

# Vacant Properties Toolbox

*Executive Summary*



**DETROIT**   
**VACANT PROPERTY CAMPAIGN**  
COMMITTED TO THE REVITALIZATION OF DETROIT AND ITS NEIGHBORHOODS  
INITIATIVE OF DETROIT LISC LED BY COMMUNITY LEGAL RESOURCES



- Preventing Vacancy**
- Developing a Vacant Property Strategy
- Determining Property Ownership
- Preventing Damage to Vacant Properties
- Obtaining Control of Vacant Properties

## Introduction

The crisis of vacant and abandoned property in the City of Detroit requires a comprehensive approach and immediate action. Citizens can bolster the effectiveness of government systems by working with government as it allocates already scarce resources to this problem. Partnerships are required to enable neighbors and neighborhood associations to work most effectively with government, non-profits, Community Development Corporations (CDC), and others to maximize the impact of their efforts.

In most neighborhoods, residents want to take control to protect safety, stability, and housing values. However, all too often, concerned citizens encounter roadblocks to addressing issues related to vacant property such as determining ownership of properties or a lack of information about governmental resources, policies, and processes. The Detroit Vacant Property Campaign (DVPC) seeks to fill the information gaps and empower neighborhoods to take control in order to stabilize conditions.

### The goals of this publication include:

- Educating homebuyers and homeowners about mortgage, property tax, and foreclosure processes to keep homeowners in their homes and avoid additional vacancies
- Helping neighbors develop a well organized Vacant Property Strategy which includes inventory and assessment of vacant homes
- Determining property ownership in order to hold owners accountable for the condition of their properties
- Preventing damage to vacant properties to retain home values
- Obtaining control of vacant properties so that repairs can be made and they can be marketed
- Getting vacant properties reoccupied
- Demolishing unsalvageable vacant properties to protect home values
- Managing vacant lots
- Building neighborhood capacity
- Retaining Residents

These topics are presented here in abbreviated form. For more detailed information on these topics please request a copy of the full version of the Detroit Vacant Property Campaign Vacant Property Toolbox from Community Legal Resources by calling (313) 962-3171. You can also view the full version on our website, [www.detroitvacantproperty.org](http://www.detroitvacantproperty.org).

## Preventing Vacancy

Preventing future vacancies should be an integral part of any Vacant Property Strategy. Foreclosures often proceed because homeowners are unaware of how to communicate effectively with their lenders or are unaware of the mortgage and property tax foreclosure processes. For example, many homeowners are not aware that they may remain in their homes during the process of foreclosure which can provide time to make alternative arrangements and assist the neighborhood with handling the impending vacancy.



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**Possible Actions or Responses:**

Many residents and community members are actively engaged in the education of homeowners about foreclosure. Action includes neighborhood-wide door-to-door campaigns, targeted campaigns that identify homeowners facing foreclosure, and establishing neighborhood based foreclosure task forces that can direct homeowners in need to certified foreclosure prevention counselors. Other communities have found it more effective to reach homeowners through other area organizations including churches, CDC's and social clubs.

**Some ways to reach homeowners include:**

- **Hold a neighborhood meeting.** A neighborhood meeting provides a forum for community leaders to encourage and empower residents to remain in their homes. A neighborhood meeting may also connect residents with CDCs and other agencies that can assist residents by providing homeowner counseling and information about the tax and mortgage foreclosure processes. Residents can receive this information in a setting that preserves anonymity.
- **Contact residents receiving foreclosure notices.** Residents observing tax foreclosure notices posted on properties could attempt to contact the owner to share information and connect them with certified housing counselors in Detroit. Neighborhood organizations could also use data from the Wayne County Treasurer's Office to contact residents facing tax foreclosure (see Exhibit C.)

**As soon as a homeowner realizes that he/she will have difficulty paying his/her mortgage he/she should begin to access all available resources.**

Available resources will vary depending on the type of mortgage. For example, FHA backed loans may be available in some situations. Each program has different requirements so it is important to start the process as early as possible.

When facing possible foreclosure, the most important thing is that a homeowner is proactive. Often the best course of action



is to contact a **certified foreclosure counselor**. (See Exhibit C.) It is important to use a certified counselor because the foreclosure crisis has caused an increase in mortgage fraud. A registered foreclosure counselor can help a homeowner navigate this difficult period and avoid problems down the road.

**When approaching neighbors in danger of foreclosure it is important to drive home the messages that:**

1. The homeowner should act immediately – delay only worsens the situation.
2. The homeowner should seek help from a certified housing counselor who may be able to help them save their home. (See list of housing counselors at the end of this publication).
3. The homeowner should contact his or her lender and speak specifically with the **loss mitigation department** to attempt to make payment arrangements.





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In Michigan, homeowners can also lose their homes to tax foreclosure. If a homeowner is unable to pay property taxes she should contact the City of Detroit Assessor's office regarding current property taxes or the Wayne County Treasurer's Office regarding delinquent property taxes. (See Exhibit C.)

### The property tax collection process

1. A property owner will receive two tax bills each calendar year, a summer tax bill in July and a winter tax bill in December.
2. Taxes must be paid to the City of Detroit according to the following schedule: **City of Detroit Property Tax Payment Calendar**
  - **1st Partial Summer Payment due August 15**  
(Detroit and 2/3 Wayne County Operating)
  - **2nd Partial Summer Payment due January 15**  
(Detroit and 1/3 Wayne County Operating)
  - **Full Summer Payment due August 31**  
(Detroit and 2/3 Wayne County Operating)
  - **Winter Payment due January 15**  
(Balance of Wayne County Taxes)

**Note:** If full summer payment is not made by **August 31**, any remaining summer balance, (principal tax interest and penalty) plus the winter balance are both due on **January 15**.

Tax deferments should be applied for and approved by **September 15** at a Neighborhood City Hall. Taxes are deferred until **February 15**.

3. The taxpayer has until the last day of February to pay taxes to the City of Detroit for the previous year. On March 1<sup>st</sup> unpaid taxes are considered delinquent. At this point, the City of Detroit will send them to the County Treasurer for collection and the Treasurer imposes additional penalties. The penalty is 4% and the interest is 1% **per month during the first year** of delinquency and **1.5% per month during the second year**.

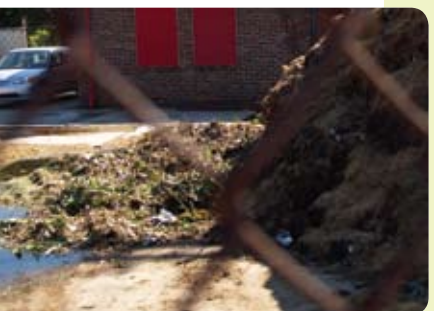
4. Once the City of Detroit deems property taxes delinquent, it forwards them to the Wayne County Treasurer for collection. The following is a timeline of how the process will proceed once the city forwards the tax bill to the Wayne County Treasurer.

### Wayne County forfeiture and foreclosure timeline for 2008 taxes

- **March 1, 2009:** Property is **forfeited** to County Treasurer. State law requires the addition of a \$175 fee and \$26 in recording fees. Interest increases from 1% per month to 1.5% per month back to the date the taxes became delinquent.
- **March 1, 2010:** Circuit Court may enter a judgment of foreclosure. Property owners may redeem their property by paying the taxes, interest, and fees by March 31<sup>st</sup> or lose their property.
- **April 1, 2010:** Property may be **foreclosed**. Property owners may lose all rights. Title to the property may pass to the county treasurer.
- **September & October 2010:** Property is offered at public auction.

### Remaining in the home during the redemption period:

Neighbors can make sure that a homeowner in mortgage or tax foreclosure is aware of the **redemption period**. In Michigan, most redemption periods last 6 months. This period may be shortened to as little as one month if a home is vacant or abandoned. **During the redemption period, the homeowner can remain in the home, usually free of charge.** Helping the homeowner in foreclosure remain in the home will slow the vacancy of the home and allow time for neighborhood planning to maintain the home once it becomes vacant.



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### Typical foreclosure timeline:

#### • Second Month Missed Payment:

The mortgage company is likely to begin calling the contact numbers that they have for the homeowner in order to discuss why the homeowner has not made payment. It is important that the homeowner **not avoid their phone calls**. He/She should try to stay calm on the phone, explain her situation, and explain what she/he is trying to do to resolve it. The homeowner still **may be able to make one payment** at this time to prevent herself from falling three months delinquent.

#### • Third Month Missed Payment:

At this point, the homeowner is likely to receive a letter from the mortgage company stating the amount the homeowner is delinquent and that the homeowner has 30 days to bring it current. This is called the “**Demand Letter**” or “**Notice to Accelerate**”. If the homeowner does not pay the specified amount or make an arrangement by the date given, the lender can refer the homeowner to foreclosure or accelerate his mortgage. They are unlikely to accept less than the total due without arrangements if the homeowner has received this letter.

**\*\*\* Foreclosure/Acceleration:** This means that the lender forwards the account to their attorneys. The homeowner **still has time** to work something out with the mortgage company.

#### • Fourth Month Missed Payment:

Now the homeowner is usually nearing the end of the time allowed in the Demand or Notice to Accelerate letter. If this time expires and the homeowner has not paid the full amount or worked out arrangements on the account the lender will refer the account to its attorneys. At this time **the homeowner will incur attorney fees** and they will be included as part of the homeowner’s delinquency.

The attorney then schedules a **Sheriff Sale, which is the actual date of foreclosure**. The homeowner will be notified of this date by mail, along with a notice taped to his door. This is **NOT a move-out date!**

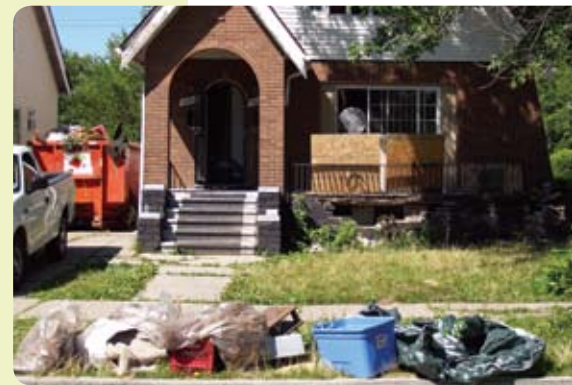
#### • Sheriff Sale Date:

This will be scheduled **approximately four weeks** after the attorney receives the homeowner’s file. The homeowner has up until this date to work out arrangements with the mortgage company or to pay the total amount owed.

#### • After the Sheriff Date:

If nothing is done to resolve the situation the homeowner enters the redemption period.

- **Redemption Period: Michigan requires that this period be no less than 30 days and no more than 1 year. Most mortgages allow 6 months.** The homeowner will be notified of the time frame on the same notice that states the Sheriff Sale date. This is still the homeowner’s time to reside in the home.

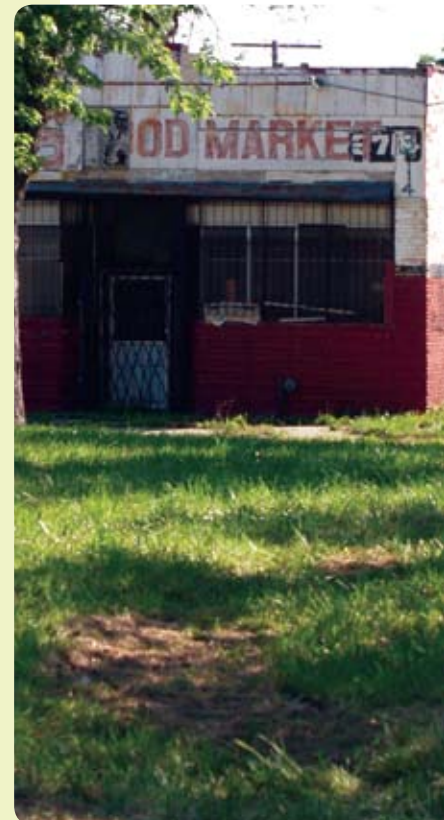


## Developing a Vacant Property Strategy

Each neighborhood can develop a Vacant Property Strategy based upon its own unique characteristics and changing needs. Many neighborhood associations, non-profits, and community development corporations (CDCs) already engage in some sort of vacant property inventory and assessment. Neighbors spread news of new vacancies by word of mouth, take note of the condition of vacant properties, and note how those conditions change over time. While city and county governments have systems in place to address vacant and blighted properties, community-based organized systems of collecting, monitoring, and sharing data could maximize the impact of these governmental programs.

### Possible Actions or Responses:

Neighbors, non-profits, or CDCs can gather data regarding vacant houses using the inventory and assessment form provided in this publication (*see Exhibit A*.) In addition, community members can use the assessment tools provided to monitor and record the condition of vacant properties over time.





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This information provides a history that the residents can share with relevant government departments, private and public organizations, and elected officials. It will also ensure that as resident involvement changes over time, the information is not lost.

Neighborhoods utilizing inventory and assessment forms should attempt to update them regularly noting any change in conditions. The neighborhood should record information about all vacant structures.



### Signs that a property is vacant include:

- Severely neglected lawns
- Accumulated mail or flyers
- Posted "For Sale" signs
- Missing doors or windows
- Posted notices of mortgage or tax foreclosure or seizure of property
- Boarded windows or doors
- Burned out or significantly deteriorated structure
- Significantly tagged or vandalized structure
- Un-shoveled driveway or sidewalk during winter months

The neighborhood association should also assess the condition of the block where the vacant property is located to determine the most appropriate strategy for addressing it.

### A neighborhood's plan for addressing vacant properties should include:

1. Prioritized action steps
2. A timeline for those action steps
3. The party responsible for the action step

### Determining Property Ownership

There must be a system for holding owners of vacant and blighted property accountable for the condition of that property. However, the issue of ownership is difficult to unravel when a property is in the foreclosure process. In addition,

awareness of changes in title is necessary because rapid changes in title may indicate that a property is the subject of a mortgage fraud scheme. Without identifying the owner of a property, the neighbors often bear the cost and responsibility of maintaining that property. Knowing the true owner of a property may provide the possibilities of access to the property, assistance with maintenance and repairs, and financial reimbursement.

### Possible Actions or Responses:

Neighbors, non-profits, and CDCs can utilize the steps outlined in this publication to determine ownership of vacant houses. Community members can use the ownership information to hold the owner of a property accountable for its condition. The community members can accomplish this through direct communication and negotiation with the property owner or by providing the information to the appropriate departments or agencies such as:

- Police Department
- Department of Public Works
- Buildings Safety and Engineering Department
- Wayne County Nuisance Abatement Program

Title information is available from a variety of sources at varying costs (*see Exhibit B.*)

### Preventing Damage to Vacant Properties

Damaged and blighted properties lower home values, decrease security, and affect the general feeling of well-being in a neighborhood. When vacant properties are open to trespass because of broken windows and doors, they become breeding grounds for squatting and illegal activity. These properties further destabilize neighborhoods as residents begin to flee fearing further decline in neighborhood safety and property values. Preventing damage to existing vacant properties and addressing damage quickly must be a goal of any successful Vacant Property Strategy.

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### Possible Actions or Responses:

Residents in Detroit and other similar communities take innovative approaches to preventing damage to vacant properties in their neighborhoods. Communities find that these types of actions are more beneficial to the preservation of property values than actual boarding.

- Hiring a paid security service
- Creating a volunteer security patrol
- Forming a code enforcement patrol
- Installing motion detectors
- Compiling a telephone and email contact list to be notified in the event of suspicious activity
- Working with city officials to install blockades reducing the number of entrances and exits in the neighborhood
- Hanging curtains
- Planting flowers
- Mowing lawns
- Moving trash containers
- Installing solar powered lighting
- Clearing handouts, garbage, and debris from the lawn and porch
- Placing potted plants or holiday decorations on the porch
- Removing snow and ice from walkways and driveways
- Painting over or removing graffiti

The neighborhood association can begin by prioritizing properties most in need of neighborhood intervention. Residents should also take stock of resources available in the neighborhood like snow blowers and lawnmowers. Neighbors can use volunteers from the neighborhood or collect money to pay workers to perform tasks such as raking leaves and mowing lawns.

**Some of the strategies above involve what may be considered trespass, which could lead to arrest, or civil lawsuits filed against the alleged perpetrator.** While we are not aware of trespassing charges being charged in these situations, DVPC feels obligated to make interested parties aware of this information.

Alternatively, we have included information regarding identifying and working with the

field servicers or property preservation company associated with particular properties. **Mortgage companies often hire Field Servicers or property preservation companies to provide boarding and maintenance services on vacant properties owned by the mortgage company.**

Agreements with the field servicers or property preservation specialists who are usually responsible for maintenance can make it possible for community members to gain lawful access to the vacant properties in their neighborhoods. (See Exhibits C and D for the contact information of many Field Servicers or Property Preservation Specialists working in Detroit.)



### **Steps for identifying and working with a field servicer:**

1. Check to see whether there is a sticker affixed to the property containing the field servicer's contact information.
2. If no sticker is affixed to the property, record the street number, street name, and 5-digit zip code of the property.
3. If the field servicer's information is not displayed on the vacant property, go to the Mortgage Electronic Registration System (MERS) website <https://www.mers-servicerid.org/sis/> or use the MERS telephone system (1-888-679-6377) to determine who the lending institution is for that property's mortgage.
4. Look up contact information for the field servicer for that lending institution by using Exhibit D or for that owner by using Exhibit C to see whether they are the field servicer on that particular property. Generally, interested parties should speak with a high-risk specialist but starting with customer service can also be helpful.
5. If the field servicer still cannot be identified, contact the real estate agent associated with the party to see if the agent has been made responsible for maintenance. Alternately, if the lender responsible for a house is known, use the field servicer contact list at the end of this section to identify the field servicer.
6. Call the field servicer and request contact information for their local office.





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**7. Attempt to reach an agreement with the field servicer for an individual or group to have lawful access to the property to maintain and protect it.**

Once a vacant house is open to trespass, it is important that the community utilize local code enforcement authorities to prevent crime (see Exhibit C.) for contact information. Neighbors should contact local code enforcement authorities to ask them to secure and board properties in a timely manner. Residents could make the boards more attractive by painting them to match the house or with murals.

When neighbors observe code violations they should report them to the City by calling 3-1-1. The City will then channel the information to the appropriate Department.



**Some common code violations include:**

- Failure to remove snow and ice from sidewalks
- Inoperable vehicles
- Rat infestation
- Illegal dumping
- Presence of solid waste
- Failure to maintain exterior of property
- Early bulk placement at the curb
- Open and dangerous

If it is believed that there are squatters living in a vacant home, immediately report the house to the local police precinct. Communities that succeed using this process advise having multiple people contact the same police district office and if possible, the same officer many times. Neighbors should continue to report the squatters to the police until the matter is successfully resolved. If a neighbor believes that someone is illegally using electricity in the home, they should notify DTE by calling (313) 477-4747.



## Obtaining Control of Vacant Properties

Communities want to be able to control vacant properties in their neighborhoods. This control can take a variety of forms and allows a community to control the condition of vacant properties and act immediately when conditions deteriorate. This helps stabilize the community ensuring its attractiveness and preserving home values.

### Possible Actions or Responses:

Some highly organized communities have programs in place to acquire and sell properties in their own neighborhoods. These programs usually operate through a CDC, non-profit, or some other organization established by the community. If managed successfully, this is a good strategy for obtaining control of vacant properties but requires careful thought and consideration. A community must be sure that it has adequate information and money to hold properties over time.

If an organization is interested in purchasing properties, it is important to consider resources such as land banks, which have the authority to extinguish taxes and other types of liens on property. If purchasing from a bank, it is important to examine the possibilities of short sales and Real Estate Owned (REO) sales to avoid over-paying for property in a down market.

While purchasing property is the surest way to absolute control, there are other means of controlling the condition of properties in a neighborhood. For instance, communities can utilize nuisance abatement programs to work with local authorities to control the condition of the properties. This involves calling appropriate authorities early and often regarding deteriorating properties. Once a property has entered the nuisance abatement enforcement process, the community should stay involved and be proactive by providing current information about condition, appearing at hearings regarding the property, and communicating with

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government officials to ensure compliance with nuisance abatement statutes.

One form of control successfully used in other states is the legal remedy of receivership. While not true ownership, receivership allows the interested party to “step into the shoes” of the property owner for the purpose of correcting code violations. Receivership can potentially allow neighbors or other interested parties to access the property and make repairs as needed. We are exploring ways in which Michigan might strengthen its receivership law as a tool for providing communities with increased control over vacant properties. Additional information on receivership will be available in later editions of this publication.

### Getting Vacant Properties Reoccupied

The ultimate goal of most residents is to get vacant properties reoccupied. Because Detroit is losing population and gaining vacant houses, getting properties reoccupied is a difficult task. Neighborhood associations, CDCs, and other non-profits can take a role in selling houses in their neighborhoods by formulating or participating in marketing campaigns.

#### Possible Actions or Responses:

On the west side of Detroit, several communities in partnership with the Detroit Board of Realtors are participating in the formulation and implementation of a neighborhood marketing campaign. The

realtors work with residents of designated communities to highlight their most attractive homes, schools, churches, recreational centers, grocery stores, shopping, and other assets in the area while marketing their vacant properties. This approach shows the positive potential of vacant homes in the area and commitment to the neighborhood. Some communities work with particular realtors who have agreed to utilize their marketing plan. The communities designate these realtors “preferred realtors” and recommend them to anyone inquiring about purchasing property in the area.

Early organizing is important in creating a neighborhood marketing campaign. The neighborhood should involve residents, business owners, church leaders, and other area organizations. The neighborhood may want to form a committee to develop a vision and goals for the marketing campaign. Next, the neighborhood may want to create a “community profile” by setting geographic boundaries, researching the history of the neighborhood, and compiling stories about the neighborhood. As a next step, the neighborhood association may want to identify homebuyers, investors, and funders interested in investing in the neighborhood and invite them to take a tour. Implementation of the marketing plan could include distributing flyers and brochures,

arranging tours which include homes, gardens, churches, and local activity centers. The neighborhood association should consider a neighborhood-wide clean up or beautification project prior to the tours.





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## Demolishing Vacant Properties

Homes that are substantially burned or otherwise in a severe state of disrepair present a major obstacle to communities attempting to manage their vacant properties. These homes substantially influence the value of surrounding homes and often present a threat to public safety. The demolition of these buildings is integral to preserving home values and safety and must be a part of a community's Vacant Property Plan.

### Possible Actions or Responses:

Neighbors and CDCs can work together to determine the appropriateness of a property for demolition.

### Some factors that would make a structure appropriate for demolition include:

- Missing doors
- Missing windows
- Structure is open to the elements and/or dangerous in some other way
- Unstable outer structure such as collapsing roof, deteriorating bricks, siding that is coming off of the structure
- Structure has been partially or fully burned

Once community members identify a property as appropriate for demolition, the community members can work with government departments to seek demolition, contact city departments often and repeatedly about the same property, monitor the property as it enters and progresses through the demolition process, and communicate with city officials to achieve a satisfactory outcome (*see Exhibit C*.)

## Managing Vacant Lots

Vacant lots are both challenging and exciting in urban areas. Vacant lots can be either a liability or an asset to a neighborhood depending upon how neighbors or organizations manage and use them. Keeping lots safe and clean is one goal. Another is turning vacant lots into areas of cohesiveness, strength, and pride. In many neighborhoods, neighbors and organizations

accomplish this through "greening", such as engaging in urban agricultural projects.

### Possible Actions or Responses:

Neighborhoods can form code enforcement patrols, and they can monitor the condition of vacant lots and contact authorities immediately when there is suspicious activity or dumping has occurred.

### Residents will also need to be vigilant about preventing illegal dumping which involves:

- Watching for illegal dumping
- Notifying the appropriate authorities when dumping is in progress or has already occurred. This can be accomplished by calling 3-1-1 or calling the police department.
- Recording information such as license plate numbers or the name of a company if printed on the vehicle if dumping is in progress

Some neighborhoods that experience frequent dumping install cameras at frequent dumping locations.

Neighbors, CDCs, and other non-profits also incorporate the management of vacant lots into their overall Vacant Property Strategy. Community members can work with existing adjacent lot purchase or lease programs offered by the city, county, and state. In addition, community members can inquire about acquiring or using vacant lots that are located in their neighborhoods even when the adjacent neighbor is not interested in participating (*see Exhibit C*.)

Community members can explore using vacant lots to create extra yard space, create community gardens where neighbors work together to grow food or flowers, or pocket park for residents of the neighborhood to enjoy.

Managing vacant lots requires an investment of time and energy. Communities may maximize their efforts by working with organizations already engaged in this process for information and guidance (*see Exhibit C*.)



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## Building Neighborhood Capacity

Successfully implementing a Vacant Property Strategy requires capacity within a neighborhood or organization. To be successful, neighbors must commit to their neighborhood and to their neighbors. Neighborhood organizations help keep this type of commitment strong.

### Possible Actions or Responses:

Neighborhoods can organize to deal with the issue of vacant housing and to implement a Vacant Property Strategy. The type of organizational structure that a neighborhood should adopt will vary based on the organizational history in a neighborhood, the availability of resources, and specific goals.

Neighbors might want to begin by forming block clubs. The existence of a block club strengthens neighborhood associations that are already in place and makes it possible to form neighborhood associations where they do not yet exist. Block clubs and neighborhood associations provide volunteers for many of the strategies presented in this publication, such as security and code enforcement patrols. Starting a block club can be as simple as getting a group of neighbors together who are willing to work toward a common vision for the neighborhood and to reach common goals.

Neighborhoods that already have a strong neighborhood association in place could examine the option of forming a non-profit organization. Forming a non-profit will increase the ability of the neighborhood or community group to solicit various types of donations and may provide certain tax benefits to donors (*see Exhibit C.*)

A non-profit organization must conform to specific state and federal laws. Before establishing a non-profit, a group should carefully examine its intended mission and consult with an attorney or other professional with knowledge in this area. Free legal services are available to non-profits

through Community Legal Resources, [www.clronline.org](http://www.clronline.org) (*see Exhibit C.*)

## Retaining Residents

Taking steps to retain residents helps slow the tide of vacancy in a neighborhood. Helping neighbors identify sources to obtain funding for needed repairs and stabilizing the rental housing in a community helps retain the residents currently living there.

Repair work such as reroofing or the installation of new windows sends the signal to the community and to potential buyers that a community is not giving up hope. It sends the message that the community is viable and that invested residents will sustain it. This signal of hope and commitment keeps other invested residents in the neighborhood.

### Possible Actions or Responses:

The City of Detroit offers various home improvement, weatherization, and lead abatement programs that improve the condition of occupied homes. In addition, the State of Michigan offers home improvement programs. Neighbors can assist eligible residents in need of property improvement funds with information about these programs (*see Exhibit C.*) Neighbors should make sure that rental units in their neighborhood are registered with the city and in compliance with the City of Detroit Rental Registration Ordinance.

Violations of the ordinance should be reported to the city's Building and Safety Engineering Department (*see Exhibit C.*)

In some neighborhoods, neighbors pool supplies, resources, and money for needed property repairs. Neighbors can also donate their own labor to help with repairs. Residents can also approach "big box" hardware stores to see whether they offer assistance or donation programs in the area.



# Exhibit A: Unoccupied Property Visual Indicators Survey



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

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

Survey Completed by: \_\_\_\_\_

**Property type** (check one; if duplex or multi-family, note upstairs or downstairs):

- Single-family
- Duplex (  upstairs  downstairs)
- Multi-family (  upstairs  downstairs)
- Commercial (  upstairs  downstairs)
- Occupied**  **Unoccupied**

Below are listed a number of signs to look for when determining whether or not a property is currently occupied. Generally, no single indicator will solely determine whether a property is unoccupied. However, when considered together, they are useful for determining whether or not the property is currently occupied. **Circle the number of all applicable criteria.** In addition, be sure to photograph each property.

1. There is a posted notice on the door or windows of the building.  
Notes: \_\_\_\_\_
2. The building is boarded up. The windows, doors, and other openings are covered by plywood or other material. Note that only one floor may be boarded up and may indicate that only one floor of a duplex/multi-family structure is unoccupied.  
Notes: \_\_\_\_\_
3. Yard maintenance has been severely neglected. Lawn is overgrown and may be covering sidewalks. Significant vegetation appears to be dead.  
Notes: \_\_\_\_\_
4. Excessive mail is piling at the doorstep or mailbox. Advertisements, junk mail, and other mail may indicate vacancy. Newspapers may not necessarily be an indicator.  
Notes: \_\_\_\_\_
5. "For Sale" signs may be a sign that a property is unoccupied. Be especially mindful of houses that are for sale in property auctions.  
Notes: \_\_\_\_\_
6. The building is missing key structural components or doors and windows.  
Notes: \_\_\_\_\_
7. The building is burned out or shows significant deterioration. Major portions of the house may be exposed to the elements.  
Notes: \_\_\_\_\_
8. The building has been significantly tagged or otherwise vandalized.  
Notes: \_\_\_\_\_
9. Any additional factors not listed here. (Please explain on reverse side)

## Property Conditions Checklist

### Building Frame/Structure:

- Minor:** Building is not leaning, but foundation is in need of minor repairs
- Major:** The building is not straight – leans or tilts. The foundation is in need of major repair or is missing a lot of materials.
- No problems**

### Roof/Chimney/Gutters:

- Minor:** Minor deterioration, improper roof repair. Some mortar missing from chimney; gutters in need of repair.
- Major:** A lot of deterioration, missing material, holes in roof, or sagging roof. A lot of mortar missing from chimney or chimney is leaning.
- No problems**

### Windows/Doors:

- Minor:** Window frames need replacing or paint is peeling.
- Major:** Windows missing, doors missing or rotted.
- No problems**

### Siding/Paint:

- Minor:** Some peeling or cracking paint.
- Major:** (brick building) Building missing many bricks. (frame building) Wood siding is rotted.
- No problems**

### Porch:

- Minor:** Separation of the porch from the building, paint needed.
- Major:** Significant deterioration; steps missing, porch sagging, supports holding up porch are rotted.
- No problems**



### Definitions of Property Conditions:

**\*Good:** The building looks structurally sound and well maintained. It needs no more than two minor repairs. It is not leaning or tilted and the foundation is in good shape. The building may need some general maintenance, such as the replacement of window frames or painting.

**\*Fair:** The building is structurally sound, and may need three or more minor repairs, but no more than one major repair. The building could be rehabilitated fairly inexpensively to improve its rating.

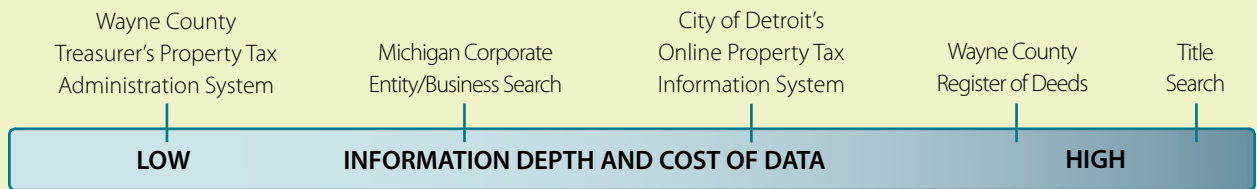
**\*Poor:** The building may not be structurally sound, and needs two or more major repairs. The building may have broken windows or the porch may look like it is falling off the structure. Major repairs need to be made for this building to be safe, adequate housing.

**\*Should be demolished:** This building is not structurally sound and should not be lived in. It may have fire damage or it may be leaning.

### The condition of this vacant property is:

- Good
- Fair
- Poor
- Should be demolished

# Exhibit B: Spectrum of Data Sources for Property Ownership Information



## Wayne County Treasurer Property Tax Administration System

**Description:** This system lets homeowners pay their property taxes electronically. In addition, it provides access for third parties to information regarding a specific property.

**Website:** <http://www.waynecounty.com/pta/default.asp>

**Cost:** Free

**Registration process:** None

**Search fields:** Property Address  
Parcel ID

**Information provided for free:** Tax payer name  
Amount of delinquent taxes  
Years of delinquent taxes  
Wayne county tax status

## State of Michigan's Online Business Entity Search

**Description:** This website provides access to information on the formation of corporate entities and businesses.

**Website:** [http://www.dleg.state.mi.us/bcs\\_corp/sr\\_corp.asp](http://www.dleg.state.mi.us/bcs_corp/sr_corp.asp)

**Cost:** Free

**Registration process:** None

**Search fields:** Business name  
Key word  
Identification number

**Information provided for free:** Business identification number  
Local business agent's name  
Date business formed  
Copy of the application  
Mailing office address

## City of Detroit's Online Property Tax Information System

**Description:** This system lets homeowners pay their property taxes electronically. In addition, it provides access for third parties to information regarding a specific property.

**Website:** <http://is.bsasoftware.com/bsa.is/default.aspx>

**Cost:** Free to view owner's name, but \$2.00 to access a detailed report.

**Registration process:**

- 1) Sign up – create a user name and password to access the system
- 2) Log on – using account information and select City of Detroit under Wayne county
- 3) Search
- 4) Provide valid credit card information when accessing detailed reports

**Search fields:** Property Address  
Owner name  
Parcel ID

**Information provided for free:** Owner name  
Parcel ID

**Information provided for a fee:**

**Owner information:**

Owner address

**Tax information:**

Taxpayer name  
Taxpayer address  
Property class  
State equalized value  
Assessed value  
Taxable value  
Map #  
Date of last name change

**Land information:**

Acreage  
Zoning code  
Land value  
Land improvements  
Renaissance zone  
Frontage  
Depth  
Mortgage code  
Lot dimensions/comments  
Legal description

**Sales information:**

Sale date  
Sale price  
Instrument of sale  
Grantor  
Grantee  
Terms of sale  
Liber/page

**Building information:**

Building Description  
Floor area  
Occupancy  
Stories above ground  
Year built  
Percent complete  
Physical percent good  
Economic percent good

## Wayne County's Online Register of Deeds System

**Description:** This system provides documentation of all recoded actions related to real estate ownership in Wayne County.

**Website:** <http://www.waynecountylandrecords.com>

**Cost:**

**On-Demand User:**  
\$5.00 for a search  
\$1.00 to view a one-page document  
\$5.00 to view a two or more page document

**Commercial User:**  
\$500 one-time application fee  
\$10.00 for every 15 minutes  
\$1.00 to print per page

**Registration process:**

- 1). Sign up – create a user name and password to access the system
- 2). Log on – using account information and select City of Detroit under Wayne county
- 3). Search
- 4). Provide valid credit card information when accessing detailed reports

**Search fields:** Tax ID  
Legal Description  
Document Type  
Address  
Owner Name  
Instrument Number

**Information provided for a fee:** Owner name  
Ownership history  
Document type  
Dates transactions recorded  
Images of documents (i.e. liens, affidavits, mortgages, judgments of foreclosure)

**\*\* To help interpret the information provided on the Register of Deed's website, see the code list attached to this document. (Exhibit B)**

# Exhibit B: Spectrum of Data Sources for Property Ownership Information

## Title Search

**Description:** A title search results in a "title commitment" which lists the property owner, other interests in the property, and delinquent taxes. Title commitments **MUST** be performed when a party is considering property acquisition. Title commitments may also be useful when other sources do not provide accurate ownership information.

**Cost:** Title commitments typically range from \$150 to \$250. However, some local title companies will offer lower prices to non-profit organizations and Community Development Corporations to help them with a public purpose.

**Search fields:** Address  
Legal Description

**Information provided for a fee:** Owner name  
Ownership history  
Document type  
Dates transactions recorded  
Images of documents (i.e. liens, affidavits, mortgages, judgments of foreclosure).

## Common Codes Encountered in Register of Deeds Searches

CODE:	CLAIM:	CODE:	CLAIM:
AFF	Affidavit	LP	Lis Pendens
ALR	Assignment of leases of Rents	LS	Lease
APP	Abandoned Property Project	MD	Master Deed
ASG	Assignment	ML	Mechanics Lien
ASS	Assessor	MSL	Michigan State Lien
COF	Certificate of Forfeiture	MTG	Mortgage
COI	Claim of Interest	MTL	Municipal Tax Lien
COR	Certificate of Redemption	NCI	Notice Claim of Interest
DC	Death Certificate	NCL	Notice Claim of Lien
DD	Deed	ORD	Order
DJ	Divorce Judgment	PA	Power of Attorney
EXD	Executors Deed	PCO	Probate Court Order
FD	Fiduciary Deed	PON	Proof of Notice
FJL	Federal Judgment Lien	PRD	Personal Rep Deed
FOC	Friend of Court	QCD	Quit Claim Deed
FXF	Fixture Filing	QTA	Quiet Title Action
JDG	Judgment	SD	State Deed
LC	Land Contract	SHD	Sheriffs Deed
LCM	Land Contract Memo	TD	Trust Deed
		TXD	Tax Deed
		UTL	Us Tax Lien
		USL	Federal Tax Lean
		WCA	Wayne Civil Action
		WD	Warranty Deed



# Exhibit C: Vacant Property Toolbox Quick Reference Guide

The following list provides a quick-reference guide for commonly used telephone to keep neighborhoods strong and safe. For more information, please contact the Detroit Vacant Property Campaign at (313) 962-3171 or [www.detroitvacantproperties.org](http://www.detroitvacantproperties.org).

## Foreclosure Prevention Assistance

Contact Name	Phone	Notes
<b>TAX PAYMENT EXTENSION</b>		
Wayne County Treasurers Taxpayer Assistance Department	(313) 224 - 6105	Assistance with Wayne County tax issues

## FINANCIAL ASSISTANCE

Arab Community Center for Economic and Social Services (ACCESS)	(313) 842 - 7010	Help is available to those who qualify and is not limited to those of Arabic ethnicity.
City of Detroit Human Services Department, Central Operations Division	(313) 396 - 0200	Detroit homeowners only.
Michigan Veterans Trust Fund, Wayne County Office	(313) 224 - 5045	If the taxpayer is a veteran with at least 6 months of wartime duty, he may qualify for financial assistance.
Wayne County Department of Human Services	(313) 852 - 5609	This is a general number from which a taxpayer can obtain the phone number and address of his local DHS office. The taxpayer can also simply go to the local office and apply for State Emergency Relief (SER).
Wayne County Veteran Affairs (Soldiers and Sailors Relief Fund)	(313) 224 - 5045	If the taxpayer is a veteran with any wartime service and an honorable discharge, she may qualify.

## HOME OWNERSHIP COUNSELING (MSHDA CERTIFIED) AND LEGAL ASSISTANCE

Home Ownership Preservation Project	1 (888) 995 - HOPE (4673)	Foreclosure counseling and assistance.
Southwest Housing Solutions	(313) 841 - 3727 x336	Foreclosure counseling and assistance.

## HOME OWNERSHIP COUNSELING (MSHDA CERTIFIED) AND LEGAL ASSISTANCE

United Community Housing Coalition	(313) 963 - 3310	Detroit only – Foreclosure help and housing placement.
Michigan Legal Services	(313) 967 - 5800	Wayne County – Help with housing related and other legal issues
Legal Aid and Defender	(313) 967 - 5800	Wayne County – Help with housing related and other legal issues

# C • Vacant Property Toolbox Quick Reference Guide

## Foreclosure Prevention Assistance

Contact Name	Phone	Notes
<b>HOME OWNERSHIP COUNSELING (HUD CERTIFIED)</b>		
Grandmont Rosedale Development Corporation	(313) 387 - 4732	Counseling Services (MSHDA certified) <ul style="list-style-type: none"> <li>• Homebuyer Education - Group and Individual</li> <li>• Financial Management Education</li> <li>• Pre-Purchase / Credit Repair Counseling</li> </ul>
Perfecting Community Development Corporation	(313) 365 - 2273	Counseling Services (MSHDA certified) <ul style="list-style-type: none"> <li>• Homebuyer Education - Group and Individual</li> <li>• Financial Management Education</li> <li>• Pre-Purchase / Credit Repair Counseling</li> </ul>
Phoenix Housing and Counseling Non Profit, Inc.	(313) 964 - 4207	Counseling Services (MSHDA certified) <ul style="list-style-type: none"> <li>• Homebuyer Education - Group and Individual</li> <li>• Financial Management Education</li> <li>• Pre-Purchase / Credit Repair Counseling</li> <li>• Pre-Purchase Home Inspection Funds</li> <li>• Home Maintenance Training</li> <li>• Foreclosure Prevention Counseling</li> <li>• FSS/Key To Own Counseling</li> <li>• HomeChoice Counseling</li> <li>• HELP Loan Counseling</li> <li>• HUD Referral Counseling</li> </ul>
Southwest Housing Solutions Corporation	(313) 841 - 9641	Counseling Services (MSHDA certified) <ul style="list-style-type: none"> <li>• Homebuyer Education - Group and Individual</li> <li>• Financial Management Education</li> <li>• Pre-Purchase / Credit Repair Counseling</li> <li>• Foreclosure Prevention Counseling</li> </ul>
U-SNAP-BAC Non-Profit Housing Corp.	(313) 640 - 1100	Counseling Services <ul style="list-style-type: none"> <li>• Homebuyer Education - Group and Individual</li> <li>• Financial Management Education</li> <li>• Pre-Purchase / Credit Repair Counseling</li> <li>• Foreclosure Prevention Counseling</li> <li>• HELP Loan Counseling</li> <li>• HUD Referral Counseling</li> </ul>
Detroit Non-Profit Housing Corporation	(313) 972 - 1111	HUD
Detroit Neighborhood Housing Services	(313) 833 - 1943	HUD
Bethel Housing Counseling Agency	(313) 833 - 9912	HUD

## Maintaining and Securing Vacant Property

Contact Name	Phone	Notes
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### DEMOLITION – ABANDONED OR DANGEROUS STRUCTURES

Buildings & Safety Engineering Department	(313) 224 - 3215	For buildings in need of demolition assessment
Wayne County Nuisance Abatement Program (NAP)	(313) 967 - 2203	NAP attempts to work with property owners and encourages property rehabilitation and a return to full use. Reported properties must be vacant.

### BUILDING CODE VIOLATIONS OR BLIGHT VIOLATIONS (INCLUDING FAILING TO MAINTAIN THE EXTERIOR OF A BUILDING, REMOVE SNOW, CUT GRASS, OR REGISTER A RENTAL PROPERTY)

311 Call Center	311	For buildings in need of demolition assessment
Buildings & Safety Engineering Department	(313) 224 - 2733	To report blight violations

### RODENT INFESTATION, HAZARDOUS WASTE, OR HIGH GRASS

Department of Environmental Affairs	(313) 471 - 5100	To report environmental hazards
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### ABANDONED CARS

Call your local police district	See "Police Districts"	To report criminal activity and abandoned vehicles
Department of Environmental Affairs	(313) 471 - 5100	To report environmental hazards including abandoned vehicles
Buildings & Safety Engineering Department	(313) 224 - 2733	To report blight violations and abandoned vehicles

### ILLEGAL DUMPING

Call your local police department or 911	911 See "Police Districts"	If the dumping is in progress
Department of Environmental Affairs	(313) 471 - 5139	To report dumping after the incident

### STRIPPING AND PROPERTY CRIMES

Call your local police department	See "Police Districts"	Report it to the supervisor on duty and request that a car be dispatched immediately to the property
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# C: Vacant Property Toolbox Quick Reference Guide

Contact Name	Phone	Notes
<b>COMMON FIELD SERVICERS</b>		
Mortgage companies often hire Field Servicers or property preservation companies to provide boarding and maintenance services on vacant properties owned by the mortgage company.		
Ocwen	<b>(800) 226-2936 (REO Division)</b>	Servicer for the U.S. Department of Veterans Affairs
Freddie Mac	<b>(800) 373 - 3343</b>	REO Division
Michaelson, Connor and Boul, Inc (MCB)	<b>(248) 827 - 0200 Toll Free (877) 827 - 7781</b>	This is the servicer for HUD homes. The U.S. Department of Housing and Urban Development (HUD) uses Marketing and Management agencies for field service on its properties. If the defaulted mortgage was originally a Federal Housing Administration (FHA) mortgage then HUD will be the owner of the house once it is defaulted.
<b>MALFUNCTIONING STREET LIGHT</b>		
Public Lighting Department	<b>(313) 267-8159</b>	To report broken street lights
<b>CITY OF DETROIT REPAIR AND REHAB PROGRAMS</b>		
Senior Emergency Home Repair Program and Minor Home Repair Program	<b>(313) 628 - 2565</b>	For information on senior home repair programs
Citywide Lead Hazard Reduction Program and Childhelp Lead Hazard Reduction Program Landlord Rental Program	<b>(313) 628-2565</b>	For information on lead hazard programs
<b>CITY OF DETROIT OMBUDSMAN</b>		
Ombudsman	<b>(313) 224 - 6000</b>	Call this number when you do not get timely response from a City Department
<b>GARDENING AND GREENING RESOURCES</b>		
Greening of Detroit	<b>(313) 237 - 8733</b>	Annually, The Greening hosts planting projects, ranging from full park restorations to streetscape renovations and massive street tree plantings to the creation of community and family vegetable gardens.

## Improving Vacant Properties

Contact Name	Phone	Notes
Garden Resource Program Collaborative	(313) 365 - 1568	Participants in the program receive basic resources for their garden, including seeds and Detroit grown transplants. Participants also become part of a growing network of community, school and family gardeners and garden advocates working to promote and encourage urban agriculture and community gardening across the City. Through participation in this larger network, gardeners gain access to additional resources, technical assistance, and educational opportunities. For a nominal fee, participants receive quality seeds and plants for their garden, subscription to the Detroit Farmer's Quarterly Newsletter and opportunities to access additional resources and participate in other valuable educational series and training workshops.
Michigan State University Extension in Wayne County	(313) 833-3412	The MSU Extension has designed programs to reconnect those living in predominantly urban areas with the land and our state's natural resources. They offer classes (Master Gardening and Community Gardening) and information relevant to urban gardeners.
The Boggs Center	(313) 923 - 0797	This non-profit organization also provides some information and opportunities for involvement in urban gardening.

## General Reference Numbers

Contact Name	Phone	Notes
<b>Mayor's Office</b>		
Kenneth V. Cockrel Jr.	(313) 224 - 3400	
<b>City Council Members</b>		
Alberta Tinsley-Talabi	(313) 224 - 1645	Kwame Kenyatta (313) 224 - 1198
Barbara Rose Collins	(313) 224 - 1298	Monica Conyers (313) 224 - 4530
Brenda Jones	(313) 224 - 1245	Sheila Cockrel (313) 224 - 1337
JoAnn Watson	(313) 224 - 4535	Martha Reeves (313) 224 - 6510
<b>Police Districts</b>		
Central District	(313) 596 - 1300	Northwestern District (313) 596 - 5600
Eastern District	(313) 596 - 5900	Southwestern District (313) 596 - 5300
Northeastern District	(313) 596 - 1100	Western District (313) 596 - 1200

# Exhibit D: Property Preservation Contacts

Once you know who owns a vacant property use the following property preservation contact list to request a service on the identified property. This list was compiled by the Mortgage Bankers Association.

It is available online at the MBA Property Preservation Resource Center:

<http://www.mbaa.org/files/PropertyPreservationList.pdf>

Contact Name	Mailing Info.	Key Contacts	Title/Department	Phone
Am Trust Bank aka Ohio Savings Bank	1111 Chester Ave. Cleveland, OH 44114	Jacques Hawkins jhawkins@amtrust.com	Property Preservation Specialist	(216) 588 - 5936 Fax: (216) 588 - 2060
Aurora Loan Services (ALS)	327 Inverness Dr. South Englewood, CO 80112	R. Brandon McGill codeviolations@lehman.com  David Mazanek, Safeguard david.mazanek@safeguardproperties.com	Field Service Contact	(720) 945 - 4775 Fax: (720) 945 - 3731  (800)852 - 8306 ext. 1261
Bank of America, N.A. aka Nations Bank Barnett Bank Boatmen's Bank	475 Cross Point Pkwy. Getzville, NY 14068-9000 (716) 635 - 2000	Barbara Komisarof barb.komisarof@bankofamerica.com  Rhonda Weston rhonda.weston@bankofamerica.com  David Mazanek, Safeguard david.mazanek@safeguardproperties.com	Field Service Contact	(716) 635 - 2970  (716) 635 - 2978  (800) 852 - 8306 ext.1261
Beal Bank LLP Mortgage Ltd.				(469) 467 - 5917
Carrington Mortgage Services, LLC	1610 E. St. Andrew Santa Ana, CA 92705	Sheila Fisher sheila.fisher@carringtonms.com  Tom Craft tom.craft@carringtonms.com	Manager, REO  Vice President, REO	(949) 517 - 5598  (949) 517 - 5087
Central Mortgage Company	801 John Barrow R., Ste 1 Little Rocke, AR 72205	Jan Davis jkdavis@arvest.com	Default Asset Manager	(501) 716 - 5614
Chase Home Finance LLC	3415 Vision Dr. Columbus, OH 43219  Attn: OH4-7350 High Risk Unit	High.Risk.Violations@Chase.com  David Mazanek, Safeguard david.mazanek@safeguardproperties.com	Field Service Contact	(888) 310 - 1506  (800) 852 - 8306 ext.1261
Chevy Chase Bank		Debbie Graham djgraham@chevychasebank.net		(301) 939 - 4059
CitiFinancial Mortgage Company, Inc. ABN Amro	1111 Northpoint Dr. Attn: Property Preservation Coppell, Tx 75019	Susan Stroud  David Mazanek, Safeguard david.mazanek@safeguardproperties.com	Field Service Contact	(800) 852 - 8306 ext.1261

Contact Name	Mailing Info.	Key Contacts	Title/Department	Phone
Citi Residential Lending Ameriquest Mortgage Services AMC Mortgage Services	10801 6th St., Ste 130 Rancho Cucamonga, CA 91730	Olivia Barton obarton@amcmortgageservices.com		(716) 635 - 2970
		Joisy Rodriguez joisy.rodriguez@amcmortgageservices.com		(716) 635 - 2978
		Kim Guevara kguevara@amcmortgageservices.com		(800) 852 - 8306 ext.1261
		David Mazanek, Safeguard david.mazanek@safeguardproperties.com	Field Service Contact	
Countrywide Field Services	301 E. Vanderbilt Way, Ste. 350 San Bernadino, CA 92408	CFSC Escalation Team CFSC_Escalation@Countrywide.com	Property Preservation	(866) 515 - 9759
Countrywide Home Loans	7105 Corporate Dr. PTX A 274 Plano, TX 75204	Community Advocacy Team communityadvocacy@countrywide.com		(501) 716 - 5614
		Escalation Damage Team Casey Chortie Cassandra_Chortie@countrywide.com	Team Leader	
		REMSViolationsDesk@countrywide.com	REO/Marketing Violations Notice Desk	
EMC Mortgage Corporation	800 State Highway 121 Bypass Lewisville, TX 75067-4180	Barbara Christy barabara.christy@jpmorgan.com	Code Violation/Preservation Specialist	(214) 626 - 2645
		Lesley Hicks lesley.hicks@jpmorgan.com	Property Preservation Specialist	(214) 626 - 2580
		Donna Daniels donna.k.daniels@jpmorgan.com	Property Preservation Supervisor	(214) 626 - 4841
Everhome	8100 Nations Way Jacksonville, FL 32256	Vacant-blight@everhomemortgage.com		
		First American Field Service caservice@firstam.com	Field Service Contact	(800) 873 - 4532 (option 1)
First Commonwealth Bank	4750 Clairton Blvd. Pittsburgh, PA 15236	Jack B. Furtney jfurtney@fcbanking.com	Loan Workout Officer	(412) 881 - 3347

# Exhibit D: Property Preservation Contacts

Contact Name	Mailing Info.	Key Contacts	Title/Department	Phone
First Niagara Bank	6950 S. Transit Rd. P.O. Box 514 Lockport, NY 14095-0514	Trish Harris trish.harris@fnfg.com		(716) 625 - 7689
GMAC Mortgage Corporation	3451 Hammond Ave. Walterloo, IA 50702-5345	Patrick F. McCool pat_mccool@gmac.com  Shelley Petersen shelley.peterson@gmac.com  Chelle Adkins chelle.adkins@gmac.com	Manager, Property Preservation   Team Lead	(319) 236 - 4733 Fax: (319) 236 - 4647  (319) 236 - 4784  (319) 236 - 5147
HSBC Mortgage Services, INC. Beneficial Ohio Inc. Household Realty Corp.	961 Weigel Dr. Elmhurst, IL 60126 Attn: Prop Preservation  HSBC Mortgage Services 636 Grand Regency Blvd. Brandon, FL 33510  HSBC Mortgage Corporation 2929 Walden Ave. Depew, NY 14073	Khalid Mahmud   Luigi Gualario luigi.e.gualario@us.hsbc.com  Cheryl Page  Barbara Willard Ann Lewis  David Mazanek, Safeguard david.mazanek@safeguardproperties.com	   Assistant Property Preservation Manager  Property Preservation Manager   Field Service Contact	(800)333 - 5848 ext. 7912  (813) 571 - 8768  (813) 571 - 8664  (716) 651 - 6779 (716) 651 - 6776  (800) 852 - 8306 ext. 1261
<b>HUD</b>				
Pyramid Real Estate Services, LLC (KS, MO, OK, KY, TN)	4500 S. Garnett Rd., Ste. 250 Tulsa, OK 74146	Sylvia Belitz code@pyramidrealestate.com	Manager, Property Operations Division	(918) 660 - 0800 ext. 323
Chapman Law Firm (OH, IL)		Burrell Jackson mc@cfes.com	Mortgage Compliance Manager	(918) 622 - 3690 ext. 237 (800) 434 - 1567
Michaelson, Connor & Boul, Inc. (AZ, CO, MT, NV, UT, WY)		LuAnn Kogler luann.kogler@mcbreo.com	Director, Mortgage Relations	(714) 230 - 3628

Contact Name	Mailing Info.	Key Contacts	Title/Department	Phone
<b>HUD</b>				
Michaelson, Connor & Boul, Inc. (AZ, CO, MT, NV, UT, WY)		Mary Cambero Mary.cambero@mcbreo.com		(714)230 - 1300 ext.2405
		Mike Bao mike.bao@mcbreo.com	Regional Property Mgmt. Mrg.	(480) 941 - 8737
		Kerry Neterer kerry@mcbreo.com	Exec. Director Sales & P&P	(888) 622 - 7361
Kentucky Housing		dsmith@kyhousing.org	Default/Liquidation Manager	(502) 564 - 7630 ext.316
LoanCare Servicing Center		Tim Hayes hayes@loancares.net		(757) 893 - 1300 ext. 203
		Jamese Bennett-Pate bennett-patej@loancares.net		(757) 896 - 1300 ext.243
M & T Bank	On Fountain Plaze, 6th floor Buffalo, NY 14203	Preservation Manager propertypreservation@mandtbank.com		(800)724 - 1633
		David Mazanek Safeguard Properties, Inc.	Field Service Contact	(800) 852 - 8306 ext. 1261
Midland Mortgage Co. MidFirst Bank	999 NW Grand Blvd. Oklahoma City, OK 73118	property.preservation@midfirst.com		(800) 852 - 8306 ext. 1261
		David Mazanek Safeguard Properties, Inc.	Field Service Contact	(800) 852 - 8306 ext. 1261
National City Bank	Attn: Property Preservation	Property Preservation Team		(937) 910 - 4953
National City Mortgage Co. dba Commonwealth	3232 Newmark Dr. Miamisburg, OH 45342	Megan Wessell Kim Burchett	Processor Processor	(800) 367 - 9305 ext.54953
United Mortgage dba Accubanc Mortgage dba MidAmerica Bank		Delbert Thompson hazard.oss@ncmc.com	Processor	
National City Mortgage Inc. National City Mortgage Services		Gail Klien gail.klien@ncmc.com	Process Leader	(937) 910 - 4563
		Michael Ferguson michael.ferguson@ncmc.com	Process Manager	(937) 910 - 1220
		David Mazanek Safeguard Properties, Inc.	Field Service Contact	(800) 852 - 8306 ext.1261

# Exhibit D: Property Preservation Contacts

Contact Name	Mailing Info.	Key Contacts	Title/Department	Phone
National City Consumer Loan Services	6750 Miller Rd. Brecksville, OH 45342	Sylvia Belitz code@pyramidrealestate.com	Manager, Property Operations Division	(918) 660 - 0800 ext. 323
		Burrell Jackson mc@clfes.com	Mortgage Compliance Manager	(918) 622 - 3690 ext.237 (800) 434 - 1567
		LuAnn Kogler luann.kogler@mcbreo.com	Director, Mortgage Relations	(714) 230 - 3628
<p><b>Note:</b> If unable to identify which National City entity is servicing a property, contact the Miamisburg team which will identify which entity is servicing the loan and provide contact information. Any escalated complaint or concerns can be directed to Deborah Oakley no matter which National City entity is involved or you may call the Property Preservation Team at National City Mortgage, (937) 910 - 4953.</p>				
Ocwen Loan Servicing, LLC	1661 Worthington Rd., Ste. 100 West Palm Beach, FL 33409	Kavita Parekh kavita.parekh@ocwen.com		(516) 682 - 8000 ext. 6412
Ocwen Financial Corporation		David Mazanek, Safeguard david.mazanek@safeguardproperties.com	Field Service Contact	(800) 852 - 8306 ext. 1261
Ocwen Federal Bank, FSB				
Option One Mortgage Corp.		Lydia Tanner - Flores lydia.tannerflores@oomc.com	Manager, Legal Actions	(949) 727 - 8380 (800) 704 - 0800 ext. 48380
		Tim Lindsey tim.lindsey@oomc.com	Team Leader, Preservation Valuations and Manufactured Homes	(800)704 - 0800 ext. 48208
		Kristin Velasco kristin.velasco@oomc.com	Senior Representative, Preservation, Valuations and Manufactured Homes	(800) 704 - 0800 ext. 43454
PHH Mortgage Cendant Mortgage CUNA Mortgage Coldwell Banker Mortgage ERA Mortgage Century 21 Mortgage InstaMortgage Charles Schwab American Express	Safeguard Properties, Inc. 650 Safeguard Plaza Brooklyn Heights, OH 44131	Andrea Busby		(502) 957 - 7400 ext.1026

Contact Name	Mailing Info.	Key Contacts	Title/Department	Phone
Plaza Home Mortgage				(858) 346 - 1208 ext. 208
Popular Mortgage Servicing Inc.	121 Woodcrest Rd. Cherry Hill, NJ 08003	Edwina Fisher Edwina.Fisher@popularms.comd	Safeguard Properties Client Liasion	(800) 556 - 1425 ext. 5802
	Safeguard Properties, Inc. 650 Safeguard Plaza Brooklyn Heights, OH 44131	David Mazanek, Safeguard david.mazanek@safeguardproperties.com	Field Service Contact	(800) 852 - 8306 ext. 1261
Regions Mortgage AmSouth Bank Union Planters Magnolia Federal Magna Bank	215 Forrest St. P.O. Box 18001 Hattiesburg, MS 39401	Denise McLaurin Denise.Mclaurin@Regions.com  Paula Gilliland paula.gilliland@regions.com	Legal Claims Processor	(601) 554 - 2386   (601) 554 - 2463
SC State Housing	300C Outlet Pointe Blvd. Columbia, SC 29210	Lisa Rivers lisa.rivers@schousing.com	Director, Mortgage Servicing	(803)896 - 9384
Suntrust Mortgage, Inc.	Foreclosure Dept RWV3064 1001 Semmers Ave. 4th Floor Richmond, VA 23224	Lorrie Pond lorrie.pond@suntrust.com  Tammi Stubbs tammi.stubbs@suntrust.com  David Mazanek david.mazanek@safeguardproperties.com	Foreclosure Claims Manager  Forclosure Department  Field Service Contact	(804) 319 - 4797  (804) 291 - 2515  (800) 852 - 8306 ext. 1261
US Bank Home Mortgage US Bank NA Leader Mortgage	4801 Frederica St. Owensboro, KY 42301	Christina Hall  David Mazanek david.mazanek@safeguardproperties.com	Field Service Contact	(217) 852 - 5644  (800) 852 - 8306 ext. 1261
US Department of Veterans Affairs		wscopm@va.gov		
Wasington Mutual		gmp-pescalated@wamu.net  Michael Fisher  Michelle Waczkowski  Brenda Nichols	Porperty Preservation Manager  Escalated Issues  Violations/Demolitions	Fax: (904) 886 - 1628  (904) 886 - 5444  (904) 886 - 6112  (904) 886 - 5454

