Independent Contractor Knowledge Assessment

The following is a brief assessment of your knowledge as it relates to A2Z service category. Please complete the applicable assessment for each category you selected on your application. Check "NA" next to the service category for those that do not apply to you. Failure to complete this assessment will prevent the processing of your vendor application. **You are required to pass the Inspection & Preservation Tests with a 90% or higher to be eligible to receive the corresponding work from A2Z. In order to receive Borrower Contact Services, you must obtain a 95% or higher on the Borrower Contact/FDCPA Test.** Upon receiving a satisfactory grade, you will receive you score electronically from A2Z's Vendor Management Department along with your user name & password for our vendor web.

INSTRUCTIONS: Before you begin this test, you must save it to your computer as your Company Name. This will insert the correct page footers throughout the document so that your test can be properly graded! You may complete this test electronically and email it back to vendormanagement@a2zfs.com OR print it out and fax it to 614-504-4699.

COMPANY NAME COMPANY CONTACT EMAIL ADDRESS DATE

Inspection Services

NA____

1. **What is the best way to confirm a home is vacant?**
   __ Ask neighbors
   __ Knock on the door
   __ Check the utilities
   __ All of the above

2. **You should always provide address verification photos when submitting your inspection results?**
   __ True
   __ False

3. **Address verification photos include.**
   __ Street Sign/Address
   __ Street Sign
   __ Photo of GPS
   __ None of the above

4. **Which of the following is NOT a standard industry inspection?**
   __ Initial Inspection
   __ Occupancy Verification
   __ Emissions Inspection
   __ Quality Control Inspection

5. **Where is the least likely location you will find the Data Sheet on manufactured/mobile home?**

__In a kitchen cabinet
__ On the water heater
__In a bedroom closet
__ None of the above

6. **When completing a vacant property inspection, what is clear sign there may a freeze damage?**

__ Water-stained ceiling on first floor
__ Toilet tank is cracked
__ Damaged water supply lines
__ All of the above

7. **When completing a quality control inspection, a safety hazard is considered:**

__ Poorly cleaned bathroom
__ Something that could cause harm to a person
__ A nosey neighbor
__ None of the above

8. **If you are unable to locate a property you should:**

__ Take photos of a Highway/Street Sign
__ Call the listing agent/A2Z
__ Take a photo of Local Fire/Police departments/Post Office
__ Any of the above

9. **While working in the field, you should:**

__ Ignore neighbors and tell them it is none of their business
__ Be well-groomed and professionally dressed
__ Check inside mailbox to validate address by looking at letters that have been delivered

10. **When arriving at a property and you find a realtor sign present, you should:**

__Take a photo of it and document contact information on your report
__ Remove the sign and place it on the side of the house
__ Removing the sign and dispose of it
__ None of the above

11. **When taking a lockbox photo, it is best to use:**

__Dual Camera Setting
__ Camera Flash
__ Macros Setting

12. **When completing an interior inspection you should:**

__Document all safety and health hazards
__ Check for sump pump and if it is operational
__ Determine if utilities are on or off
__ All of the above

13. **Which of the following is NOT a reportable safety hazard?**
    __Unsecure pool
    __ Missing Handrail/railing
    __ Exposed electrical wires
    __ Capped gas line

14. **When completing an exterior inspection on an occupied property you should:**
    __ Take interior photos
    __ Never disturb the occupants
    __ Check the utility status
    __ None of the above

15. **For optimum quality and faster upload time, digital cameras should be set to:**
    __ 640x480
    __ 400x300
    __ 3200x2400

For Office Use Only:
INSPECTION
Score: _____ / 15
Percent:
Pass / Fail

Preservation Services & Market Ready Services

NA___

1. **When performing lawn maintenance, what is the standard height to which you cut the grass?**
    __ 6+ inches
    __ 4-6 inches
    __ 2-3 inches

2. **When you work order requires a lock change & lockbox and there is already a lockbox present, what do you do with the existing one?**
    __ Remove it without damaging it and place on the kitchen counter or in drawer
    __ Throw it away
    __ Remove it and leave it on the front porch
    __ None of the above

3. **As part of the initial lawn service, you are required to:**
   __ Edge along all walkways, driveways and sidewalks
   __ Rake and remove all excess grass clippings
   __ Trim along fence lines and around the foundation of all buildings
   __ All of the above

4. **Which of the following is NOT a standard key code used for securing services?**
   __ 35241
   __ 12345
   __ 76667
   __ 67767

5. **When completing a lawn cut you are required to provide:**
   __ Before, during, and after photos
   __ Date Stamps
   __ Address Verification
   __ All of the above

6. **What is the best way to deal with a deadbolt that is engaged and preventing access?**
   __ Use a hammer to bust it off
   __ Call a locksmith
   __ Gain access by drilling out the deadbolt and disengaging throw
   __ None of the above

7. **What is the proper way to install a hasp to secure door?**
   __ Anyway as long as the door is secure
   __ On the interior of the door
   __ On the exterior with flap over the exposed screws

8. **What is the appropriate plywood thickness used to board a door opening?**
   __ ½ inch
   __ ¾ inch
   __ 5/8 inch

9. **What is the appropriate plywood thickness for a standard window opening according to HUD guidelines?**
   __ 5/8 inch
   __ ¾ inch
   __ ½ inch

10. **What type of wood must be used to board a window/door?**
    __ New Plywood
    __ Old Plywood
    __ OSB
    __ Any of the above

11. **If you arrive at a frozen property you should?**
    __ Complete all steps of the winter that can be completed
    __ Take photos and bid to thaw
    __ Leave the property

12. **What is the proper debris disposal method?**
    __ A neighbors trash can
    __ Deliver to local dump site
    __ Burn at the property
    __ None of the above

13. **What is the standard unit of measure for debris?**
    __ Pounds
    __ Cubic feet
    __ Cubic yards

14. **If there is only a minimal amount of debris present, it is acceptable to place it at the curb for local pickup.**
    __ True
    __ False

15. **The primary method of securing plywood when completing board-ups is by:**
    __ Using nails and securing it to the outside of the window
    __ Bolt boarding
    __ Using 3-inch wood screws placed every four (4) inches
    __ All of the above

16. **What steps are required to properly boarding a window:**
    __ Remove broken glass
    __ Trim excess length of bolt
    __ Cut wood to size
    __ All of the above

17. **A boiler heat system, in regards to a winterization, is considered a:**
    __ Dry-heat system
    __ Wet heat system
    __ None of the above

18. **The unit of measure for roof tarping is:**
    __ Linear Feet
    __ United Inches
    __ Square Feet

19. **The items required for proper tarp installation are:**
    __ Appropriate sized piece of plastic sheeting and a staple gun
    __ Roofing Paper, roofing nails and roof tar
    __ Vinyl tarp, button caps and firring strips
    __ Any of the above

20. **If a typical pickup truck bed stacked to the height of the cab can hold around 140 cubic feet of cargo, approximately how many truckloads would it take to remove 13 cubic yards of debris?**
    __ 7.25
    __ 4.5
    __ 2.5
    __ None of the above

21. **The correct type of anti-freeze to use when completing a winterization is:**
    __Automobile anti-freeze
    __ RV/Marine anti-freeze
    __ Swimming pool anti-freeze

22. **A pressure test must be completed to fulfill winterization requirements.**
    __ True
    __ False

23. **What should be done if you receive a lock change order but you are unsure if a property is occupied?**
    __ Change the front door lock only
    __ Change all the locks
    __ Change the back door lock only
    __ None of the above

24. **Flooring must be broom swept after debris is removed.**
    __ True
    __ False

25. **When completing a full maid service at the property, you must:**
    __ Sweep/vacuum all carpets and flooring
    __ Clean all toilets and tubs/showers
    __ Provide photo documentation – before, during & after
    __ All of the above

26. **When completing a maid services what is considered an action photo:**
    __ A clean bathroom floor
    __ Wiping down a sink
    __ A broken window

27. **When completing a winterization, what is the purpose of a pressure test?**
    __ To ensure your compressor gauges are working properly
    __ To check for possible breaks/splits in supply lines
    __ To make sure you have extracted all of the water from the lines

28. Which of these is NOT considered a hazard:

__ Missing handrail
__ Exposed electrical wiring
__ Unsecured pool gate
__ None of the above

29. The best method to document a lock change is to take before, during and after photos.

__ True
__ False

30. A good set of exterior photos includes:

__ Photos of all meters – gas, electric, water, etc.
__ Address verification, full shot of the front, sides and rear
__ Photos of debris in front and back yards
__ All of the above

31. The first step in completing a winterization is to ensure the water supply is turned off at the main valve.

__ True
__ False

32. What is the proper unit of measure when bidding to board openings such as windows, doors & crawlspace access points?

__ Square feet
__ United inches
__ Cubic feet
__ None of the above

33. When completing a winterization, which of these are not acceptable?

__ Used too much anti-freeze
__ Toilet not cleaned before adding anti-freeze
__ Vendor not wearing gloves when handling anti-freeze
__ None of the above

34. When completing a winterization, what is a clear sign there may be freeze damage?

__ Water-stained ceiling on first floor
__ Toilet tank is cracked
__ Pressure test fails
__ All of the above

35. When completing a de-winterization, the first step is to make sure the utilities are on:

__ True
__ False

36. **The process for completing a wet heat and dry heat system winterization are exactly the same, except:**
    __ You must pump anti-freeze throughout the supply lines
    __ You do not have to drain the water heater
    __ You must drain the house boiler system and open all radiator vents

37. **To calculate the total number of united inches required to board a specific opening:**
    __Multiple: length X width = total united inches
    __ Add: length + width = total united inches
    __ Length + width divided by 12 = total united inches

38. **A cubic yard measures 3' X 3' X 3' = 27 cubic feet. This is approximately the size of a washing machine.**
    __ True
    __ False

39. **When arriving at a property to complete your assignment, you find yourself unable to accurately verify you are at the right address. What do you do?**
    __ Do not begin any work and contact A2Z immediately from site
    __ Make certain that you are at the only vacant property on the street and then complete your assignment assuming you must be at the correct house
    __ Take full view photo of the front of the house and a clear photo of the electric meter then proceed with your assignment

40. **What should you do in the event you find vagrants present at a property?**
    __ Enter the property and physically remove them
    __ Contact A2Z from site and await further instructions
    __ Leave the property immediately and document the situation on your report

For Office Use Only:
PRESERVATION & BORROWER READY SERVICES
Score: _____ / 40
Percent:
Pass / Fail

BORROWER INTERVIEW SERVICES

NA___

1. **What are the most appropriate hours to visit a home?**
   __ 8:00 AM to 8:00 PM – Monday thru Sunday
   __ 9:00 AM to 5:00 PM – Monday thru Friday
   __ 7:00 AM to 10:00 PM – Monday thru Sunday

2. **If no one is home, where do you place the confidential letter?**
   __ Do not leave a letter if no one is at home
   __ Place it in a sealed envelope and place it in the mailbox
   __ Place it in a sealed envelope and tape it to the front door
   __ None of the above

3. **If requested by the borrower, you should open the letter and review it with them in detail.**
   __ True
   __ False

4. **What should you do if a borrower/occupant becomes hostile or makes threats during your visit?**
   __Tell the borrower/occupant to calm down
   __ Wait until the borrower leaves then return and place a confidential letter
   __ End the interview immediately and leave the property

5. **Which of the following is NOT required for photo documentation of your visit?**
   __ Photo of the borrower
   __ Realtor signs, if posted
   __ Address verification

6. **It is never appropriate to enter a home when only children are present.**
   __ True
   __ False

7. **When conducting a borrower interview your goal is to:**
   __ Collect a payment to get them current
   __ Gather as much information as possible and place the borrower on the phone with the client whenever possible
   __ Inform the borrower of the loan servicer's intent to proceed with foreclosure
   __ All of the above

8. **If the property is occupied by a tenant you may place them on the phone with the client to discuss the mortgage.**
   __ True
   __ False

9. **What is considered appropriate attire when completing a borrower interview?**
   __ Shorts & T-shirt
   __ Sweatsuit
   __ Business casual
   __ None of the above

10. **What constitutes marking your report "Customer on Phone"?**
   __ You called A2Z to report the results of the interview
   __ Borrower saying they will call lender later that day
   __ Contacting client listed on work order, making an introduction and placing the borrower on the phone

11. **If damages are visible during my visit to the property, what should I do?**
   __Nothing, you are there to drop off a letter
   __ Document visible damage on your report & provide photos when appropriate
   __ Ask the borrower/occupant what caused the damage

12. **In accordance with FDCPA guidelines, you are able to discuss certain aspects of their mortgage with the borrower.**
   __ True
   __ False

13. **What is the purpose of the FDCPA?**
   __ To make sure debtors pay their bills
   __ To give collectors a guide to collecting
   __ To make collection practices consistent from state to state

14. **FDCPA violations can lead to:**
   __ Fines
   __ Lawsuits
   __ Loss of Employment
   __ All of the above

15. **Which of the following is NOT a form of harassment?**
   __Ringing a customer's doorbell repeatedly
   __ Using profane language
   __ Not disclosing your identity
   __ All of the above are forms of harassment

16. **When speaking with third parties (neighbors, mailmen, etc), you cannot**
   __ Identify your name and company you work for
   __ Disclose the nature of your visit
   __ Ask for the new address and phone number of the borrower

17. **It is okay to tell the mother that the consumer owes money**
   __ True
   __ False

For Office Use Only:
BORROWER CONTACT/FDC
Score: _____ / 17
Percent:
Pass / Fail