&M contractor is required if the cost exceeds the maximum allowable for any particular service listed herein. Re-securing the property is allowed without prior approval, provided the costs are within the maximum allowable securing fee.

I. Minimum Securing Requirements (Post Foreclosure)

1. All windows and doors must be secured.
2. Broken glass should be replaced, unless the opening is to be boarded. All broken glass should be removed.
3. Locks on the front and rear entry doors should be replaced with one of the following master lock sets:
 - Kwikset No. 400T
 - Kwikset No. 400P
 - Kwikset No. 400V or equivalent, with identical key codes.
4. If there is a deadbolt lock on the main entry door replace handle set with a Kwikset lock or equivalent and disable the existing deadbolt.
5. Other entryways that provide immediate access to the living area, attached garage or basement area should be secured with a slide bolt, unless otherwise noted in variations. Or, if the secondary entryway has an existing deadbolt lock, re-key the deadbolt to the specifications of the front and rear entry doors.
6. Document key-codes to the existing/replacement lock in the Mortgagee's Comments section of form HUD-27011 Part A, which must be provided to the M&M contractor.
7. Doors and windows should not be braced or nailed shut or the Mortgagee will be held accountable for resulting damage. Replace locking mechanism on windows if inoperable or missing.
8. Sliding glass doors should be double locked.
9. Detached garage doors and outbuildings should be secured with a padlock and hasp.
10. Unplug automatic garage door openers and secure garage doors, when applicable. Garage doors should be left in such a condition as to allow for opening and closing without the use of the automatic garage door opener. Leave the remote key(s)/transmitter(s) in a kitchen counter drawer.

Minimum Securing Requirement (Pre-Foreclosure)

1. At a minimum the Pre-foreclosure securing requirements should include the items listed in "I" above, except the rear entry door lock must not be changed to allow borrower access, if applicable.

II. Temporary Roof Repair

Roof damage left unattended exposes a property to deterioration; moisture accumulation and mold growth. A separate cost item in the amount of \$400 has been created for temporary roof repair to protect the interior of properties from further damage. M&M approval is not required if the cost of the temporary repair does not exceed the maximum allowable amount of \$400. The Mortgagee should submit form HUD-50002, "*Request to Exceed Cost Limits for Preservation and Protection*," for any temporary roof repair that exceeds the maximum allowable for roof repair. Temporary repairs (e.g., tarping/patching/or replacing loose shingles) should be performed immediately upon discovery of roof damage. Tarps and other temporary measures may be used to prevent further deterioration only until permanent repairs can be completed.

If a property has sustained roof damage that is not surchargeable and the property is scheduled for conveyance within 30 days of the date a roof leak is discovered, the Mortgagee may convey the property with a tarp or other temporary repair. Mortgagees should notify the M&M in advance when they will convey a property with a temporary repair and should provide evidence that the damage is not surchargeable and was only recently discovered. Failure to provide this notification may result in re-conveyance.

If the damage is discovered 31 or more days prior to the conveyance date, the Mortgagee should affect a permanent roof repair, whether or not the damage is surchargeable. If the cost to permanently repair the roof exceeds the cost allowable for this item, the Mortgagee should submit an over-allowable request.

Properties with surchargeable roof damage may not be conveyed with a tarp or other temporary repair without the prior approval of the M&M contractor.

Mortgagees should retain before and after photographs and a detailed description of what actions were taken to prevent further roof deterioration or water leakage. The documentation must be maintained in the claim review file to support the reimbursement of the costs claimed.

III. Swimming Pools

Fees for securing or winterizing swimming pools and hot tubs or spas are not included in the maximum allowable limit per property. See below for the maximum costs for securing pools and spas. The costs for permits to drain pools/spas by local governments are included in the maximum limit for this cost item and will be reimbursed based on the actual cost incurred. Prior written approval from the M&M contractor is not required for securing or winterizing pools unless noted otherwise in variances below. Before and after photographs are required. At a minimum the Mortgagee should:

- Pump out pool leaving 4 feet of water in the deep end (this amount may vary depending on the elevation). After pumping, apply chlorine to control the algae in the remaining water. Circulate remaining water to mix chlorine. Isolate and drain pumps and filters. Remove all trash from interior of pool and haul away.

- If there is a pool cover present, secure and cover pool. Check with state and local codes to verify whether the pool should be fenced.
- If there are no jurisdictional requirements, and no existing pool cover, secure according to the diagram on page 20. However, no pool cover is required in Arizona, California, Hawaii, Nevada and Other Pacific Islands.
- Secure entrance gates to fences surrounding pools with a lock or padlock and chain when no lock is present.
- Replace any damaged or missing boards or sections of fence surrounding pools.

If the property has an above ground pool in good condition, built up with decking or other infrastructure that will support a pool cover, treat it as an in-ground pool. Above ground pools in poor condition or that cannot be secured in accordance with the guidelines herein, should be removed. If an above ground pool is removed, remediate any depression in the ground that might constitute a hazard.

WARNING: Check local area standards before draining pool. In areas where there is a high ground water level, removing too much water may cause pool uplift and damage the pool.

IV. Photographs

Effective for all claims filed 30 days from the date of this Mortgage Letter, preservation and protection actions should be documented using digital photography. Rather than establishing a maximum allowable number of photographs and reimbursing Mortgagees on a per picture basis, HUD will provide a flat fee reimbursement of \$30.00 for photographs, regardless of the number of pictures required. The photographic fee is included in the lock change/securing maximum allowable cost per property.

Photographs are required to document inspections, initial property condition, one-time securing service, boarding, yard maintenance, debris removal, winterization and personal property/debris removal as part of an eviction. The Mortgagee should photograph the exterior and interior of the property at the time of the Initial Inspection. All photographs should be dated, labeled and maintained in the Mortgagee’s claim review file and made available to HUD or its M&M contractor upon request. If photographs cannot be produced at the time of the claim review, the following will be disallowed:

- a. All unsupported expenses
- b. All expenses claimed for personal property/debris removal including evictions

V. Lock Change/Securing Service Costs

The reimbursable cost limits for Lock Change/Securing Service are as follows:

Lock Change/Securing Service Cost Schedule (NATIONWIDE)	
Secure (Per Lock)	\$40
Secure Pool (Sq. Ft. Amt.)	\$2.05

Maximum Secure Pool	\$1050
Secure Hot Tub, Jacuzzi, Spa	\$55
Maximum Allowable for Lock Change/Securing	\$350

Local Variations from General Requirements for Securing Pools and Spas

ATLANTA Homeownership Center

Indiana

Use 1", 2", or 3" x 4" hex netting to cover pool. Seams should be covered with 1" wood strips for securing.

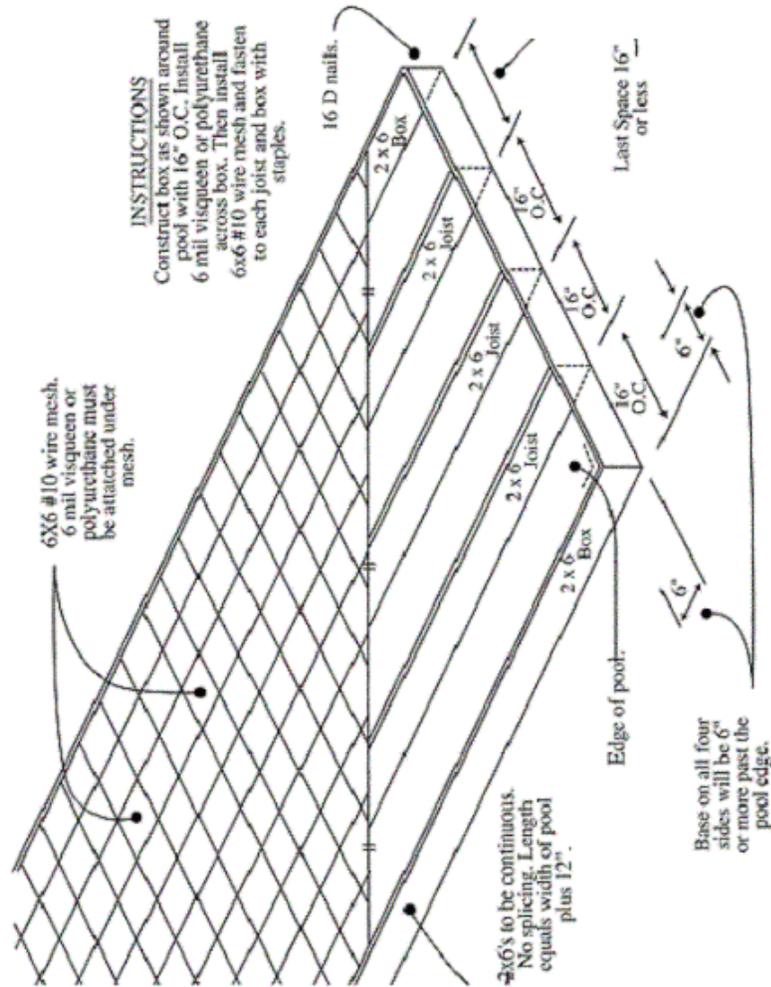
SANTA ANA Homeownership Center

Arizona/California/Hawaii/Nevada/Other Pacific Islands

Do not cover pools. However, pools should be drained and secured according to the guidelines set forth on page 20.

SWIMMING POOL SECURING DIAGRAM

DRAWING IS NOT TO SCALE



Add cross bars every 16" on center to framing for added strength and support.