



509 OLD NORTHWEST HIGHWAY
SUITE 220
BARRINGTON, IL 60010

PH 847.304.4200
FX 847.842.0991
www.upconservices.com



AT UPCON PROPERTY SERVICES, WE ARE YOUR EYES AND EARS IN THE FIELD. OUR PROFESSIONAL, NATIONWIDE FIELD STAFF WILL:

- INSPECT YOUR PROPERTIES
- LOCATE AND INTERVIEW YOUR BORROWERS
- OBTAIN SPECIFIC BORROWER INFORMATION
- CONFIRM THE CONDITION OF COLLATERAL
- ASSURE THAT INSPECTION AND PRESERVATION WORK HAVE BEEN COMPLETED TO MEET INVESTOR GUIDELINES
- PROVIDE CRITICAL INFORMATION YOU NEED TO MEASURE CONSTRUCTION PROGRESS
- REPORT RESULTS ELECTRONICALLY FOR ACCURACY AND TIMELINESS.

About the Company

Urban Planning Consultants, the UPCON charter company, was incorporated in 1965. This original UPCON organization provided city planning, architectural and engineering consulting services to municipal and private sector clients across the United States. Upcon Property Services was founded in 1982 to meet the growing requirements of the mortgage industry for fast, comprehensive and reliable field services. Upcon Property Services addresses the needs of the residential mortgage, commercial/construction lending, vehicle and equipment financing and property insurance industries.

Prompt and Professional Service

Upcon Property Services works directly with an independent network of insured field inspectors throughout the United States and Puerto Rico. Our highly trained inspectors serve as the *eyes and ears* of clients who must manage their security interests in collateralized loans.

Upcon Data Systems Serve Clients

We work closely with mortgage industry service bureaus to meet client needs for fast, reliable electronic transfer of requests, field staff assignments and result reports. Our information technology (IT) officer modifies and upgrades software to meet the changing requirements of lending institutions and government agencies. We also process orders and transmit results through client in-house data processing systems, email, fax and direct telephone calls.

Professional Affiliations, Insurance, Commitment

Upcon Property Services is a member of the National Association Mortgage Field Services. NAMFS expands our opportunities to improve performance, take advantage of educational opportunities and industry research and promotes high ethical business practices.

Upcon provides liability and errors and omissions insurance coverage to protect the interests of our clients. We are the oldest, continually owned and managed company in the mortgage field service industry. Corporate officers and managers are involved in all day-to-day activities, including personal client and field staff liaison. Our long-serving staff and field inspectors, many of whom have been with the firm since its founding, are committed to the continuing philosophy that *the customer is always right*.



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WE PERFORM SERVICES, PROVIDE REPORTS AND STRUCTURE FEES ACCORDING TO THE CHANGING REQUIREMENTS OF THE FOLLOWING GOVERNMENT AGENCIES, INSURANCE PROVIDERS AND FINANCIAL INSTITUTIONS:

- FEDERAL HOME LOAN MORTGAGE CORPORATION (FHLMC), FREDDIE MAC
- FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA), FANNIE MAE
- HOUSING & URBAN DEVELOPMENT (HUD)/ FEDERAL HOUSING ADMINISTRATION (FHA)
- VETERANS ADMINISTRATION (VA)
- PRIVATE MORTGAGE INSURANCE (PMI)

Products and Services: RESIDENTIAL AND COMMERCIAL INSPECTIONS

Collections Inspections

When you are unable to contact a delinquent borrower, your inspection order will initiate a visit by our field staff. We will determine the status of occupancy, the exterior and overall condition of the identified building and characteristics of the surrounding neighborhood.

Delinquent Loan Reports

We conduct *face-to-face* interviews to obtain detailed information about a delinquent borrower. We will obtain information you have not been able to secure by telephone. Our report will include the borrower's current telephone number, place of employment, reason for delinquency and plans for bringing the account current.

Your specifically designed *call back notice* will be left at a property when a borrower is not present. The borrower will clearly understand the requirement to contact the lender/servicer immediately to resolve delinquency issues. Our clients find that delinquent borrowers respond to both site visit and/or *call back notice*, significantly reducing the number of delinquent accounts.

Foreclosure Inspections

Once you place a property in foreclosure, your request to Upcon will initiate weekly, biweekly or monthly occupancy confirmation inspections. We will monitor and report to you the status of occupancy and condition of the property.

Real Estate Owned (REO) Holdings

We accept assignments to ensure that property in status between sale and realtor listing is prepared, photographed and made ready for market.



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Property Preservation

We understand that your best interest is served by preserving the equity value of the collateral abandoned by a borrower. At your direction, Upcon field staff will change entry locks and otherwise secure the property to prevent unauthorized access, winterize plumbing and heating systems, mow lawns, remove trash and debris, repair damage and prepare the property for conveyance. Our field services include obtaining Brokers' Price Opinions (BPOs) or appraisals and working with local realtors to market the property.

Additional Services

- Agricultural Crop Loan Security Verification*
- Annual Inspections for Investors*
- Credit Card Delinquency Information*
- Damage Reports/Repair Estimates*
- Eviction Representation*
- Fannie Mae Annual Inspection Reports*
- Freddie Mac Annual Reports*
- Insurance Loss Reports*
- Line of Credit Delinquency*
- Merchant Site Visits*
- Reports on Possession*
- Sale Date Inspections*



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Products and Services:

CONSTRUCTION LOAN DRAW REQUEST INSPECTIONS

You want to be assured that your funding of a residential or commercial construction loan is consistent with work completed and the request for payment. Under the direction of a Certified Construction Inspector, our field staff is prepared to conduct a site visit to assess progress. The Upcon field staff can report on a wide variety of construction projects, including site development, large commercial buildings and single/multi-family residences.

Upcon provides comprehensive reports based on a review of design drawings and, when possible, on-site visits with property managers/developers. We evaluate work in place and develop an inventory of materials stored on site.

We review the sworn statement of developers/contractors to understand project costs and to determine if remaining funds are sufficient to complete the identified work.



SITE DEVELOPMENT:
GRADING
UNDERGROUND UTILITIES
CURB AND GUTTER
PAVING
RIGHT-OF-WAY LANDSCAPING



COMMERCIAL
STRIP CENTER
INDUSTRIAL
WAREHOUSES
MULTI-FAMILY
HISTORIC BUILDING RENOVATION



RESIDENTIAL
SINGLE FAMILY RESIDENCE



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Products and Services: VEHICLE/EQUIPMENT INSPECTIONS

Delinquent Reports

Do you find that your collections staff is continually frustrated because they are unable to contact delinquent accounts, verify borrower residency or determine the condition or location of loan collateral? Upcon Property Services can provide the prompt, professional and personalized service you need.

Our nationwide field staff will monitor, inspect, interview and report on your delinquent accounts for automobiles, trucks, boats, RVs, motorcycles, farm equipment, construction equipment and personal loans. Your chase request will direct and authorize Upcon field staff to confirm residency, interview a borrower and locate a vehicle.

The interview with the borrower will also obtain current place of employment, home and work telephone numbers and the physical location and condition of the loan collateral. Additionally, the report will contain such intangible information as the circumstances of the interview, the attitude and willingness of the borrower to work with you. The borrower is given a *call back notice* that requires immediate action by contacting the lender to arrange for payment of arrearage.

If the delinquent borrower cannot be interviewed, a *call back notice* is left at the confirmed home address. This notice clearly states the requirement for the borrower to contact the lender/servicer immediately to resolve delinquency issues. Our clients find that delinquent borrowers respond to both the visit and/or *call back notice*, reducing the number of delinquent accounts.

Collateral Loan Inspections/Investigations

You may need to confirm the existence and/or the current condition of borrower supplemental loan collateral. Our field staff will locate and inspect the identified collateral and report our findings to you.