



ASK Services- Abstractor Guidelines

Welcome to A.S.K. Services, Inc. We are committed to providing the best possible service to our customers. By partnering with our abstractors, continuously striving to improve quality and utilizing technological innovation, we have become a recognized leader in public record searching. We are grateful for your interest in working with A.S.K. Services, Inc., and we hope the following guidelines will help us work together!

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Order Receipt/Return

A.S.K. Services, Inc. provides a personalized vendor website for you to receive new orders and to return completed orders. If it is not possible for you to use the website, we also distribute work via email, fax, and even text messaging.

When you return completed searches, we prefer that you scan and upload your work on our website. Scanning produces more legible copies for the customer and it eliminates the possibility of fax transmission errors. If an abstractor is returning multiple searches at the same time via email or fax, they should be returned separately. For example, if sent via email, separate files for each service should be utilized, if sent via fax, searches should be sent in separate transmissions. (This allows each search to be imaged and archived for easy retrieval and review in our automated system.)

Time Frame

All searches should be returned to A.S.K. Services within the turnaround time to which you committed when you signed up as an abstractor. Generally speaking this will usually be 24 to 48 hours unless otherwise specified. It is your responsibility to inform Abstractor Management immediately if a search cannot be completed within the allotted time. The due date and time can be found on the upper right corner of your order form.



Report Format- Property Searches

- *Forms* - All searches must be delivered on the appropriate A.S.K Services report form. Forms are provided with each new order sent to you. Additional blank forms are available on our website.
- *Copy/ Search Options & Instructions*- The front page of the forms contains a section for “Copy Options”, “Search Options” and “Instructions.” Pay special attention on each order to these sections as these options may change with each order. **A.S.K. Services will not pay for any copies of documents that were not specifically requested.** Failure to comply with these options will cause the search to be delayed.
Note: In Michigan (and sometimes in other states), we require a Delinquent Tax Statement with the assessed legal description. In some instances, the Delinquent Tax Statement does not reflect the assessed legal, in which case we request a copy of the Delinquent Tax Statement AND a copy of the assessed legal description.
- *Search Due Date* - In the upper right hand corner of our forms is the date and time that the search is due back to us. This date & time is generated from the agreed turnaround time that you have with us.
- *Legibility of Documents* - If the legal description on any given document is not legible enough to be faxed, it *must* be typed, handwritten neatly, or mailed to our office. We understand many documents (particularly older ones) may be difficult to read. Please place a note on illegible documents that it is the "Best Copy Available". Remember, if you have a difficult time reading it, we will too!

Note: A search request form may include an extra page of notes with special instructions or additional information. Please be sure to read and follow ALL special instructions carefully.

General Property Search Guidelines

- *Easements & Restrictions* - When performing a long search (i.e. 30–50 yr., 2-3 Owner, PMM) on platted land, the searcher should examine the plat for easements and other encumbrances. Searchers should also determine whether or not any building and use restrictions are in existence.
- *Copies of Loan Discharges* - If a loan has been canceled of record within the prior 12 months without a corresponding sale or refinance, please obtain a copy of the cancellation of record and return with your search. A “corresponding sale or refinance” would involve a conveyance of the land for value with an accompanying deed of trust/mortgage or a refinance deed of trust/mortgage.
- *Stopping at Developer* - For most searches, stopping at a Deed from the Developer is acceptable. If this is not acceptable, you will see a “Search Option” relating to it. A Master Deed for a Condominium Plan is not a conveyance and if this is your last Deed of record, please send the Deed into the Developer.
- *Legal Description Variances* - There are times when the legal description provided for a search, or the legal on the last deed of record is different than the tax legal. It is the searcher’s responsibility to understand AND document any discrepancies between the two descriptions.
- *“Good” Warranty Deed* – A “Good” Warranty Deed is a Deed that warrants and conveys and is not between family members. Under certain circumstances, a Warranty



Deed between family members may be acceptable. Please contact Client Services to determine.

- *Breaks in the Chain of Title* - If you have a break in the chain of title, please indicate on the search. This tells us that you saw the break and have exhausted resources to find the missing link. This will reduce the amount of tickets asking you to double check.
- *Commercial vs. Residential* – If property is zoned Commercial vs. Residential as initially ordered, please STOP and call Customer Service.
- *Information does not match* – If you receive an order that has contradictory information such as the name and address provided do not match, please STOP and call Customer Service.
- *No Finds* – If the information or property specified does not exist in the requested county, please call Client Services. A.S.K. Services, Inc. will not pay for “No Finds”.
- *24 Month Chain of Title* – Some Search Options ask for a 24 Month Chain of Title. This is based on the recorded date of documents, not the dated date.
- Michigan No Tax Search Products will be reduced by \$5.

Test Order

Prior to receiving any orders from A.S.K. Services, Inc. we may request that a complimentary test search be completed. This search is a duplicate to a completed search we have already done. We will review the “test” order and compare it to the completed search to review quality, penmanship, turnaround time, etc. Please Email or Fax your test results to the attention of “Vendor Management.”

Search Review

Searches will be reviewed for completeness and quality when they are received. If information is missing or if there are questions regarding the search, you will be contacted by our staff.

Frequently A.S.K Services Inc. corresponds with abstractors via “tickets.” These are simply inquiries generated through our system and sent to you via your normal method of delivery. Vendors may reply to these inquiries via our website or by phone, email, or fax. Please prioritize your response to these tickets, as typically we cannot deliver the product to our client without an answer from our abstractor.

If you have questions, our Vendor Management department may be reached at **1-877-588-5113 x129**. You can avoid unnecessary phone calls by providing legible and complete notes on discrepancies and missing information.

Status Reporting

A daily order summary and status report will be automatically generated and sent to you via email/fax each morning. You are responsible for providing daily status updates on any work that may exceed your agreed turnaround time or on outstanding issues pertaining to a search that is partially complete. This can be done on our website by entering status explanation notes and changing the due dates. Please keep status explanation notes professional and free of personal information as this field is viewable to our client.



Cancellation Policy

Occasionally there may be times when a client calls to cancel an order. In these situations we follow the protocol below:

- A.S.K. will notify you of the requested cancellation by phone, fax, or email.
- The Abstractor must notify A.S.K before the end of the day if the order may be cancelled or if it has already been completed. If the search is completed it must be sent to A.S.K that same day if the abstractor wishes to receive payment for the order.
- If the searcher submits an incomplete or incorrect search to A.S.K., the search fees may be reduced.

Time Off

We miss you when you are gone! In case of illness or emergency, A.S.K. Services expects you to contact Abstractor Management as soon as possible, so the work can be rerouted. For scheduled vacations, you should try to give us at least two weeks' notice.

Billing/Payment

A.S.K. Services Inc. uses a powerful Auto-Pay feature for all abstractors so there is no need to invoice us or write pricing notes on your orders. Our Auto-Pay system reduces the paperwork burden for you and our staff by automatically “invoicing” each completed and quality-checked order. Here’s how it works:

Abstractor Statements are sent out twice per month, on the 1st and on the 16th of each month. Each statement details the searches that were completed and the related vendor fees for the time period since the last statement. You will have thirty (30) business days to review the statement and dispute any fees. You will receive payment roughly 6 days from the date of the statement. Direct deposit payments usually post on the 6th and the 21st of each month.

Vendors may submit a payment adjustment and explanation on our website if they believe that there is a discrepancy on a statement that was sent to them. Vendor Management will then review this submission and either approve it or contact the abstractor for further discussion or with an explanation. Adjustments may be submitted under the “Autopay” tab on the website.

Vendors are required to maintain their own pricing on our website. All price changes made on the website are submitted to Vendor Management for approval. A.S.K. Services Inc. requires a 2-week notice prior to new fees being instituted. This allows time for us to update our systems so as to minimize discrepancies. Please be advised that any time we receive a fee increase via our website, Vendor Management will review all our searching resources in the counties assigned to you to ensure that we are still providing our clients with the best performance and overall value for the price they are paying.

Additional Search Fee Request

A.S.K. Services, Inc. expects that our searchers are familiar with our search definitions and have assigned fees that accurately reflect the work required to complete each of the services. Given this, requests for fee increases on a search should be an infrequent occurrence. If the abstractor believes that a fee increase is warranted they should contact vendor management **PRIOR** to the completion of the search. Fee increases that are requested after a search is complete will not be granted. It is important for the searcher to remember that while some



searches do take longer than usual, there are also many that take much less time than the “norm” as well. Oftentimes, these two situations offset one another and no additional fee is warranted.

Abstractor Scorecards

At the end of each month abstractors who have done work for A.S.K. are sent a scorecard. This scorecard measures 3 areas of your performance: Quality, On Time, and Error. Scorecards are one of the principal tools used by Vendor Management to measure an abstractor’s performance. The scorecard is calculated as follows:

Quality: percentage of searches that had no quality issues

Client On Time: percentage of searches that were completed on time

Error Free: same as above except issues defined as Errors are weighted 5 times more

A.S.K. Services tracks quality by measuring the number of “ASK Form Incomplete” and “Search/Copy Options Not Met” tickets that were issued. Turnaround time is measured by the number of orders that met the client’s original expected date. Error rating is measured by the number of “Order Requirements Not Met” tickets that were issued. Order Requirements Not Met tickets are used to track errors that may result in liability or monetary loss to the company.

The scorecard also gives the searcher the average turn time for every type of search that was completed for A.S.K. last month. This is noted under “VTAT”(Vendor Turnaround Time). “CTAT” (Client Turnaround Time) measures the amount of time it took to deliver the final product to our client. CTAT may be different from VTAT if the order had to wait on copies, taxes, judgments, etc.

Confidentiality

We require that our abstractors maintain strict confidentiality regarding their working relationship with A.S.K. Services, Inc. Furthermore, an abstractor may not attempt to influence customers and other business associates of A.S.K. Services, Inc. not to do business with or not to continue to do business with our company.

A.S.K. Services, Inc. expects that our abstractors keep the information provided to them as well as the results they find confidential. Due to the possibility of identity theft with the information provided to our abstractors, we expect that all confidential material would be disposed of appropriately.

Prior Searches

If we have a prior search on a property we make it available to view/ print from our vendor website. The Searcher is still responsible to verify the information in the reference search provided and takes full responsibility for the accuracy and completeness of the new search they are doing for A.S.K Services.

Updates- Please make sure to be viewing prior searches on your updates. Many times when a client places an order they do not give the current party in title. If you only searched the name provided you could miss something. By viewing prior searches you will know what other



names to run and what other things you may need to be looking for while conducting your update.

Note: We do not always have a prior search on record. We do accept updates from clients when we have not done the previous search.

Name Searching Policy

A.S.K. Services, Inc. has an obligation to report the most accurate Judgment and Lien information possible. In order to do so, some rules about Judgments and Liens must be understood.

- Judgments and Liens will nearly always attach to ALL of the property the debtor has an interest in, not just the address listed for them on the document. This includes any property where the debtor has a Land Contract Purchaser's interest. (Do NOT use the address listed to determine whether the lien applies or not)
- Social Security Numbers, when listed, are the primary indicator of whether a Judgment or Lien attaches to an individual, not the spelling or misspelling of the name. If a Judgment or Lien contains the correct SSN, the lien attaches, even if the name is misspelled or the document has been misposted.
- Judgments and Liens filed against "John Smith dba (doing business as) Smith Carpentry" attach to John Smith as an individual and, therefore, all property he has an interest in (a 'dba' is not an incorporated entity, it does not have the same protections).

Given the above information, we are, in essence, conducting a person search, not a name search. **To find all Judgments or Liens filed against your person, you should take nicknames, misspellings and mispostings into consideration.** This is very difficult and usually impractical to do with last names, but it must be done with first names. Please use the following guidelines when conducting a search for Judgments and Liens.

- Run the name of anyone found with a recorded interest in the most recent ten years (15 years for Ohio) of your search period. You are looking for Judgments and Liens filed/recorded in the last ten years from the current effective date. This includes Land Contract Purchasers, and people who Quit Claim out with no previous interest (these are frequently un-recorded Land Contract interests). This also includes anyone who executes a Mortgage/Deed of Trust, even though there is no Deed into them.
- Make every effort to ensure you know all of the names that must be run. If you come across an "aka" or "fka" or you see a divorce where a maiden name was restored, remember to run all of these variations.
- When practical, run the last name followed by the first initial of your person's first name. This should pick up most nicknames, misspellings and mispostings. (See attached for nicknames where this would not be the case).
- If you see the last name spelled two different ways, whether on a recorded document or as it is posted in the ROD system, run both of the last names separately, followed by the first initial of your person's first name.
- Middle initials: A Judgment or Lien filed against "Mary Q. Smith" does not need to be reported if your person is "Mary B. Smith", but the "Mary Q. Smith" doc does need to be reported if you do not know what middle initial you're "Mary Smith" has, if any.



Similarly, a Judgment or Lien filed against "Mary Smith" needs to be reported whether your person is "Mary Q. Smith", "Mary B. Smith" or "Mary Smith" Be aware of how your county's name index works. If you enter Smith, Mary Q, will the system return Smith, Mary (no middle initial)? If it will not, then a separate run of the name will be necessary.

- Suffixes: (Senior, Junior, etc.) Many Judgments and Liens do not recite a suffix but some do. Do not rely on a suffix to determine whether this is your person or not.

Hyphenated last names should be run multiple ways. Lisa M. Giraud-Minutolo should be run the following ways:

Giraud-Minutolo, L
Giraudminutolo, L
Minutolo, L
Minutolo Giraud, L

Giraud Minutolo, L
Giraud, L
Minutolo-Giraud, L
Minutologiraud, L

Special characters and initials must be run ALL POSSIBLE WAYS. It is necessary to make sure you are capturing all variations on them. For example:

A&B Company
AB Company
A and B Company

A & B Company
A B Company

T.M. Investments
T M Investments

T. M. Investments
TM Investments

O'Neill
O neill

Oneill

Johnson, J.T.
Johnson, iT

Johnson, J. (middle initial T.)
Johnson, J T

NOTE: In the above example, anyone with a first name that begins with a J, last name Johnson may be the same as your party. We do not know what their legal name is. If you find it too time-consuming to pull all judgments/liens in this situation, call Customer Service to ask client for more information about the party.

When running company names, it is more acceptable to ignore certain variations. For example, if you are asked to search Ford Motor Company, it will be necessary to search all variances, such as:

Ford Motor
Ford Motor Company

Ford Motor Co.

However Ford Motor Credit Corporation is a different entity and doesn't need to be reported. If you are uncomfortable making this differentiation, go ahead and show it.



There are many nicknames that are not necessarily a variation of the first name where you can capture the nickname with just the first letter of the first name. Here are some common examples:

- | | |
|--|--------------------|
| Annette — Nettie | Annabelle — Belle |
| Anthony — Tony | Cassandra - Sandra |
| Charlotte — Lottie | Christina — Tina |
| Elizabeth — Betty, Beth, Bessie, Betsy, Lisa | |
| Ellen — Helen | Eloise — Louise |
| Erwin — Irwin | Estella — Stella |
| | |
| Eugene — Gene, Jean | Genevieve — Eve |
| Gerald — Jerry | Gertrude - Trudy |
| Gilbert — Bert | Helen - Ellen |
| Irwin — Erwin | Isabella — Bella |
| Leroy — Roy | Margaret — Peggy |
| Michelle — Shelly | Patricia - Tricia |
| Rebecca — Becky | Richard - Dick |
| Robert — Bob | William — Bill |

Note: In addition to those listed above there are other nicknames. If you are aware of them, please make sure you are checking them. Additionally, there are nicknames that do begin with the same first letter, but change at the second letter (Thomas becomes Tom, William can be Will). If you find you must run more than the first letter, be aware of these nicknames.

NOTE: THE ABOVE POLICY IS RELATIVE TO FINDING JUDGMENTS AND LIENS DURING THE "10 YEAR NAME SEARCH" - IT IS STILL NECESSARY TO REPORT ALL OTHER UNRELEASED DOCUMENTS FOUND RECORDED SPECIFICALLY FOR YOUR PROPERTY, REGARDLESS OF THE AGE OF THE INSTRUMENT, UNLESS EXPIRED BY STATE LAW.

Vendor Website

Here are some guidelines to help you fully utilize your Abstractor Web Page.

Log on to www.ask-services.com/agents. Note: ASK must have your email address on file to login. If you already work with A.S.K. Services but do not know your password, select “Forgotten your Password” and it will be emailed to you.

The page that displays when you login is Your Open Orders Page. At the top of the page there is a menu bar that is divided into the following sections:

1. Logout
2. Your Account – Lets you review your information as submitted to A.S.K.
 - You can add or change your general business information in “Address/Email”.
 - To change your existing fees/county coverage, click on “Maintain Current Pricing”, add the information as needed and submit to us for approval.



- To add new counties/pricing to your coverage choose “Add New Pricing”.
3. Open Orders – Displays open orders assigned to you in our system. From your open orders page you can do the following:
 - Click on the **ASK service #** to: upload your order/ create service ticket/ print/ view form/ online worksheet.
 - Click on the order **due date** to update the due date on your order and pick the reason for the delay.
 - Click on **enter a status** to change your due date and enter specific notes as to the reason for the delay. These notes are viewable to our client and must be professional.
 - **Prior Searches:** If the property address associated with the order has a note under it that states “Prior Search Found” then there is a prior search available that can be used for reference purposes only. Click on the link to print/view the prior searches we have in our system on this address. The Searcher is still responsible to verify the information in the reference search provided and takes full responsibility for the accuracy and completeness of the new search they are doing for A.S.K Services.
 4. Due Date Maintenance - Allows you to change a due date for an order; the reason field is required and you must click on the SUBMIT button for these changes to be processed. ASK monitors all due date changes.
 5. Scorecards – archives your scorecard for the last 12 months.
 6. View Autopay Statements – Displays the last 12 months of statements generated for your account. Also displays any adjustment statements. If the original statement is needed (the statement originally sent to the abstractor) - Click on "As PDF".
 7. Request Autopay Adjustment – Allows the abstractor to request an adjustment on their abstractor statement.
 8. Service Tickets – A listing of unresolved issues or questions related to searches that you have done or are currently working on.
 1. Click on the ticket number to view the complete write-up on the ticket.
 2. To view your search click on the service number then scroll down to “images” and select either .TIF or .PDF.
 3. To respond to a ticket, enter your response in the Ticket Response Field and Click on the SUBMIT button.
 4. To create a new ticket to ASK click on the ASK Service # of the order you want to enter a ticket on. Then click Create Service Ticket, then choose an issue, assign your ticket to Customer Service, type in your ticket notes and then click SUBMIT.
 9. Uploading Searches- the following criteria must be met before Submitting.
 - All forms are filled out.
 - All Search and Copy Options and Instructions have been met
 - Tax information is completed.
 - No pricing or invoice has been attached or is on the order.



- Copes in the order do not have your company or personal name on them.
- Order is ready to be sent to the client.

**When scanning searches that will be uploaded please be sure you are...

1. Scanning to TIF or PDF format
2. If scanning to TIF, make sure that the scanner settings/properties are set as follows:
Color = Black & White, Compression = CCITT Group 4 (2d) Fax, Resolution = 300 x 300 (the minimum we accept is 200 x 200)

Uploading Steps:

1. Login into your Vendor webpage
2. Click on the “ASK #” of the order you wish to upload.
3. Click on the “Browse” or “Choose File” button and select the completed file you have saved.
4. Enter your “Effective Date”
5. Under “Complete The Search” select the appropriate result.
6. Enter your page count. (fill out each box that applies to your order)
 - **Total Pages** (all the pages that were uploaded)
 - **ASK Forms Pages** (includes ASK write up forms/ notes pages/ non-billable copies uploaded)
 - **Tax Statement Pages** (total number of tax statement pages)
 - **Number of Tax Statement** (typically correlates with number of tax id’s searched)
 - **Docket Pages** (total number of docket pages)
 - **Number of Dockets** (typically correlates with number of cases reported.)
 - **Court Copy Pages** (totally number or pages obtained from the Clerk of Courts)

Note: There may be other boxes to fill out for a page count.. Please enter the total for each section.
7. Click on “Submit”. A message box should appear at the top of your Vendor web page indicating that the upload was successful.

Note: The order should no longer appear on your Open Orders page once submitted.

Thank you for partnering with A.S.K. Services, Inc., we look forward to a mutually beneficial relationship!

Sincerely,

Vendor Management
Email: vm@ask-services.com
Phone: 877-588-5113 x 129