



Field Representative Manual

www.sandcastlefs.com

(262) 754-6006

agent@sandcastlefs.com

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INTRODUCTION

Welcome to Sand Castle Field Services' Field Representative Manual.

Whether you have been with Sand Castle for a while or are just joining us, it's our hope that the material within this manual effectively communicates, and assists you in meeting, our expectations. Please keep a physical copy of this manual with you while in the field completing assignments to refer back to as needed. Please also ensure that any person completing work for Sand Castle on your behalf has been provided with this manual.

DEFINITIONS

Sand Castle Field Services / SCFS / Sand Castle

Throughout this manual, you will see Sand Castle Field Services abbreviated as "SCFS" or shortened to "Sand Castle". These terms ("Sand Castle Field Services", "SCFS", and "Sand Castle") are defined as one in the same and can be used interchangeably.

Field Representative

A Field Representative is defined as an entity (individual or company) that has undergone Sand Castle's standardized boarding process, has been screened and trained, and is available to take on field work assignments from Sand Castle. Sand Castle representatives are independent contractors and not employees of Sand Castle. Other terms we use in place of "field representative" include "agent" and "independent contractor"; these terms are defined as one in the same and can be used interchangeably.

Client

Clients are the companies that Sand Castle works with. They send us work orders.

Customer

A customer is a party on a client's account. Customers may be used collectively to refer to multiple customers on an account.

ABOUT SAND CASTLE

Sand Castle Field Services was founded in 2003. Our office is located just outside of Milwaukee, WI.

We offer a wide variety of products to our clients, such as Field Visits, Residential and Commercial Property Inspections, Valuations, and Property Preservation. We are proud to offer our clients nationwide coverage (plus Puerto Rico, Guam, and the Virgin Islands), and thus have partnered with a vast network of highly motivated, hardworking, and knowledgeable Field Representatives to complete the field work.

We have several teams responsible for order processing, data management, sales, marketing, accounts payable and receivable, and software/application development. Our Field Representative Management team manages our current Field Representative base and is also responsible for the on-boarding process.

PRODUCTS DETAIL

Our services are defined within this section. Please note that although not stated in these definitions, most field assignments require that the Field Representative take photographs. Each order has its own set of requirements, which the Field Representative reviews prior to accepting the assignment.

Field Visits

The main objective of a Field Visit is to re-establish communication between a client and their customer. Each order has its own unique requirements, but may include:

- Delivery of client-provided correspondence
- Visual inspection of property (if applicable/present)
- Neighbor contact
- Customer contact and information inquiry
- Warm transfer between customer and client
- Field Representative to contact client with update on account

Standard Property Inspections

Standard property inspections can be either exterior or interior. Investor regulations often require that residences be inspected on a regular (usually monthly) basis.

STANDARD EXTERIOR PROPERTY INSPECTIONS

Standard exterior inspections are exterior-only inspections that typically do not require more than a quick walk around the property. The majority of standard exterior property inspections are of residential real estate, but can also include commercial properties and vehicles. The main objectives of standard exterior inspections are to (1) determine the occupancy status, and (2) determine the condition of the property.

STANDARD INTERIOR PROPERTY INSPECTIONS

Standard interior inspections are inspections that require both an exterior and interior inspection of the property, and are almost always of residential real estate. Most of these inspections are of vacant properties, and obtaining access to the interior requires HUD keys or access via lock box; some properties may not be vacant and require an appointment to be scheduled with the occupant(s) to inspect the interior. The main objectives of standard interior inspections are to (1) assess property condition, (2) identify potential issues at the property that could negatively impact the property condition, and (3) ensure that the property condition is not declining.

Broker Price Opinions

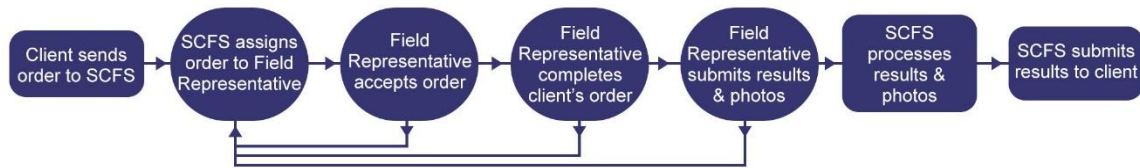
Broker Price Opinions, or BPOs, are completed by licensed real estate professionals. In the state of Pennsylvania, we complete Comparative Market Analysis (CMAs) instead of BPOs, per state law. BPOs and CMAs include an inspection of the subject property (exterior-only or exterior and interior) and a detailed comparison of recently listed and recently sold properties similar to the subject property, located in close proximity to the subject property. Using the comparable sale and list properties, the real estate professional provides a suggested list and probable final sale price for the property.

Property Preservation

Property preservation assignments vary by each property's unique needs. Representatives must have experience and knowledge in the Property Preservation industry, and are expected to complete each service in accordance with the appropriate investor guidelines and/or local ordinances.

GENERAL ORDER PROCESS

Included below is a simplified flow chart illustrating our general order process.



Client Sends Order

The order process starts with the client sending Sand Castle an order.

Sand Castle Assigns Order to Field Representative

Our Field Representatives provide us with zip code coverage areas, which are the areas that he or she is willing to accept assignments in and can complete within standard turnaround time for each product. With the exception of Property Preservation, these zip code coverage areas also include the Field Representative's fee for each zip code. (Please note that coverage area should be based on what the Field Representative is able to complete with just a single order in that area.)

Orders are then assigned to the Field Representative based on zip code, past performance, fee, and the type of assignment.

Field Representative Accepts Assignment and Obtains Order Documents

After assigned, the order is posted to the Sand Castle website, and the Field Representative receives a new-assignment notification email. Within this email is a link to login which then directs the Field Representative to the order's Assignment Documents page.

From the order's Assignment Documents page, the Field Representative can review order-specific instructions, accept (or decline) the assignment, and obtain all necessary order documents.

Field Representative Completes Field Work

Once the assignment is accepted and all order documents are obtained and printed, the Field Representative enters the field to complete the assignment. The requirements of the field work vary by the type of assignment, and are always listed on the order's assignment form.

Field Representative Submits Results and Photos via SCFS' Website

Upon completion of the field work, the Field Representative logs in to our secure website, where he or she submits results and uploads photographs taken from the field.

Sand Castle Reviews Results and Photos, Returns Results to Client

Once a Field Representative has submitted their results and photographs, Sand Castle reviews for completeness and accuracy. If details are missed or the assignment was not completed accurately, SCFS will return the order to the Field Representative for clarification and/or accurate completion. Once the order is complete, Sand Castle sends the final report to the client.

REQUIRED MATERIALS

Basic required materials are listed below; some products require more than these materials, of which will be listed in the product's Service Guide or on the order's Assignment Form

TECHNOLOGY

Each Field Representative is expected to have the items listed below. Please note that unless a technology issue relates directly to the Sand Castle website, we do not offer technical support to Field Representatives for these devices.

Computer

With today's technology, we consider a computer to be any electronic device that has a web browser and can connect to the internet. Field Representatives are able to visit our website from any web browser.

Several of our order documents are in PDF format. Your computer must have software installed that will allow you to read PDF documents.

Some of our order documents are sent in Microsoft Excel or Microsoft Word formats. Your computer must have software installed that will allow you to both open and edit these documents. If you do not have the Microsoft Office suite of programs, Apache Open Office is a trusted and free option for desktop and laptop computers.

Email

Each Field Representative must have an email account and is expected to check it throughout each day.

We prefer email over telephone communication in most cases, as it provides written record and is more convenient in many situations. To ensure that we'll be able to effectively communicate via email with you, please add our email address (agent@sandcastlefs.com) to your email's address book and safe sender list. If you're unsure as to how to accomplish either of these tasks, search engines such as Google and YouTube are great resources.

Printer

Each assignment includes order documents, which must be printed and taken with you out in the field. For this reason, you must either own a printer or have reliable access to a printer. Because we send our Field Representatives work throughout the day (as soon as possible, after receiving from the client), we encourage our Field Representatives to stop at office printing stores (i.e. FedEx/Office Depot), public libraries, or other locations that offer printing, when it makes the most sense to do so. There are also mobile printers available that may provide you with the option to print out of your vehicle.

Photo-Taking Device

Digital photographs are required on most assignments, with very few exceptions. Field Representatives must have a device capable of taking quality digital photographs (i.e. a digital camera, tablet, or smart phone) that is set to the correct date and time.

TRANSPORTATION

In order to complete field work for us, it's important that you have reliable transportation. Unless you're located within a major metropolitan area and rely solely on public transportation, you are required to have a valid driver's license and access to a reliable vehicle.

As a Sand Castle Field Representative, you are representing both Sand Castle and our client, and presentation is very important. For that reason, your vehicle must be presentable—reasonably clean on the inside, and free from major paint and body damage on the outside.

PAY SCHEDULE

We process payment for our Field Representatives twice each month. With the exception of Property Preservation assignments (which are processed 30-45 days after each order is reviewed and closed by Sand Castle), payments are processed by the 15th of the month for orders completed and returned to Sand Castle by the 15th of the prior month, and again by the end of the month for orders completed and returned to Sand Castle by the last day of the previous month.

Below is a chart that shows our pay schedule:

Order Returned		Payment Processed By	
January	1-15	February	15
January	16-31	February	28/29
February	1-15	March	15
February	16-28/29	March	31
March	1-15	April	15
March	16-31	April	30
April	1-15	May	15
April	16-30	May	31
May	1-15	June	15
May	16-31	June	30
June	1-15	July	15
June	16-30	July	31

Order Returned		Payment Processed By	
July	1-15	August	15
July	16-31	August	31
August	1-15	September	15
August	16-31	September	30
September	1-15	October	15
September	16-30	October	31
October	1-15	November	15
October	16-31	November	30
November	1-15	December	15
November	16-30	December	31
December	1-15	January	15
December	16-31	January	31

If you did not return any assignments during a pay period, you will not receive payment from us.

You are encouraged to receive your payment via direct deposit. With direct deposit, the funds are deposited directly into your bank account and a voucher is emailed to you. To enroll, please see the "Direct Deposit Enrollment" section of your profile.

Our website also has a "My Payments" page (available to you under your profile), where you can find payment information for each order you have completed and returned to Sand Castle. Please note that orders will not show under your "My Payments" page until after they are processed by Sand Castle and returned to the client. For this reason, there will likely be a delay between submitting results and it showing on your "My Payments" page.

If you do not see the "Direct Deposit Enrollment" or "My Payments" page on your profile, please contact us at agent@sandcastlefs.com so that we can provide you with access.

We do not consider an assignment fully returned to us until both the results and all required photos are received. If we have to contact you for missing information or clarification on an assignment, the date you resolved the issue(s) will be the recorded date received. Thus, it is to your financial benefit to address such items as soon as possible.

ADMINISTRATIVE EXPECTATIONS

This section covers our administrative or office expectations of our Field Representatives.

MAINTAINING “MY PROFILE” ON SAND CASTLE WEBSITE

You are expected to maintain your profile on our website. All changes to your profile take place the following business day. Specific expectations are discussed in the sections below.

My Availability

We understand that you may not always be available to take on assignments. You are responsible for managing to your hold status by entering your time off requests on the “My Availability” page of your profile. Time off requests are processed and applied the next business day; for instances where you need to be placed on hold immediately, you must contact our office.

You will not receive new assignments while on hold, however you are still responsible for completing any open assignments you may have. For example, if you are going out of town Friday, you may want to start your hold on Wednesday so that you have ample time to complete your assignments prior to leaving town.

My Zip Codes

You are responsible for maintaining your zip code coverage areas and fees for each zip code, where applicable. Your zip code coverage should be based on your ability to complete a single order in that area. You can adjust your volume of work based on your coverage area and/or your fees.

My Contact Information

On the “My Contact Information” page, you have the ability to update your business and mailing addresses, phone numbers, and email address.

My Insurance Policies

All insurance policy information and documents are stored on the “My Insurance Policies” page. We require that you report to us all insurances you hold, and list our company, “Sand Castle Investments LLC” as an additional insured whenever possible. Please know that in some instances Field Representatives that carry certain insurances may be given assignment preference.

My Communication Preferences

On the “My Communication Preferences” page, you can provide us with your mobile phone number and carrier, and opt in to (or out of) receiving text message notifications, alerts, and reminders from Sand Castle. Additionally, our Field Representative Assignment and Field Representative Support teams may contact you directly via text message.

Please also set up your voicemail box and manage to your inbox regularly, so that we are able to leave messages regarding your orders.

COMMUNICATION AND TIMELINESS

Sand Castle Field Representatives are expected to manage to their timelines and remain in contact with our office at all times.

Before accepting each assignment, the order's requirements and due date must be reviewed on the Assignment Documents page. If you know right away that the due date cannot be met, you are expected to contact our office and ask for a due date adjustment before accepting the assignment. Sand Castle expects Field Representatives to accept each assignment as soon as possible, ideally within 4 hours.

We understand that things come up. If you accept an assignment and are unable to meet the due date due to unforeseen circumstances, communicate with our office immediately.

In most cases, declined assignments negatively impact future volume of work. For this reason, if you are assigned a job that you must decline, communicate with our office prior to declining – at times, negotiations can be made.

Assignments that have not been accepted or declined within 24 hours may be automatically reassigned.

If a Field Representative does not communicate with Sand Castle on unaccepted or past due assignments, Sand Castle may place him or her on hold for lack of communication, which negatively impacts the Field Representative's score and future workload. These Field Representatives must contact Sand Castle to be removed from hold status.

FILE-SHARING

For information security purposes, Sand Castle Field Representatives must not utilize third party file-sharing programs (such as Dropbox) for any purpose as it pertains to Sand Castle. For more information, please reference [Appendix A: Information Security Guidelines](#)

SUBCONTRACTOR POLICY

We define *subcontractor* as any person completing the field work portion of assignments on your behalf.

Field Representatives are responsible for properly training and communicating Sand Castle's expectations to all subcontractors. Field Representatives are also responsible for ensuring that all subcontractors are background checked in compliance with Sand Castle's requirements.

Should a Field Representative want their subcontractor(s) to have access to the Sand Castle Field Services website to obtain work orders and submit results and photos, the Field Representative can register their subcontractor(s) with SCFS. Field Representatives looking to register subcontractors with Sand Castle should contact our Field Representative Management department at recruiting@sandcastlefs.com.

ORDER-SPECIFIC INFORMATION

This section provides order-specific information and discusses order-specific expectations.

FIELD REPRESENTATIVE ASSIGNMENT

Sand Castle receives new work orders from clients throughout each day. Each order is assigned as quickly as possible once it is received.

When assigning work orders to Field Representatives, past performance, fee, and current availability are taken into consideration. Work orders may be assigned via auto-assignment, or they may be assigned manually by a member of the Field Representative Assignment Team.

Auto Assignment

The auto assignment process systematically assigns orders to Field Representatives based on a number of factors, including but not limited to: past performance, fees, current availability, and standard coverage area. If a Field Representative has too much late work, has had too many orders pulled for unacceptable reasons, or has too high of fees, he/she may not be eligible for auto assignment.

Manual Assignment

Orders not picked up by our auto assignment process are queued to our Field Representative Assignment Team. Assignment Coordinators manually assign orders to available Field Representatives, who are then emailed or called on orders falling outside of their regular coverage area.

At this point, items such as fee and turnaround time are discussed if the Field Representative is willing to travel outside their regular coverage area to complete the assignment.

WORK AVAILABLE

The "Work Available" page on our website shows all unassigned orders within the general region(s) that the Field Representative completes work in. From this page, Field Representatives can submit bids to Sand Castle to complete any unassigned orders—providing a complete-by date and fee—which are reviewed by SCFS and sent to the Field Representative, if approved. There is also a "Work Available" email that is sent regularly that lists the available assignments at the time that the email is sent.

ASSIGNMENT ACCEPTANCE

Once an order is assigned to a Field Representative, the order documents are posted to the order's Assignment Documents page on the website, and a new order email is sent to the Field Representative, which includes a link to the Assignment Documents page.

It is expected that the Field Representative accepts (or declines) each assignment as soon as possible, ideally within 4 hours, but definitely within 24 hours. If a Field Representative neither accepts nor declines an order, the order is reassigned and the Field Representative is placed on hold status for "Lack of Communication" with Sand Castle; in such situations, the reassigned order negatively impacts the Field Representative's performance and future work.

FIELD REPRESENTATIVE IDENTIFICATION

Each work order includes a "Field Representative ID", which is posted as a PDF document to the order's Assignment Documents page along with the other applicable assignment documents. This ID is unique to the order. It is to be printed and brought with the Field Representative to complete the assignment.

This ID can be provided to any party encountered at the property address, to show that the Field Representative is an authorized representative of Sand Castle Field Services. The Field Representative can disclose to any party listed on the account as the customer or a cosigner that he/she is completing a field assignment on behalf of the client. The Field Representative is not to discuss the account or disclose any additional detail to any party that is not listed on the account, unless the order's instructions state otherwise.

ADVERSE SITUATIONS

Adverse situations are rare but can occur while completing a field assignment. Please refer to the following sections for instructions on how to proceed in adverse situations.

Threatened Bodily Harm

If a Field Representative is threatened bodily harm, whether it is by a customer or a third party, Sand Castle needs to be informed. If the results form allows for comments (some products do not), please provide details of the threat (who made the threat, what the threat was) in the comments section. If the results form does not allow for comments, please contact Sand Castle via email or phone to alert to the situation.

Depending on the severity of the threat and the Field Representative's perception of the likelihood of the threatening party's likelihood to follow through on the threat, it is well within the right of the Field Representative to contact the local authorities. In such situations, please alert Sand Castle immediately via phone and/or email. In such situations, Sand Castle will also require a copy of any and all police reports filed.

Sustained Bodily Harm

If a Field Representative sustains bodily harm while completing a field assignment for Sand Castle, he or she is expected to use discretion in contacting the local authorities and emergency services. Please also contact Sand Castle via phone or email to alert us of any bodily harm sustained while completing a field assignment.

Police Involvement

Please report any situation involving law enforcement to Sand Castle. If a police report is filed, please provide a copy of the report to Sand Castle. If a law enforcement officer provides the Field Representative with a business card or contact information, pass this information on to Sand Castle as well.

If, while completing a field assignment, a customer or third party states that he or she will contact law enforcement if the Field Representative does not leave, the Field Representative is to leave immediately.

If, while completing a field assignment, a customer or third party states that he or she has contacted law enforcement, the Field Representative is expected to remain on scene until law enforcement arrives. If after a reasonable amount of time has passed and law enforcement has not arrived, the Field Representative may use discretion in determining that law enforcement is unlikely to arrive and may leave the scene.

The Field Representative is expected to cooperate fully with all law enforcement officials, providing contact information for both Sand Castle and the client upon request.

Uncooperative Parties

Customers and third parties are not always cooperative. As a representative of both Sand Castle and the client, it is imperative that our Field Representatives remain professional at all times.

If a customer or third party becomes confrontational, please thank the customer/third party for their time and immediately end the field assignment. Be sure to provide this detail in the results submitted to Sand Castle.

Escalation Policy

Please utilize discretion when determining to contact Sand Castle via phone immediately to provide details if you feel the situation may require escalation.

Escalation is mandatory if any party threatens legal action, law enforcement intervention, physical harm, and/or the use of a deadly weapon. Escalation is also mandatory if any party threatens to file (or reports that they have filed) a complaint with the CFPB, FRB, SBD, BBB, Congress, or the client. If any such instances occur in the field, please immediately contact Sand Castle via phone to report the situation.

ADDRESS EXPECTATIONS

Field Representatives are expected to map out each address prior to entering the field. If an address cannot be mapped, contact the post office and tax assessor allotted to the subject property. If these sources are unable to assist, contact Sand Castle via phone or email. Be sure to detail all efforts made to locate the property, to date.

If an address is valid but the Representative was unable to locate it, a return trip will be required at no additional cost to Sand Castle. Refusal to make another attempt to locate a valid address will result in re-assignment of the work order, with no pay to the Field Representative for the failed attempt to locate the valid address.

For additional information on Sand Castle's address expectations, please refer to our [Field Representative Address Expectations](#).

PRESENTATION

Appropriate Dress

With the exception of Property Preservation assignments, Field Representatives are expected to dress in business casual attire. Examples of acceptable and unacceptable clothing articles are provided below.

Acceptable: Khakis, slacks, dress shirts, blouses, polo shirts, sport coats, dresses at knee-length or below, skirts at knee-length or below, tailored blazers, knit shirts/sweaters, loafers and dress shoes, blue jeans*

Unacceptable: T-shirts, sneakers/tennis shoes, cut-off shirts, shirts baring midriff, dresses above knee-length, skirts above knee-length, low-cut shirts, sweatshirts, baseball caps, sweatpants, yoga pants, blue jeans*

**Blue jeans are acceptable, provided that they are fitted (not too tight or too loose), free from rips, holes, and tears, and solid in color (not faded or distressed).*

Appropriate Behavior

All customers and third parties encountered in the field are to be treated respectfully. While working on behalf of Sand Castle and the client, all Field Representatives must refrain from smoking/vaping at any location visited, must not be under the influence of alcohol, illicit drugs, or prescription drugs for which they do not hold a valid prescription, and shall not argue, use threats or violence, pass judgement, give advice, use profanities, or follow up with any party on a personal level.

Some assignments, such as interior inspections, require entrance to a home. Unless the assignment requires this, do not enter or attempt to enter a home under any circumstances.

CONTACTING SAND CASTLE

BUSINESS HOURS

Sand Castle's office hours are shown below.

- Monday – Friday: 7:00 AM – 7:00 PM CST
- Saturday: 8:00 AM – 12:00 PM CST

The office may be closed on the following holidays:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

CONTACT INFORMATION

We prefer that communication with our office be done via our website whenever possible. If website communication is not possible or the matter is urgent, please contact us via email or phone.

The Field Representative communication email is agent@sandcastlefs.com. This email box is reviewed six days a week, most days of the year (excluding major holidays).

Our office phone number is 262-754-6006. After dialing our number, an automated system will help direct your call to the appropriate location.