



## Mold White Paper Outline

- I. **Summary of the Issue**
  - A. What are Molds?
  - B. Why are Molds a Concern?
  - C. What is the Lender/Service Role?
  
- II. **Demographics/Insurance Availability**
  - A. Properties Affected and Where They are Located
  - B. Amount and Size of Claims/Trends
  - C. Availability of Insurance by State
  - D. Risk Transfer Capability
  - E. Legal Update
  
- III. **Rating Agency Perspective**
  - A. Rating Agency Position
  
- IV. **Mold Prevention/Detection/Remediation**
  - A. Industry Guidance
  - B. Prevention & Maintenance Procedures
  - C. Communication with Contractor(s)
  - D. Documentation Policies
  - E. Occupant/Tenant Responsibilities
  - F. Communication Policy Once a Complaint has been Filed
  - G. Procedures for Mold Assessment/Inspection
  - H. Procedures for Mold Remediation
  - I. Remediation of Moldy Materials
  - J. Employee Training
  - K. New Construction vs. Existing Structure Issues
  
- V. **Closing Statement**