



PHOTO WEALTH SYSTEM

— Make Money Online With —
Your Digital Camera



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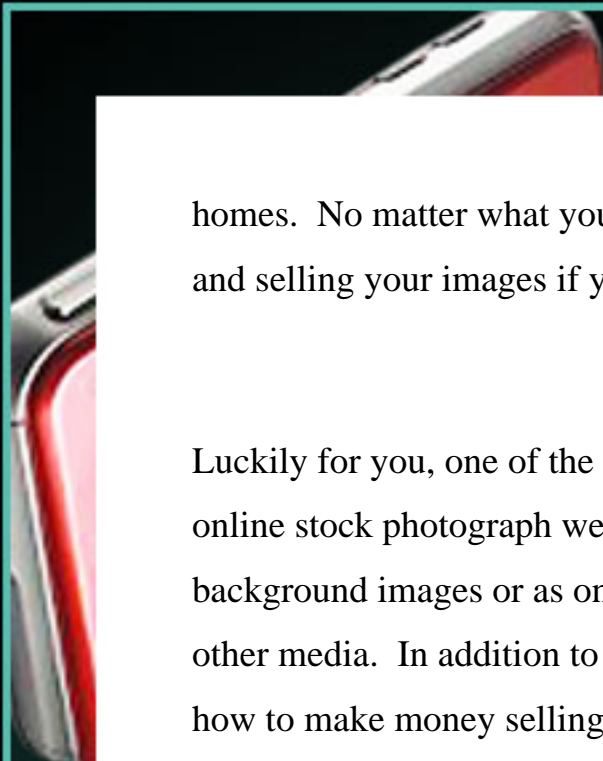


Introduction

Before we delve in to the wonderful world of photography, let me tell you a little about this guide. This book will teach you exclusive insider secrets about online photography, the best things to shoot with your camera, as well as cover some of the most important photography basics. Once you know the basics, I'll show you exactly how and where to start your photography career. You'll learn about specific websites that want to pay you for your images, and I'll tell you how to start submitting your photos to them for CASH!

Now is the best time for new photographers to start making a living, what with the rise of digital cameras and the ease of converting photos to simple, cheap electronic formats. With this book, anyone can earn a living by taking and selling photographs. Gone are the days when the only way to make money as a photographer was to fight your way into the few available magazine or newspaper photography positions. You no longer have to rely on shooting weddings where the pressure is on to get the perfect shot for your client's once-in-a-lifetime event. Today, the doors are wide open for photographers!

One of the best parts of being a photographer in the digital age is the freedom to shoot things that fall into your range of interests and abilities. Nature-lovers can travel to scenic locations to shoot the things they love. If you're more into interacting with other people, you can work in a studio setting or visit people's



homes. No matter what you're interested in, you can earn money photographing it and selling your images if you know where to begin.

Luckily for you, one of the fastest growing areas of photography is that of large, online stock photograph websites. Stock photos are images used by people as background images or as one-time-use rights for books, websites, articles, and other media. In addition to stock photograph sites, this book will also teach you how to make money selling your photographs online, to magazines, and to other news suppliers.

In this book, I will show you the best techniques and methods for using your digital camera to earn a living or to just add some extra cash to your bank account when you need it. Some of these methods may require practicing additional techniques or investing in specific equipment (it's worth it!), while others can be mastered by anyone a digital camera and a will to succeed. I will encourage you to try as many of these methods as you can—diversity is a key to success! Some types of photography may not be right for everyone, but by the time you're done with this book you will be aware of the options available to you and have a good idea of which avenues will work best for you.

Exclusive Insider Secrets

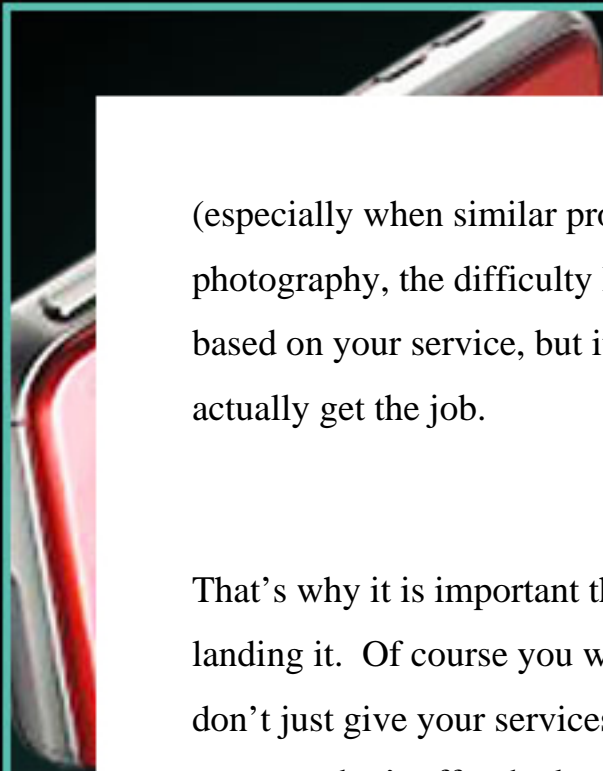
I'll begin by telling you about a few insider secrets that are guaranteed to help you get your money's worth out of this program. These are things that most people can only learn through experience, but you'll have no problem picking them up from someone who is willing to share them with you (as I am!). You won't find these secrets published anywhere else.

1. Don't specialize!

The most successful photographers, much like the most successful writers, do not specialize. The key to making money as a photographer is to maintain multiple sources of income. For example, try to identify what is most in demand in your own community. This could include things like modeling headshots, weddings, school events, and sporting events. Of course, there are many, many more possible options. Allow yourself to be willing to photograph whatever people want photographed whenever they want it, and you'll always have more than one profitable source of income.

2. Perceived value generates value!

Of course, there is a difference between the real cost of something and its perceived value. There are general standards about what the public is willing to pay for any given product or service, but the service is the most important thing

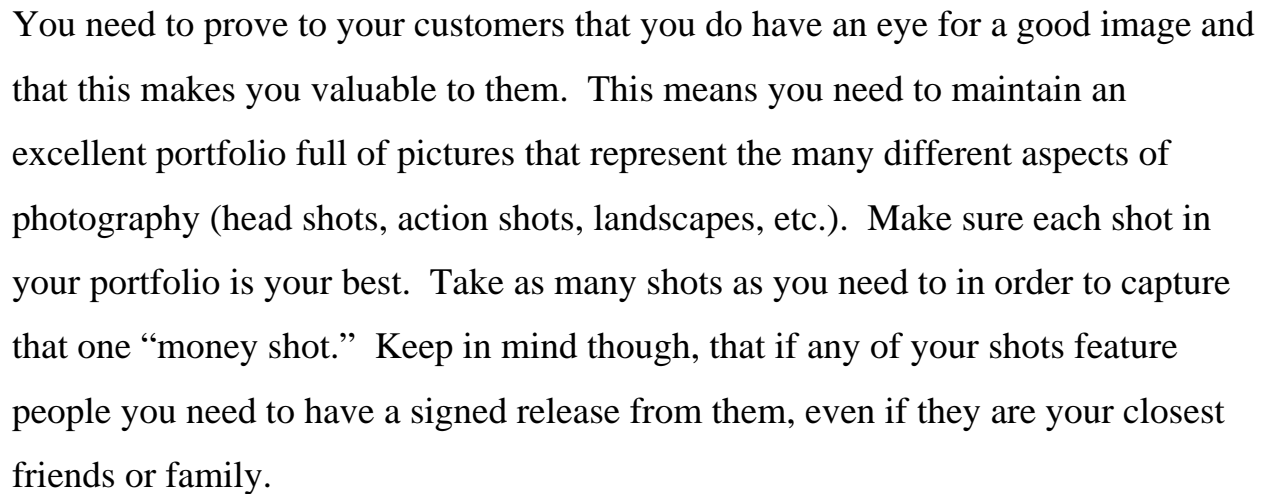


(especially when similar products are available from multiple sources). With photography, the difficulty lies in the fact that you are trying to promote yourself based on your service, but it's hard to show how well of a job you will do until you actually get the job.

That's why it is important that you never underbid on a job just for the sake of landing it. Of course you want to provide quality work at a competitive price, but don't just give your services away. One secret to successful bidding is to make sure you don't offer the lowest bid. Be sure to talk about why your bid would be the best value for your clients. Maybe you can offer full rights, or can provide good documentation of previous photography jobs. In many cases this will justify your slightly more expensive rates. No one wants to take the lowest bid and then get poor-quality work and have to reoffer the same job to someone else. Make your customers see that you are worth every penny of what you're asking for. Research your market and set your prices competitively. Show your clients that you will let them have some control over the final product and that you are a professional who will do everything it takes to meet their needs.

3. Impress the customer!

Another important thing to remember as a photographer is that you need to make the customer want to hire you rather than just taking the pictures themselves. You need to increase your *perceived value*, which refers to the monetary value placed on a specific skill (such as photography). Think about this: In theory, anyone can take a picture, but in reality, some people have a better eye for photography than others. Some people just can't take a good photo no matter how hard they try.



You need to prove to your customers that you do have an eye for a good image and that this makes you valuable to them. This means you need to maintain an excellent portfolio full of pictures that represent the many different aspects of photography (head shots, action shots, landscapes, etc.). Make sure each shot in your portfolio is your best. Take as many shots as you need to in order to capture that one “money shot.” Keep in mind though, that if any of your shots feature people you need to have a signed release from them, even if they are your closest friends or family.

4. You're only as good as your equipment!

You can save a lot of money by buying used and refurbished equipment, but always make sure it is the *right* equipment for the work you will do. For example, if you take a lot of portrait shots, buy a portrait lens rather than a zoom one. Always buy quality lighting equipment and backgrounds. Here are some things you might want to research before buying any equipment:

- A good slave flash system (this is a flash that is controlled by another master flash; for example the flashes on poles you see some photographers use are slave flashes),
- The many kinds of lenses (including wide angle, telephoto, zoom, and portrait),
- Light meters (a device that measures the quality of light),
- Memory cards and extra batteries,
- Hard glass lens covers,

- Lighting systems and reflectors, and
- Lens hoods.

5. *Get releases!*

The worst feeling in the world for a photographer is to capture the perfect shot that is guaranteed to make you a ton of money and then not being able to use it because you don't have the proper releases. You can't use or sell a shot without the proper modeling or property release!

Here is a sample release you can use and modify as necessary to meet your needs. Keep in mind that this is only a *sample* and that you should probably have a lawyer help you create the perfect forms and contracts.

Modeling (or Property) Release/Permission to Use Images

In consideration for value received, receipt whereof is acknowledged, I hereby give (*your name here*) absolute right and permission in perpetuity to publics, copyright, and use these pictures of me/my property in which I may be included in whole or in part, composite or retouched in character or form, in conjunction with (initial those which are applicable):

_____ my own name

_____ a fictitious name

_____ no name to be used

If the person photographed is under the age of 18, I certify that I am his or her parent or legal guardian and I give my consent without reservation to the foregoing on his or her behalf.

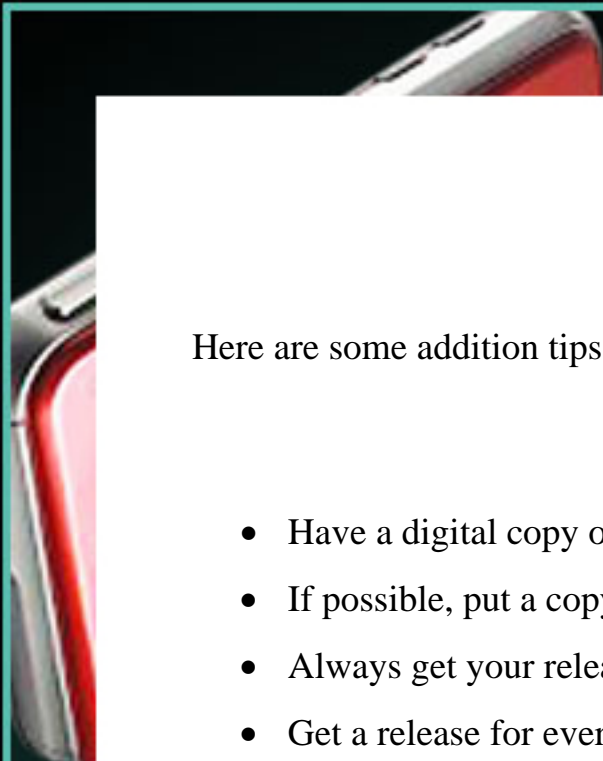
Date: _____

Name: _____

Address: _____

Phone: _____

Signature: _____



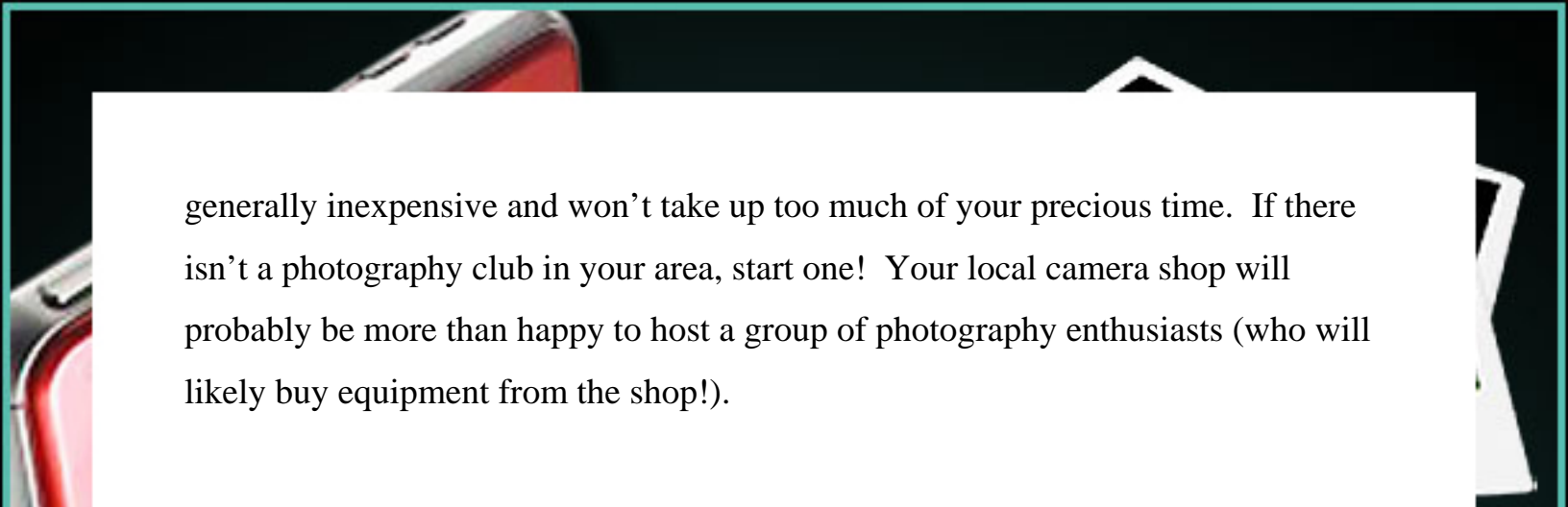
Here are some addition tips for creating your releases:

- Have a digital copy of your release.
- If possible, put a copy of the image in question on the release.
- Always get your releases signed and dated.
- Get a release for every day you photograph.
- All releases should state that they are “in perpetuity” (this means “for all time”).
- Get a parent or legal guardian’s signature for a model under the age of 18.

6. Take a class!

It’s a good idea to get some kind of training on aspects of photography you are unfamiliar with before you begin. Once you fall into bad habits, it’s difficult to change your behavior, so it’s best to know the right way to do something before you get started.

Online courses are alright to start with, but if you find a particular niche you like best (for example, portrait shots), it’s a good idea to take a more hands-on class where you can have your work reviewed by an expert and receive personal feedback. You can find some excellent classes at community colleges, art museums, adult education centers, and local photography clubs. These classes are



generally inexpensive and won't take up too much of your precious time. If there isn't a photography club in your area, start one! Your local camera shop will probably be more than happy to host a group of photography enthusiasts (who will likely buy equipment from the shop!).

7. Create your own system!

Taking pictures and getting releases signed are not enough. The real key to being a successful photographer is to create a system that works for you. You need to keep track of your photos, releases, and other items and be able to find that information when you need it. Someone may want a reprint or try to sue you for publishing an image they claim they didn't sign a release for. You need to know where your images and releases are, what rights you still own, which ones you've sold, and whether or not you've registered copyrights.

What Should You Shoot?

While I don't recommend specialization, that doesn't mean you can't shoot things you like and still maintain multiple streams of income. If you enjoy dog shows, photograph dog shows! In truth, anyplace where people gather regularly for events is a good place to take shots if you let the people there know that the images will be available for sale if they want them.

This is known as a “spec” sales system—you take photographs and speculate that someone will want to purchase them. Since it's hard to get releases by doing this, any pictures you take with a recognizable person in them can only be sold to that particular person (unless said person is considered a “public personality,” like a celebrity), but there are always people willing to buy them. For example, parents will often buy pictures of their children at sporting events and dog breeders love pictures of themselves with their prized animal. In this way, almost any event can become an opportunity to make money if you know how to market it. This is one thing you'll learn by reading this guide!

In addition, newspapers, magazines, and stock photography businesses are always looking for new images and celebrity photos, in addition to local interests. These are always good places to check to make a quick sale, but make sure you only sell them first- or one-time only rights if you have an especially good photograph. It's

important to know what you have and sell it when it's most relevant in order to be successful.

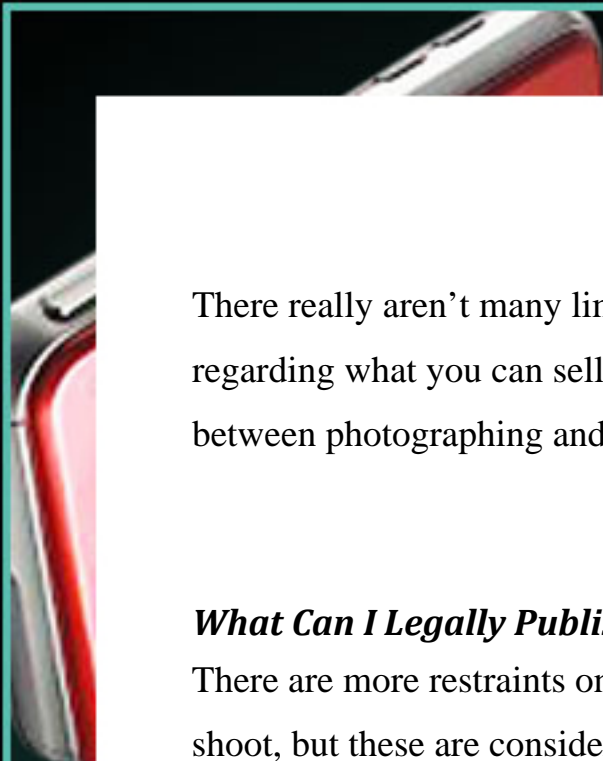
What Can I Legally Shoot?

Here is a quick lesson about what you can photograph and sell, as well as what copyright laws will be of most value to you.

I'll start by saying that, in general, if you can see something without entering a restricted area or changing your surroundings, you can shoot it. This information is current as per the Reporters Committee for Freedom of the Press (<http://www.rcfp.org/photoguide>). In other words, if you are on public property and can see something, you are allowed to shoot it. If you do this and someone demands that you hand over your camera or film, you are not obligated to do so. If they threaten you in any way or take your camera, don't hesitate to charge them with theft or assault.

Here are some good sites to look at to learn more about this:

- Legal issues for photographers
<http://photography.about.com/od/legalissues>
- Photographers' rights
<http://www.krages.com/phoright.htm>
- Journalists' Right of Privacy primer
<http://www.mobar.org/4d443753-26ac-4b19-b05e-d5b54122bcb3.aspx>



There really aren't many limits as to what you can photograph, and only a few regarding what you can sell or publish. Keep in mind that there IS a difference between photographing and selling though!

What Can I Legally Publish?

There are more restraints on what you can publish as opposed to what you can shoot, but these are considered civil, not criminal. While you can't go to jail for publishing something you shouldn't, you can be sued. Here are some things you should not try to publish:

- Images that contain copyrighted trademarks or logos,
- Images that reveal private facts about someone (for example, a photo of someone picking up their prescription medication), and
- Images that indicate a libelous and unsubstantiated appearance (for example, a photo of a teacher in front of a pornography store, which makes it look like the teacher was going to enter and buy things).

Two things to be wary of when you're taking photographs to sell are trespassing and personal injury. You can be sued if you take pictures in an area signs tell you is private property. Also, some people may react violently if they think you are violating their rights by photographing them.

What Can I Legally Sell?

The links included above will give you a good outline of what you can legally sell, but you should also consider what is *morally* ok to sell. Ask yourself these two questions before you sell an image:

1. Is the degree to which someone may be harmed by this image greater than the degree to which others will be enlightened by seeing it?
2. Is this image truly unique and worthy of publication?

If your answers are no and yes (respectively), then you should feel free to sell the image. If not, follow your own conscience.

What Kinds of Images Do Stock Photo Sites Buy?

Some of the best-selling images on most stock photo websites are those of electronics, businessmen and women, and stunning natural scenes. The key is to remember that people are looking for images that will enhance their websites and businesses. One great feature of stock photo websites is that most of them allow you to upload an unlimited number of images, which means your earning potential is also unlimited. I make most of my money by selling photos of:

Electronics—mp3 players, computers, computer monitors, cell phones, speakers, DVD players, televisions, printers, car audio systems, cameras, etc. Here are some examples of good electronics stock photos:



Figure 1: A high-tech PDA mobile phone.



Figure 2: A sleek laptop computer. The background was removed using photo editing software, which you will learn about later in this book.



Figure 3: A unique set of speakers, digitally edited with photo editing software. You'll learn how to digitally edit your pictures later in this guide.



Figure 4: A sleek mp3 player. Some lighting effects were used, which I will teach you about later.

Business-Related Pictures—Briefcases, businessmen holding money, businessmen and women communicating with each other, men and women in business attire, office shots, etc. Here are some examples of good business-related stock photos:



Figure 5: A business meeting shot at a unique angle.



Figure 6: A real “money” shot. The background was creating using free photo editing software.



Figure 7: A simple modeling shot of a businessman. Again, the background was edited out using simple photo editing software.



Figure 8: A shot of a calculator, pen, and accounting sheet—great seller in the business field!

Photos with blank signs or surfaces that your business-category customers can easily customize are also good sellers online:



Figure 9: A blank signboard.

Nature Shots—Landscapes, plants, animals, etc. Your personal vacation pictures alone can make you a lot of money! Here are some examples of good nature shots:



Figure 10: A beautiful landscape with contrasting shades of blue and yellow.



Figure 11: Another beautiful shot, this time with some animals as well.



Figure 12: A unique shot of a lightening storm, captured at just the right moment. When you master capturing shots like this, the money will literally start rolling in.

Selling Your Images

As soon as you have the right equipment, subject matter, the know-how, and an idea of the laws pertaining to taking and selling photographs, you're ready to start making money! There are several ways you can go about selling your work, including:

- Using eBay or other online auctions,
- Selling directly to clients and the public on a contract basis,
- Selling to stock image websites, and
- Selling unsolicited shots to magazines and newspapers.

Keep in mind that *every* image you sell *must have been shot by you*, and that you need *signed, dated releases* if the images contain any recognizable people or property. Remember, not getting those releases signed could cause civil charges to be brought against you. Make sure images of buildings and scenery are not protected by copyright or trademark laws.

How Do I Sell My Images on the Internet?

Depending on how you decide to market your photographs, you will primarily be selling your images on stock photo sites like Stock and Prints

(<http://www.stockandprints.com/>), Crestock (<http://www.crestock.com/>),

iStockPhoto (<http://www.istockphoto.com>), and Dreams Time (<http://www.dreamstime.com/>), or on celebrity gossip magazine sites like The Snitcher Desk (<http://www.thesnitcherdesk.com/>) and Paparazzi 24 (<http://www.paparazzi24.com/>). You may also consider selling directly to clients on a contract basis. There is also a list of some other common places you can sell your images at included at the end of this book. The key to being successful is to find out where clients are buying their current photographs and then making sure you are visible there.

Another option is to sell your images online yourself, as opposed to using a publishing firm, news site, or stock photo site (which will keep a portion of each sale you make). There is specially designed software to help you do this, or you can also create your own website. Here are some sites that either sell such software or let you list your images for sale:

- **Shutterstock** (<http://submit.shutterstock.com/?ref=81201>)
- **Fotolia** (http://www.fotolia.com/sell_stock_images)
- **iStockPhoto.com** (<http://www.istockphoto.com>)
- **ShutterPoint** (<http://www.shutterpoint.com/Home-Photographer.cfm>)
- **PhotoStockPlus** (<http://photostockplus.com>)
- **PaidPictures** (<http://www.paidpictures.com>)
- **FotoTopic** (<http://fotopic.net/gallery/premium/printshop.php>)
- **SpyMedia** (<http://www.spymedia.com>)
- **DreamsTime Photos** (<http://www.dreamstime.com>)
- **Big Stock Photo** (<http://www.bigstockphoto.com/core.php?predupload=1>)

- **CanStockPhoto** (<http://www.canstockphoto.com>)
- **Alamy Photos** (<http://www.alamy.com/contributors/default.asp>)

Selling Your Images on Ebay

Every different method of selling your pictures online has its advantages, and this guide will give you access to as many different methods as possible. Ebay is a good place to sell really unique images (like animals in cute costumes) and shots of major landmarks. Here are a few things to remember if you choose to sell your shots on Ebay:

- Be sure to read and understand Ebay's rules and regulations for selling photographs (including rules on nudity and privacy). Follow these rules!
- Be as specific as possible about what you are actually selling. Will the buyer receive the print, the full rights, or first publication rights?
- Include your contact information and offer online samples of your other photos in the item description if possible.

Ebay and other auction sites host thousands of images for sale, so you should browse around and see what kinds of pictures are selling well and try shooting similar things. The best-selling images on Ebay, by far, are antique shots. Obviously you can't create these, but celebrity shots and unique images can also make you a lot of money. You can also get some cash for nature shots, unique photos of sporting events, and any kind of "weird" shot.

If you choose to use Ebay to sell your shots, give your customers the following options:

1. *Sell with public usage rights*—this means your customers can't resell your images, but they *can* display them publically (on the Internet, for example). You can sell the image an unlimited number of times and so earn an unlimited amount of money off it. Keep in mind though, that once you've sold the photo so many times people will stop wanting to buy it (this is called "market saturation"). You can usually sell these kinds of images for about \$2–\$30 a piece on Ebay.
2. *Sell with resell rights*—this means the customer buys the right to resell your image. You won't be able to sell the same image again because you gave full rights to the customer. Since this is the case, you must make a lot of money off photos you sell this way! Depending on the photo, you can make from \$50 to \$1000 per image this way!

Selling Screensavers

Many people make good money selling screensaver images on Ebay, and the good news is that screensavers are easier to create than you might think! You can design your own screensavers with programs like the one you can find at www.gphotoshow.com. If you want a different program, you can go to www.download.com and search on "screensavers." This will find you hundreds of screensaver programs to select from. Post your screensavers for sale on Ebay and watch the money roll in as you can sell them over and over again.

Selling Sporting Event Images

Bring your camera with you the next time you go to a major sporting event!

People on Ebay will pay up to \$100 for a unique sporting event shot. If you want to sell sporting event pictures on Ebay, here's what you need to do:

1. Try to get close shots at the sporting event (this may involve "sneaking" into the front row or sidelines). Take as many pictures as your digital camera will hold. Try to get shots of the more famous athletes as well, but don't just stick to them, get shots of as many people as you can. When you run out of room on your camera, review your shots and delete the ones that didn't come out well to free up more space for salable shots.
2. Upload all your shots on Ebay and create a listing for them. Be sure to include the athlete(s) name in the listing. You can sell them digitally to your customers (which means you don't have to ship anything) or in print form (you send the customer the actual physical photograph). You are basically guaranteed to get several bids on each shot because there are so many sports fanatics out there!

Selling Funny Pictures

Funny pictures like the following can be a virtual goldmine!



Figure 13: What's so funny?



Figure 14: Can you hear me now?



Figure 15: Hey baby, what's your sign?



Figure 16: Help!

Yes, funny pictures can make you a ton of money. Websites like www.break.com will pay you up to \$50 for each funny photograph you sell, and you can upload an unlimited amount of them! (The people at Break.com also like pictures of optical illusions, girls in bikinis, and other cool things, and will also pay you for funny videos.) You can also sell funny images to eBaum's World (<http://upload.ebaumsworld.com>) where you can make up to \$25 per photo and \$500 per funny video.

Selling Your Images Offline

You know that people pay good money for package photo deals from department and pet stores, but did you ever think that you can do the exact same thing? Your best bet when selling your photographs offline is to find a particular niche and market to it. For example, you can sell images of local sports teams to your community newspaper as well as to members of the community.

If you happen to capture a picture of a public disaster or rare event, you would never want to sell it on a stock photo website. This is the kind of picture you can make a ton of money on by selling only one-time-use or first publication rights to newspapers and magazines so you can then sell second and international rights separately to keep money flowing in. You can make thousands by selling shots like this offline, as opposed to making twenty cents every time the image is downloaded. Deciding whether to sell your images online or not is part of creating your own system, like we talked about at the beginning of this guide.

Additional Ways to Make Money

The growth of the Internet means it's easier than ever to earn a living as a photographer. Web page designers usually need custom images that can't be easily found on stock photo sites or that are too specific to find. This creates a demand for freelance photographers to find and capture these custom images and means you can make a lot of money. You can find this kind of contract work at websites like www.hotgigs.com and www.ifreelance.com. These sites let you describe your services and show customers samples of your work. You can either wait for potential clients to contact you or actively look for jobs on these sites.

Some less common areas of photography you can make money in (if you can stomach it) are:

- Hospital and accident scene images,
- Crime scene photographs,
- Funeral home restoration work documentation, and
- Government and business event pictures.

If you are willing to call around and advertise your services, you can also make money shooting photographs of theft protection before and after shots, home inventory, and surgical training close-ups. Actively seeking out employment opportunities is a great way to find your niche in the world of photography. If you find a subject you enjoy photographing, money won't be the only reward of your new career!

How Much Money Can I Make as a Photographer?

It only makes sense to ask how much money you can make at a particular job before you accept it. Photography is fun, but the bottom line is that if you can't make enough money to live comfortably it would be a waste of time to spend all your time taking pictures. You don't need to worry though, with this book earning a living through photography won't be a problem! You'll be able to quit your day job and start working for yourself taking pictures. Countless people have made hundreds of thousands of dollars by selling images online and directly to customers. The actual price of a given photo depends a lot on what the market will bear, but the following table shows the average range of what you can make per photo.

Web images	\$10–\$40
Postcard shots	\$30–\$80
Magazine images	\$50–\$400
Book illustrations	\$7000–\$12,000
Advertising photos	\$1000–\$14,000
Stock photo site rates	\$0.10–\$10

Of course some of these rates can usually only be achieved by having expertise and contacts in related industries (like book publishing and advertising contracts), but the fact that there are people out there making this kind of money shows that using the information found in this guide can let you earn a living with your digital camera and have fun at the same time.

Making More Money

As I mentioned earlier, a great thing about selling photographs is that you can sell all the rights or just first print rights (which means you can sell the image again in the future). Make sure you fully understand both these options before you decide how you will sell your images though! Choose carefully, depending on the kind of image you are selling.

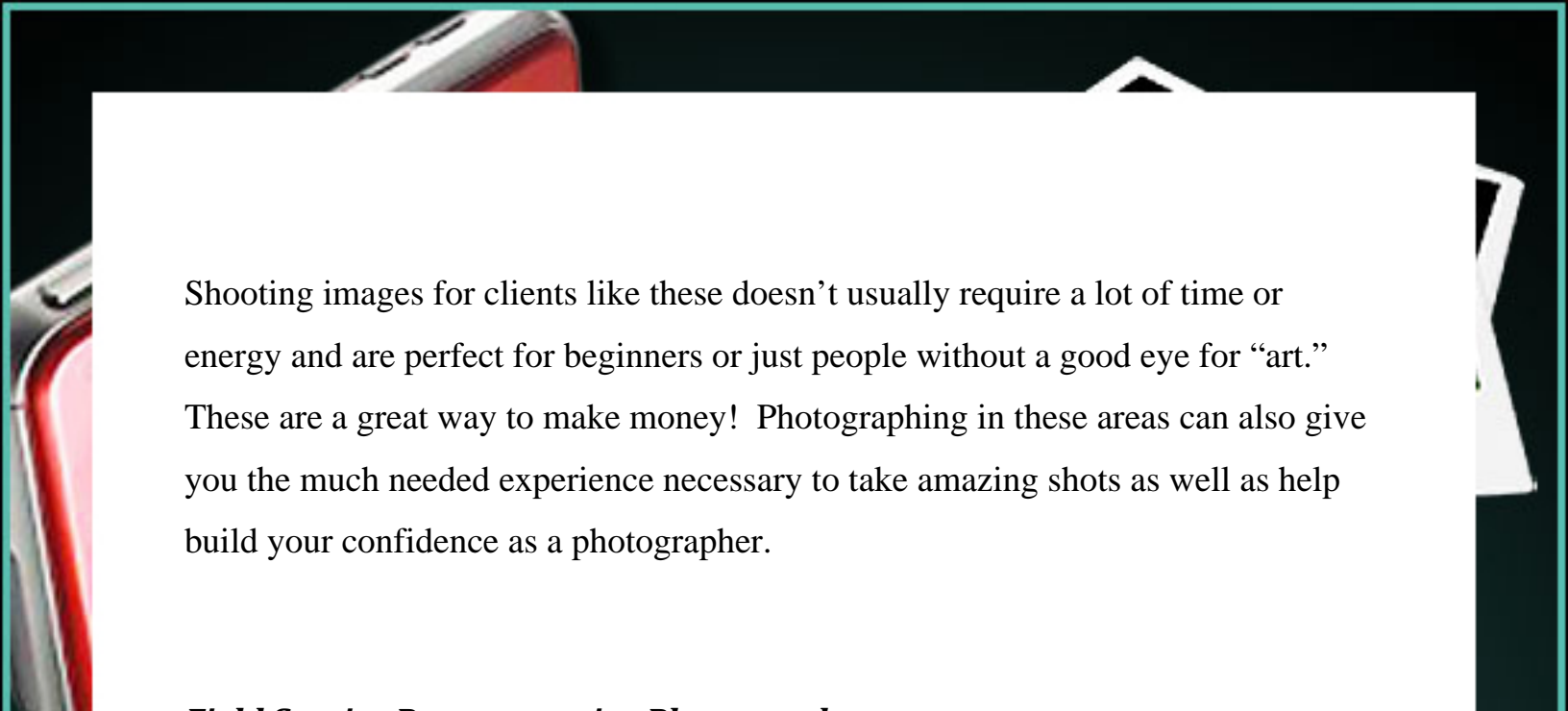
You should also keep in contact with existing customers. It's easier and cheaper to keep an existing client than to try to find new ones. You could consider offering existing clients discounts on special items and events (for example, if their child is graduating). Offer to create their Christmas cards or specialty items like mugs and t-shirts featuring their photos. Hopefully they will be impressed that you are staying in touch and mention you to their friends and family, which will generate more income for you!

Other Customers

If you don't think you have an artistic eye and thus can't take the quality photos demanded by stock photo sites and other clients, don't panic! *You can still earn money with your camera.* There is a niche for everyone, regardless of your skill behind the lens. In the world of photography, this could mean making yourself available to shoot in areas that other photographers just haven't presented themselves. There are many utilitarian needs for images that other photographers disdain to shoot because they don't feel those areas are artistic enough. Someone needs to take pictures of those culture stains and cars for sale! The needs of these clients are often ignored by other photographers, but present the perfect opportunity for you to cash in.

Here are some examples of people who will pay you for those simple click-and-shoot images:

- Insurance agencies,
- Real Estate offices,
- Auction sites,
- Website designers,
- Car lots,
- Government and police agencies, and
- Individuals selling items online.



Shooting images for clients like these doesn't usually require a lot of time or energy and are perfect for beginners or just people without a good eye for "art." These are a great way to make money! Photographing in these areas can also give you the much needed experience necessary to take amazing shots as well as help build your confidence as a photographer.

Field Service Representative Photography

The clients I just mentioned above also like to hire *field service representatives*, which is another great job opportunity for you as a photographer. As the title implies, field service representatives go out into the field for clients to photograph scenarios and situations to send back to the client to be available on an as-needed basis. Companies like American Airlines, insurance investigators like Prudential, Boeing, and some private investigation firms often hire field service representatives. These jobs are usually secondary to field investigations and inspections and are not full-time work, but in many cases companies rely solely on local photographers to take the shots. These jobs can be on a contract or as-needed basis. Companies like shipping firms, auto traders, museums, news firms, and oil field industries often look for freelance photographers who are willing to travel and shoot on a moment's notice. Some other areas in which field service representatives can find work include:

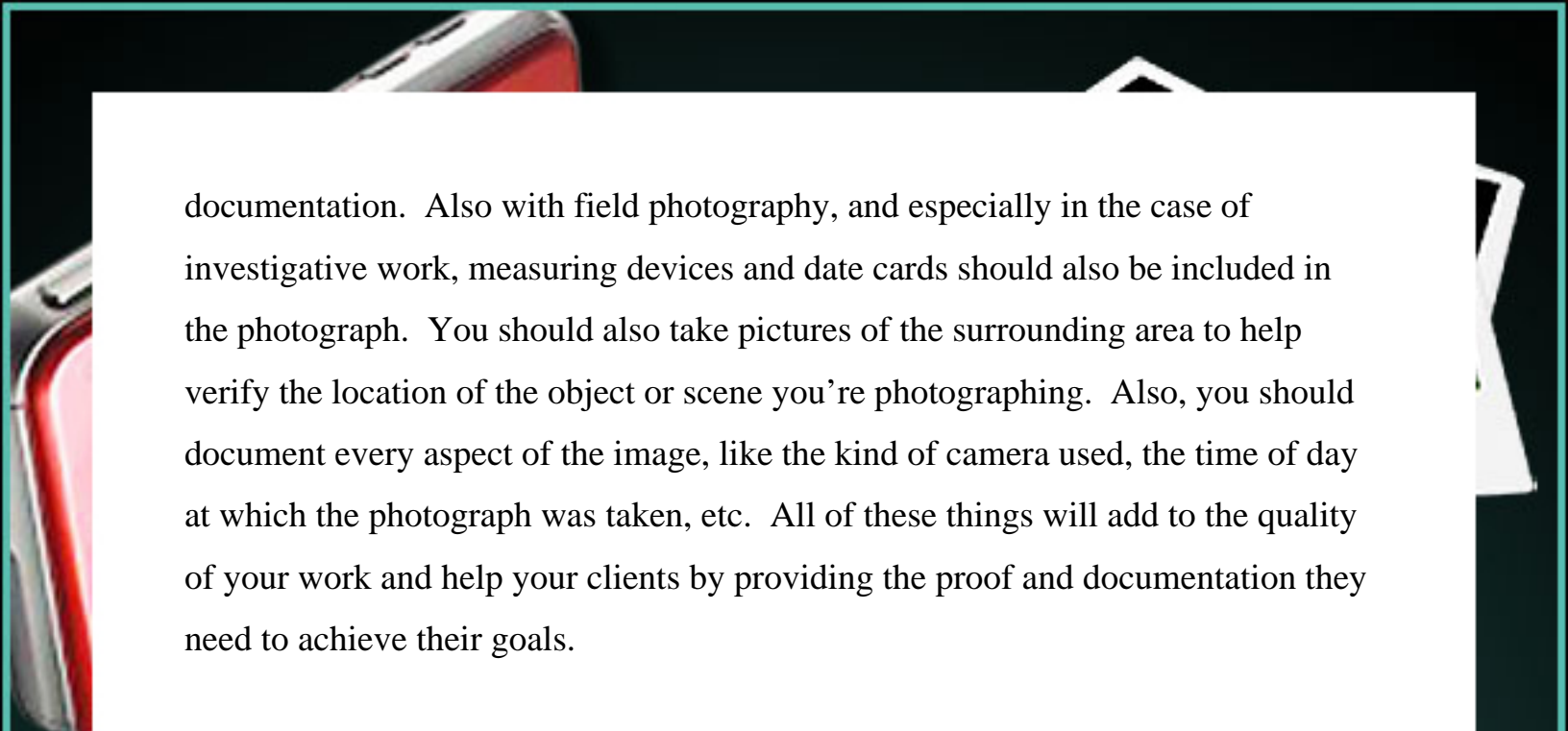
- Vehicle and equipment leasing,
- Home bankruptcy inspections,

- Flood damage inspections,
- Construction funding and progress reports,
- Drive-by inspections of leased properties,
- Environmental inspections,
- Home foreclosure and improvement,
- Insurance loss documentation, and
- Residential occupancy verification.

To meet the demands of these types of jobs, you need to pay attention to detail and have a good understanding of exactly what the client wants from you. With the inspection-type work, editing images after you have photographed them is illegal and will cause the pictures to be inadmissible in court. Be sure you understand the rules involving photographic admissibility! In general, you must meet these criteria for your images to be admissible in court:

- The images must represent the actual object pictured and not be distorted or misrepresented.
- The object pictured must be relevant to the point of the issue at hand.
- The framing of the image must not be set up to appeal to the emotions and prejudice of the jury or court.

The most important rule regarding any kind of investigative photography is that the photo must be the original image and the film must not be modified or enhanced in any way. The photo must also be of the exact object detailed in the supporting



documentation. Also with field photography, and especially in the case of investigative work, measuring devices and date cards should also be included in the photograph. You should also take pictures of the surrounding area to help verify the location of the object or scene you're photographing. Also, you should document every aspect of the image, like the kind of camera used, the time of day at which the photograph was taken, etc. All of these things will add to the quality of your work and help your clients by providing the proof and documentation they need to achieve their goals.

You will need the following things in order to become a successful field photographer:

- A three (or more) megapixel digital camera,
- A reliable form of transportation,
- A measuring tape,
- A notebook,
- A computer with Internet access,
- A surveyor's wheel (this isn't necessarily required but often comes in handy)—useful in taking property measurements, and
- A fax machine (you can get one for less than \$100)—you can always go to your local Kinko's or UPS store if you don't want to buy your own.

The bottom line is that someone got paid for virtually every photograph you see. That person should be you!

The following is a list of field servicing companies that you can apply to (all of which pay you to take photographs of their insured properties):

Advanced Field Services Reporting

25531 Commerce Drive #110, Lake Forest, CA 92630, 949-597-9021, Fax 619-563-2450, www.afsweb.com

Advanced Mortgage Solutions Inc.

1521 Alton Road #113, Miami Beach, FL 33139, 800-347-2656, Fax 800-347-2666, www.advancedms.com

Allcoast Financial Services LLC

4222 Trinity Mills Road #290, Dallas, TX 75283, 800-818-4989, Fax 972-818-2822, www.allcoastfinancial.com

America Risk Control

PO Box 10670, St. Petersburg, FL 33733, 800-346-3392, Fax 727-323-8562, www.americanriskcontrol.com

Americas Infomart, Inc.

PO Box 63, Allen, TX 75103, 972-429-5706, www.americasinfomart.com

Asset Disposition Management

75 Kneeland St 2nd Floor, Boston, MA 02111-1901, 800-357-7449, Fax 617-422-0475, www.admreo.com



Choicepoint Commercial Specialists

PO Box 419215, Kansas City, MO 64141-6215, 913-663-8536

Clear Capital

10875 Pioneer Trail Second Floor, Truckee, CA 96161, 530-582-5011, Fax 530-582-9941

Collateral Specialists, Inc.

250 Bel Marin Keys Suite G-2, Novato, CA 94949, 800-252-1057, Fax 415-883-5795, www.CSINA.com

Countywide Field Services

301 E. Vanderbilt Way Suite 350, San Bernardino, CA 92408, 888-554-4690, Fax 909-890-1913, www.ctcres.com

C And A Property Services, Inc.

394 E Church Road Suite D, King Of Prussia, PA 19406, 610-292-8860, Fax 610-292-8254

Carco Group, Inc.

17 Flowerfield Industrial Park, St. James, NY 11780, 631-862-9300, Fax 631-979-2851

Certified Home Services, LLC.

5318 Avenue N, Brooklyn, NY 11234, 718-859-1800, Fax 718-859-7200,
www.usecertified.com

Denali Ventures, Inc.

7125 W. Jefferson Ave. #300, Lakewood, CO 80235, 877-290-5590, Fax 303-849-0185, www.dewberry.com

Diversified Marketing, Inc.

413 High Street Suite 300, Bridgeport, West Virginia, WV 26330, 800-842-2947
Fax 304-842-5826, www.dmiauctions.com

Douglas Guardian Services

1880 S. Diary Ashford #220, Houston, TX 77077, 800-255-0552, Fax 800-529-7530, www.douglasguardian.com

Fidelity National Field Services

220 E. Morris Avenue Suite 400, Salt Lake City, UT 84115-3283, 800-700-1701,
Fax 801-461-8222, www.fndfs.com

Fidelity National Services, Inc.

30825 Aurora Road #360, Solon, OH, 44139-2733, 800-767-8674, Fax 440-424-0073, www.fnfieldserv.com

Field Asset Services, Inc.

9205 Stallion Drive E-125, Austin, TX 78751, 800-468-1743, Fax 512-467-1794,
www.fieldassets.com

Field Services, Inc.

PO Box 212, Holly Springs, GA 30142, 800-864-0523, Fax 800-655-5055,
www.fieldservices.com

Financial Field Services, Inc.

1907 Carquinez Way, Crockett, CA 94525, 510-787-7200

First American Field Services

45240 Buisness Cuort, Sterling, VA 20166, 800-873-4532, Fax 800-873-4532,
www.FirstAm.com

Five Brothers Mortgage

14156 E. Eleven Mile Road, Warren, MI 48089, 586-772-7600, Fax 586-772-
3660, www.fivebrms.com

Guardian Portfolio Services

9011 Park Blvd #207, Seminole, FL 33777, 727-578-6161, Fax 727-398-0668,
www.guardianps.com

I. C. M. S.

2995 Van Buren #A13, Riverside, CA 92503, 909-343-2500, www.hudclips.org

Integrated Mortgage Solutions

16225 Park Ten Place #105, Houston, TX 77084, 281-717-0033, Fax 281-717-
0041, www.imstoday.com

Landsafe Inspection Services

6400 Legacy Drive, PTX-29, Plano, TX 75024, 800-645-1713, Fax 800-645-1662,
www.landsafe.com



Langer and Associates

2915 Providence Road, Charlotte, NC 28211, 704-365-0635, Fax 704-365-1662,
www.auditinspect.com

Market Intelligence

105 South Street, Hopkinton, MA 01748, 800-577-6602, Fax 508-497-1640,
www.mivalue.com

McDargh Real Estate Services, Inc.

10006 N. Dale Mabry Highway Suite 204, Tampa, FL 33618, 813-264-0323, Fax
813-968-6756, www.mcdarghconsulting.com

Mortgage Contracting Services, Inc.

1501 S. Church Street Second Floor, Tampa, FL 33629, 813-874-2177, Fax 813-
875-9382, www.mcsnow.com

Mortgage Information Services

4877 Galaxy Parkway #1, Cleveland, OH 44128, 813-910-4647, Fax 888-901-
4648, www.mtginfo.com

Mortgage Service Associates

19 Thompson Street, East Haven, CT 06513, 800-767-3004 Fax 203-468-2587

Mortgage Specialist, Inc.

5705 Rufe Snow Suite 120, Fort Worth, TX 76180 800-346-2432, Fax 817-423-
1100, www.msinfo.com

MortgageNotary.com

557 Noremac Ave, Deltona, FL 32738, 407-970-4600, Fax 386-845-9231,
www.mortgagenotary.com

MortgageRamp

PO Box 2430, Salt Lake City, UT 84111-2430, 801-461-0055, Fax 801-461-0533,
www.mortgageramp.com

MSA Nationwide Inspections Services

19 Thompson Street, East Haven, CA 92234, 203-467-2557, Fax 203-468-2587

Mueller Services Inc.

2350 North Forest Road #5a, Getzville, NY 14068, 800-875-8339, Fax 800-588-9866, www.mueller-inc.com

NAPA Realty Service, Inc.

PO Box 280, Hicksville, NY 11802-0280, 800-775-5211, Fax 516-822-5216,
www.mueller-inc.com

National Creditors Connections, Inc.

14 Orchard Road #200, Lake Forest, CA 92630, 800-300-0743, Fax 800-711-6346,
www.nationalcreditors.com

National Field Representatives

PO Box 1480, Claremont, NH 03743, 603-535-1000, Fax 941-355-9263,
www.nationalfieldreps.com

National Field Representatives, Inc

1439 Tallevast Road, Sarasota, FL 34243, 877-997-2900, Fax 941-355-9263

National Foreclosure Services

595 Franklin Road, Marietta, GA 30067, 770-321-1350, Fax 770-321-1277,
www.nfsreo.com

National Real Estate Information

290 Billmar Drive, Pittsburg, PA 15205, 800-401-4420, www.nreis.com

National Risk Services, Inc.

6170 Central Avenue #100, St. Petersburg, FL 33707, 800-779-6663, Fax 727-456-0356, www.nrs.cc

National Vendors Management Services

9273 Corporate Circle, Manassas, VA 20110, 703-530-7060, Fax 540-242-3395,
www.nvms.com

New South Mortgage Services

1919 Augusta Hwy, Lexington, SC 29072, 803-808-2299, Fax 803-808-3207

North American Real Estate Solution

210 Commerce Street, 2nd Floor, Irvine, CA 92602, 866-406-2737, Fax 949-797-5450, www.northamericanres.com

Norwood Consulting Group, Inc.

2345 Serenity Lane, Heath, TX 75032-1943, 972-772-2605, Fax 972-772-3105,
www.norwoodconsulting.com

Pacific Field Service, Inc.

222 W. Lockeford St. #9, Lodi, FL 95240, 800-514-7668, Fax 209-334-5236,
www.pacfield.com

Parsons Brinckerhoff

465 Spring Park Place, Herndon, VA 20170, 888-240-6868,
www.pbinspections.com

Prestige Merchant Services

9209 S. Mayfield Avenue, Oaklawn, IL 60452, 888-422-6460, Fax 708-422-6650

Pro-Teck Services, Ltd.

411 Waltham, Waltham, MA 02254-0230, 800-886-4949, Fax 781-891-3553,
www.pro-teck.com

Professional Inspections Services

PO Box 11848, Albuquerque, NM 87192, 800-748-3995, Fax 800-748-3364,
www.pisinc.com

Property Resources Network, Inc.

407-A Traffic Way, Arroyo Grande, CA 93420, 800-676-1422, Fax 805-481-6234,
www.prn-inc.com

Quantum Facts

1299 Portland Avenue Suite 3, Rochester, NY 14621, 716-467-6690, Fax 716-467-4846, www.qfacs.com

Quiktrak, Inc.

5005 SW Meadows Road #400, Lake Oswego, OR 97035, 800-927-8725, Fax 800-998-4142, www.quiktrak.com

Reliance Field Services

8900 Coral Way, #210, Miami, FL 33165, 888-301-0434, Fax 304-554-1460, www.reliancefieldservices.com

REO Acceptance Corporation

120 S. Olive Avenue #705, West Palm Beach, FL 33401, 561-655-6605, Fax 561-655-6603

REO Allegiance, Inc.

111 Linnet Street, Bayonne, NJ 07002, 888-727-6303, Fax 201-823-8493, <http://www.reoallegiance.com/>

REO Nationwide

23 Corporate Plaza Suite 180, Newport Beach, CA 92663, 800-546-6002, Fax 949-719-3728, www.reonationwide.com

Research Data Unlimited

West Elm Office Commons Suite 103, Rocky Hill, CT 06067, 800-394-9908, Fax 860-257-9296, www.rducorp.com

Seer Insurance Inspections, Inc.

PO Box 6977, Aiken, SC 29804, 803-642-7978, Fax 803-642-3573,
www.seerinspections.com

Site Inspections, LLC

PO BOX 921626, Norcross, GA 30092 770-409-1880, Fax 770-409-1828,
www.siteinspections.com

Spectrum Field Services, Inc.

220 East Morris Avenue #400, Salt Lake City, UT 84115, 800-700-1701, Fax 801-461-8252, www.spectrumfsi.com

Sprint Mortgage Services, Inc.

PO Box 2669, Chino, CA 91708-2669, 800-452-1881, Fax 909-464-0607,
www.4smsi.com

Technical Insurance Services

PO Box 127, Jefferson, NY, 12748, 800-557-1147, Fax 845-482-4772,
www.tisinspects.com

The Cooke Organization

337 Main Street, Farmingdale, NY 11735, 561-293-0100, Fax 561-293-4520

The Kinnamon Group, Inc.

1320 Race Street, 3rd Floor, Philadelphia, PA 19107, 215-564-3344, Fax 215-564-9404, www.kinnamon.com

Triad Financial Services, Inc.

4336 Pablo Oaks Court, Jacksonville, FL 32224, 800-522-2013, www.triadfs.com

Trinity Inspections Services, Inc.

15303 N. Dallas PKWY #510, Addison, TX 75001, 888-573-8029 Fax 888-573-8031, www.trinityinspection.com

Turner Of The Century

Ten State Street, Windsor, VT 05089, 802-674-5338, Fax 802-674-6848, www.turnerofthecentury.com

Upcon Property Services, Inc.

527 Old Northwest Highway #220, Barrington, IL, 60010, 847-305-4200, Fax 847-670-4904, www.upconservices.com

USA Inspections

7900 Limonite Avenue #G 266, Riverside, CA 92509, 909-639-0273, Fax 909-639-0273

Here are some more field servicing companies for you to check out:

- Advanced Mortgage Solutions - US-wide - providing property preservation, inspections, insurance claims/repairs, appraisals, title work and sales.
<http://www.advancedmortgagesolutions.com/>
- Allcoast Financial Services - US-wide - providing complete and comprehensive property preservation and REO repair services.
<http://www.allcoastfinancial.com/allcoastWeb.maui>

- A&M Business Services - US-wide - provider of mystery shopping services and hospitality performance evaluations of hotels and restaurants.
<http://www.allcoastfinancial.com/allcoastWeb.maui>
- America's InfoMart, Inc. - US-wide - providing inspections, BPO's, appraisals, evictions, mobile notary signings, property preservation. Complete services listed. <http://www.quickbpo.com/>
- Ann Michaels and Associates - US-wide - mystery shopping, integrity shops, sales training for small, mid-sized and large customers.
http://ishopforyou.com/Home_Page.html
- AppIntell Inc. - US-wide - providing risk management information and data analysis solutions and tools to the lending industry.
<http://www.appintelligence.com/>
- ASD America, Inc. - US-wide - offers complete property management, including inspections, preservation and protection, marketing and sales of REO properties. <http://www.asdamerica.com/>
- Asset One Marketing Group - US-wide - asset management and disposition firm offering specialized services to financial institutions, financial services companies and mortgage servicers.
<http://www.assetonemg.com/Website/coprofile.htm>
- Batchelor Pacific Services - Hawaii - statewide residential and commercial mortgage field services. <http://www.extreme-hawaii.com/business/bps/>
- Berger Enterprises, LLC - Wisconsin - full-spectrum inspection agency serving insurance companies and financial institutions.
<http://bergerenterprises.tripod.com/>

- Big Apple Inspections - New York - offering residential, commercial, insurance and HUD REAC inspections in New York Metropolitan and Long Island areas. <http://www.bigappleinspections.com/>
- BPO Central - Illinois - provides BPO's; REO sales and management; property preservation services. Zip code listing on site. <http://www.bpocentral.com/>
- Buczek Inc. - Western New York - Serving HUD, VA, banking institutions, Real Estate firms, apartment owners and other servicing companies. <http://buczek-inc.com/>
- C & A Preservation, Inc. - California - preservation service since 1993 including re-keys, lawn cuts, boarding, pool draining, rehab, debris removal and on site inspections of all kinds. <http://capreservation.biz/>
- Cavanaugh & Company, LLC - Connecticut - offers property inspections, preservation, REO management and notary services. <http://www.cavanaughcompany.com/>
- A City Suburban Service, Inc. - Illinois - Chicago area - property inspection, evictions and preservation services, including debris removal, board-ups, painting services. Roll-off container rental in Chicago and the six collar counties around it. <http://www.city-suburban.com/>
- Classic Mortgage Services - Oklahoma - property preservation and inspection services since 1989. <http://www.classicmortgageservices.net/>
- Clear Capital - US-wide - providing real estate valuation and due diligence services; BPOs, AVMs, AVM hybrids, and property inspections. <http://www.clearcapital.com/>
- Collateral Specialists - US-wide - commercial site inspections. <http://www.collateralspecialists.com/>

- Collateral Verifications Inc. - US-wide - provider of aircraft appraisals and on site asset inspection services for all industries. <http://www.i-collateral.com/>
- Countrywide Field Services Corporation - US-wide - providing inspections, evictions, securing, and property preservation. <http://www.ctcres.com/>
- CPM Services USA, Inc. - New York state - inspections, property preservation, lawn maintenance, board-ups, evictions, demolition and extermination services. <http://www.cpm-services-usa.com/>
- Cyprex Services - Southern US - Debris removal. Also provides discount flooring and appliances for foreclosure properties. <http://www.cyprex.com/>
- Denali Ventures, Inc. - US-wide - providing services for REO properties. <http://www.denaliventures.com/msihome.aspx?t=54>
- DigiLink Inspections, Inc. - San Bernadino, California and surrounding area - offers complete services for residential and commercial properties. <http://inspectionweb.com/>
- Direct Contact USA, Inc. - Las Vegas and Southern Nevada - collection operations, process service, private investigator, notary public, loan document signing services, delinquent account interview, property preservation services. Some fees listed. <http://www.directcontactusa.com/>
- Douglas-Guardian Services - US-wide - provides lenders with collateral verification and inspection services. <http://www.douglasguardian.com/>
- Eagle Inspection Services, Inc. - Mid-west tri-state coverage for lender servicing related needs. <http://www.eaglepros.com/>
- Eagle Inspections of Michigan - Michigan - providing property preservation and field inspections. Site includes service area map. <http://www.eagleinspections-mi.com/>

- Fast Snap - Your Online Photographer - California - offers photos of homes, offices, stores, apartment buildings, factories, bridges, roads, intersections and more. <http://fastsnap.com/>
- FCI - US-wide - offering lenders or servicers outsourcing for debt preservation, collection, and default processes. <http://www.trustfci.com/>
- Fidelity National Field Services, Inc. - US-wide - property preservation, inspections, title services since 1968. <http://www.fnfieldserv.com/>
- Fidelity National Financial - US-wide - offers property inspections, preservation services, and title insurance services. <http://www.fnf.com/fnf/>
- Field Asset Services, Inc. - US-wide - a full service preservation company providing eviction assistance and REO maintenance. <http://www.fieldassets.com/>
- Field Services, Inc. - US-wide - manufactured housing field service inspections and winterization. Skip tracing services also provided. <http://www.fieldservices.com/>
- First American Field Services - US-wide - property inspection and preservation services for the mortgage industry. <http://www.firstam.com/field/html/about/1000.html>
- First Preston - US-wide - portfolio marketing, management and sales for institutional investors, mortgage banking firms, government agencies and other clients. <http://www.firstpreston.com/>
- Five Brothers Mortgage Company Services and Securing - US-wide - inspections, evictions and property preservation. <http://www.fivebrms.com/>
- Flamingo Net - Southeast Florida - provides inspection services and inspector training manual. <http://www.flamingonet.com/>

- F&P Inc - Kansas and Missouri - offering complete property preservation services for foreclosed or REO properties. <http://www.fnpinc.net/>
- Goodman Dean Corporate Real Estate Services - US-wide - complete asset management services. <http://www.goodmandean.com/>
- GS Property Management & Home Improvements, LLC - North and central New Jersey - offering inspections, maintenance, and home improvement services to residential, real estate, banking, mortgage, and foreclosure industries. <http://www.gspropmgnt.com/>
- Guardian Portfolio Services, Inc - St. Petersburg, FL - field verification and collection services. <http://www.guardianps.com/>
- The Hauser Group - US-wide - mystery shopping, mail tracking, telemarketing phone monitoring, product comparison. <http://www.hausernet.com/>
- His Will Property Services Inc. - Northeast US - tri-state property preservation and management firm. Management solutions for residential and commercial properties. <http://www.hiswillinc.com/>
- Holmes Property Service - Tennessee and North Georgia - property inspections, insurance loss drafts and commercial inspections. <http://hometown.aol.com/hpsnec/prof/>
- I.C.O.M. Enterprises - NE, MO, KS - Property inspections, preservation, securing, winterization, insurance loss drafts, debris removal. http://members.tripod.com/R_Cleveland/ICOM.html
- Imagine Service Group, Inc. - Florida - Statewide inspections and preservation services including lock changes, winterization, lawn care, eviction assistance and minor/major rehab. <http://www.imaginefl.com/>

- Ingeprom, Inc. - Puerto Rico - Integrating project management, property management and field maintenance services. <http://www.ingeprom.com/>
- InspectNet - US-wide - construction & real estate risk management services. <http://inspectnet.net/>
- Jarrett West Asset Management - Arizona - provides property inspections to property and causality insurance companies; evictions, property preservation and inspections to the mortgage banking community. <http://www.jarrettwest.com/>
- Jerry R Devorss & Associates - Massachusetts - property inspection services including merchant site and insurance loss drafts. <http://www.associates.devorss.net/>
- JR Services, LLC - Ohio - complete services for delinquent to foreclosed asset. Also offers training course and business consulting for new start-ups. <http://www.csjr.biz/>
- Keystone Asset Management - US-wide - REO Management includes occupancy status, cash for keys programs, evictions, securing and re-keying, moving, property storage, BPO's and Appraisals. <http://www.keystonebest.com/>
- Kinnamon Group, Inc. - US-wide - REO servicer providing inspections, collections, property preservation, asset management, rehab and liquidation. <http://www.kinnamon.com/>
- Landsafe, Inc. - US-wide - providing a variety of inspections for buyers, sellers, realtors and mortgage bankers. <http://www.landsafe.com/>
- Lenders Asset Management Corp. - US-wide - foreclosure and asset management including evictions and property preservation of single and

multi-family residences, land, and commercial properties.

<http://www.lendersreo.com/>

- Lighthouse Real Estate Solutions - US-wide - REO disposition, property preservation and inspection services. <http://www.lrescorp.com/>
- M & M Mortgage Services - US-wide - field inspections and property preservation for the mortgage industry. <http://www.mmmortgage.com/>
- Mackay Group, Inc. - New York state - provides default management services for lenders. <http://www.themackaygroup.com/>
- Maryland Real Estate Services, Inc. - Maryland, Delaware and District of Columbia - providing property inspections and preservation, specializing in evictions. <http://www.mdrealestateinc.com/>
- McDaniel Contracting Inc – Atlanta, Georgia area - offering services to real estate agents and mortgage brokers who specialize in REO, distressed and foreclosed properties. <http://www.mcdanielcontracting.com/>
- McDargh Real Estate Services - US-wide - commercial property inspections, site reports, real estate due diligence, and mortgage field services. <http://www.mcdarghconsulting.com/>
- Michaelson, Connor & Boul - US-wide - services include but are not limited to BPO, REO marketing and disposition, appraisals, property management and inspections. <http://www.mcbreo.com/>
- Millennium Services - US-wide including Puerto Rico, Guam & the Virgin Islands - provides inspection and property preservation services. <http://www.reoservices.com/>
- Montella REO Pros, Inc. - New Jersey, New York, Pennsylvania and Michigan - inspections and property preservation for foreclosed and REO property. <http://montellareo.com/>

- Mortgage Contracting Services - US-wide - property inspection and preservation services. <https://www.mcsnow.com/website/default.aspx>
- Mortgage Information Services - US-wide - offers title searches, appraisals and loan closing services. <http://www.mtginfo.com/>
- Mortgage Specialist Inc - US-wide - offering delinquency interviews, property inspections and property preservation services.
<http://www.msi2020.com/msihome.aspx?t=54>
- MortgageRamp - US-wide - underwriting, inspections, and due diligence for the commercial property lending industry.
http://web.officetiger.com/industries/real_estate.aspx
- MTB Group - US-wide - real estate inspections and property assessments including HUD PASS and REAC inspections. <http://www.mtbgroup.com/>
- National Association of Mortgage Field Services - US-wide - not for profit organization of field service companies. <http://namfs.org/04/>
- National Creditors Connection - US-wide - field services for the lending industry. <http://www.nationalcreditors.com/>
- National Field Representatives, Inc. - US-wide - provides inspections, property preservation, evictions, cash for keys, and other field services.
<http://www.nationalfieldreps.com/>
- National Foreclosure Services - US-wide - foreclosure services including evictions, cash-for-keys, property preservation, and appraisals.
<http://www.nationalforeclosureservices.com/>
- National REO Services, Inc. - US-wide - REO services including inspections, securing, preservation, repair services, BPO's, and appraisals.
<http://www.nreo.com/>

- National Vendor Management Services - US-wide - providing commercial and residential property inspection services to the mortgage and insurance industries. <http://nvms.com/>
- Nationwide Appraisal Services - US-wide - appraisal and title management company providing valuation, REO, title, settlement, title insurance and escrow services. <http://www.nascopgh.com/>
- NewRep.com - US-wide - pay for listing directory of companies providing property inspection and preservation services, broker price opinions, or general contractor services. <http://www.newrep.com/>
- Nicholson Group - Georgia and central Florida - property preservation services. Also offers network security for corporate, automotive, education, and government markets. <http://www.nicholsongrp.com/>
- North Carolina Property Preservation – North Carolina - Offers inspections and property preservation including eviction assistance and janitorial services. <http://www.nc-property-preservation.com/>
- Northern New England Field Services – New England states - Inspects real estate and vehicle inventory. Also offers property assessments and property preservation services. <http://www.nnefieldservices.com/>
- One West Realty Group, LLC - Missouri - St. Louis and Kansas City Metro areas - offers REO sales, asset management, residential and commercial services. <http://www.stlreo.com/>
- Organization of Real Estate Professionals – US-wide - Errors & Omissions insurance for home inspectors, appraisers, mortgage field services and other real estate professionals. <http://www.orep.org/>
- Outsource Field Services - McHenry, Lake, Boone, Winnebago and Stephensen Counties in Illinois - services include Notary, mobile Notary,

and property inspection reports and interviews.

<http://www.outsourcefieldservices.com/>

- Pacific Field Service, Inc. - US-wide - offering commercial and residential property inspections. <http://www.pacfield.com/>
- Partners-N-Real Estate, LLC - Michigan - asset management including property preservation services. <http://www.partners-n-realestate.com/>
- PB Inspections - US-wide - FEMA and residential insurance inspections. <http://www.pbinspections.com/>
- PCI-West Property Preservation - Utah and Idaho - providing preservation and inspection services. <http://pciwest.biz/>
- PLM Lender Services, Inc. - California and Nevada - full service outsourcing. BPO, re-key, and evictions. <http://www.plmweb.com/>
- Premier Field Services, LLC - Northeast Ohio - clean-outs, lawn services and inspections. <http://www.premierfield.com/>
- Pro-teck - US-wide - providing real estate and insurance appraisal services. <http://pro-teck.com/>
- Quality Assurance Consultants - US-wide - mystery shopping and cost controls. <http://www.qacinc.com/>
- Quick Silver Messenger Service - California - process serving, delinquency interviews, bankruptcy, foreclosure, insurance loss, merchant site inspections. <http://legalmessenger.tripod.com/>
- Ralph Cabal Inspection Services - Miami, FL - providing residential and commercial field services. <http://cabalinspections.com/>
- Real Estate Owned Management, Inc. - Provides delinquency interviews, property inspections, repairs, and other inspection-related services in the

United States, US Virgin Islands, and Puerto Rico.

<http://reomanagementny.tripod.com/realestateownedmanagement/>

- Real Estate Services Group - Southern California - mortgage field services and commercial property inspection.
<http://www.realestateservicesgroup.com/>
- Red A Ranch Field Maintenance Co. - Southern California - property preservation and maintenance, first time vacants, board ups, and evictions. All loan types including FHA, FHMC, VA, FNMA, CONV loans.
<http://redaranch.com/>
- Reliance Field Services – US-wide - Inspections, preservation, insurance loss, vehicle inspections, eviction assistance.
<http://reliancefieldservices.com/>
- REM Corporation - US-wide - BPO's, appraisals, market evaluations, portfolio evaluations, title searches, and REO sales. <http://remusa.com/>
- REO Allegiance Inc. - US-wide - eviction moving & storage, debris removal, property preservation, winterization.
<http://www.reoallegiance.com/>
- REO Express - Florida and New York - licensed real estate broker providing BPOs, inspections & property preservations. <http://www.reoexpress.com/>
- Reo Illinois - Illinois - offering REO disposition, liquidation, foreclosure services, management and marketing, inspections, valuations, and property preservation services. <http://www.reoillinois.com/>
- REO Maintenance - Michigan - state wide preservation services.
<http://www.reomaintenance.com/>
- REO Nationwide - US-wide - providing default management, loss mitigation and liquidation of REO properties. <http://reonationwide.com/>

- REO Network - US-wide - pay for listing directory of REO foreclosure brokers, vendors, attorneys, and service companies.
<http://www.reonetwork.com/>
- REO Servicing - Pennsylvania - servicing the greater Pittsburgh area with property preservation and REO management. <http://reoservicing.com/>
- Research Data Unlimited Corp. - US-wide - offering inspection services for both the mortgage and insurance industries. <http://www.rducorp.com/>
- Safeguard Properties, Inc. - US-wide, providing inspections, preservation and construction repair for foreclosed and REO property.
<http://www.safeguardproperties.com/>
- Sam's Maintenance Services - Ohio - offers property preservation and inspections; on-line ordering and zip-code listing provided.
<http://samsmaintenance.com/>
- Service Link, LP - US-wide - provider of closing, title and appraisal services. <https://www.servicelinklp.com/SLLogin.aspx>
- Snow Company - US-wide - inspection services for lender, realtor, or insurer. <http://www.webinspections.com/>
- Society of Field Inspectors - US-wide - offers industry newsletter, networking, directory services.
<http://www.sofi.macwebsitebuilder.com/page/page/4541873.htm>
- Society of Independent Representatives (S.I.R.s) - US-wide - not for profit association for independent representatives that perform field services. Offers free listings in their on-line directory. <http://www.sirs4quality.org/>
- Source One Services - US-wide - real estate valuation services, BPO's and appraisals. <http://www.sourceoneservices.com/>

- Sprint Mortgage Services - US-wide - default interviews, occupancy status, insurance loss draft, commercial inspections, BPO and appraisals, property preservation, evictions. <http://4smsi.com/>
- Superior Home Services - US-wide - hazard insurance recovery and repair of damaged properties in the foreclosure and conveyance process.
<http://www.supersvcs.com/>
- Technoserv - New York - inspections and preservation services for foreclosed or REO property. <http://www.tchnoserv.com/>
- Texas Home Solutions - Houston, Texas - offering property preservation and repair services in all trades and disciplines.
<http://www.texashomesolutions.net/>
- Turn of the Century - US, Canada, and UK - providing a wide range of field services. <http://www.turnerofthecentury.com/>
- Tustin & Company, Inc. - 21 states of US - offering property preservation services. <http://www.tuscominc.com/>
- U. S. Property & Appraisal Services Corp. - US-wide - offering appraisals, preservation services, flood zone certification, radon and termite inspections.
<http://www.uspa.com/>
- United Property Services, Inc. - Pennsylvania - repair and preservation services. On-line bid requests and sub-contractor applications.
<http://www.upsi.biz/>
- Upper Chesapeake Property Services, Inc. - Baltimore, Maryland - providing home and property inspections and appraisal services.
<http://www.upperchesapeake.com/>

- Virginia Contracting Services - Virginia and Maryland - property preservation, eviction assistance, lock changes and minor rehab.
<http://www.geocities.com/mafsfirst/MAFS.html>
- Western Territory Inc. – Denver, Colorado to Wyoming - offering property inspection services for mortgage and insurance purposes.
<http://home.earthlink.net/~wyinsp/inspections/>
- W-M Group, Inc. - US-wide - REO services including BPO's, valuations, cash-for-keys, evictions and management, occupancy verification, property preservation and sales. <http://www.w-mgroup.com/>
- WolfPac Property Services, Inc. - New Hampshire and parts of Maine - property preservation and management including evictions.
<http://wolfpacinc.com/>
- Wolverine Real Estate Services - US-wide - provider of property inspection and preservation services, and rehab. <http://www.fieldinspection.com/>
- Wood's Property Services - Pennsylvania, Delaware, and Maryland - offers care and maintenance of vacant homes. <http://woodspropertyservices.com/>
- Yahoo Groups - Property Preservation - US-wide - networking and leads for those offering and hiring property preservation companies.
<http://finance.groups.yahoo.com/group/propertypreservation/>
- York-Jersey Underwriters, Inc. - US-wide - providing liability and E&O Insurance for the mortgage field service industry. <http://www.york-jersey.com/>

You can look for more sources of investigational photography and field photography near you by joining online sites like <http://www.shambulo.com/> and <http://ifreelance.com>.

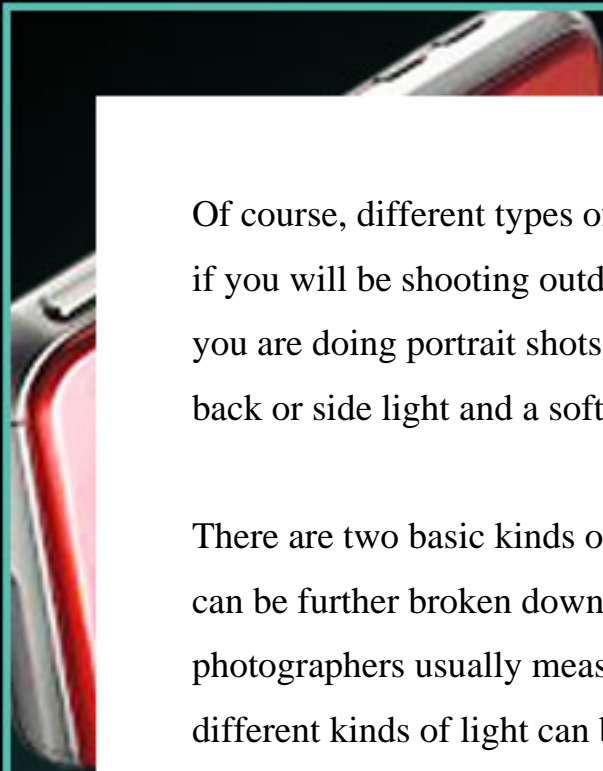


Creating Professional Photographs

Keep in mind that just taking pictures with any old digital camera won't be good enough to earn you a lot of money. You must have a digital camera with a resolution of at least 3 mega pixels to produce quality work. You also need to know how to use your camera properly. You can learn more about your camera by attending courses or just by reading through photography magazines. There you will learn about all the aspects of photography: lighting, f-stop settings, how to position the subject matter to capture the best shot, different lenses to use for different shots, etc. If you haven't already purchased your equipment, do as much research as you can before you do. If you already have your camera, be sure to understand it's abilities and limitations and photograph accordingly. Make sure you equipment can meet your needs!

The Importance of Lighting

There is more to light than most people think; there are different qualities of light, and it's important to understand this as a photographer. Light's brightness is measured in units called *kelvins*. If you are in a studio setting, you can change the kind of light you are shooting in by using different kinds of light bulbs (for example, fluorescent, full-spectrum, and true light). You can also modify your light by using different filters on your camera, which change the quality of light that reaches your ccd (the digital sensor that replaces film in a digital camera). This will allow you to create unique effects or fix bad lighting.



Of course, different types of shots require different kinds of lighting. For example, if you will be shooting outdoors, the best time to work is right before sunset. If you are doing portrait shots, it's best to use two sources of light (ideally a diffused back or side light and a soft front light).

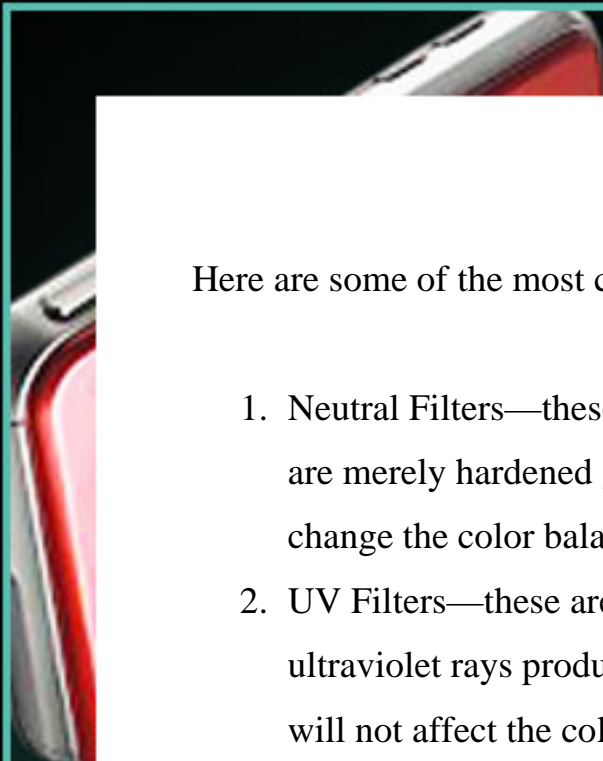
There are two basic kinds of lighting equipment: direct and indirect. These kinds can be further broken down into natural and artificial light. The light used by photographers usually measures between 3200 and 5500 kelvins (°k). The different kinds of light can be controlled using things like filters and reflectors.

Mastering the art of lighting is a skill in and of itself. You can get more information about light at your local library or from the PhotoFlex Lighting School at http://www.photoflexlightingschool.com/Lighting_Lessons/index.html.

Using Lens Filters

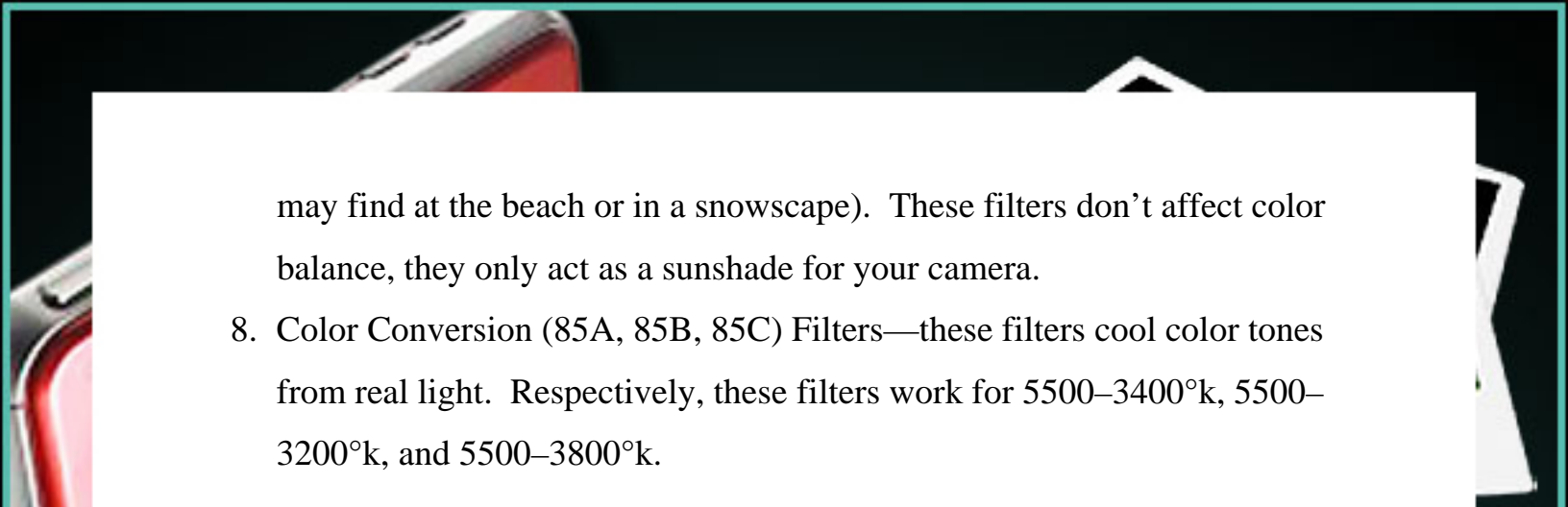
Using a lens filter is one way to achieve special lighting effects and change other lighting aspects. You can achieve some of the same effects as with a filter by using photo editing software after the photo is taken, but in some cases (such as with field service photography) doctoring an image after it is taken is not an option.

Filters usually screw onto the threaded ring in front of your camera lens (this is called a *screw mount*). The sizes of mounts vary, the normal range being between 49–55mm. *Here's a helpful secret professional photographers utilize:* You can protect an especially expensive camera lens by keeping a neutral (or UV or skylight) filter screwed on at all times. This way, you don't have to worry about water or oils (from your hands) ruining your lens.



Here are some of the most common kinds of lens filters and when to use them:

1. Neutral Filters—these are designed specifically to protect your lens. They are merely hardened glass with a superior optical quality. They will not change the color balance or performance of the lens.
2. UV Filters—these are similar to neutral filters, but they absorb some of the ultraviolet rays produced by the sun (so they are best used outside). These will not affect the color balance of the lens.
3. Orange (G) Filters—these increase the contrasts between yellows and reds in your shot. This is good for capturing a dramatic sunset or seascape, although it is designed more for long-distance outdoor shots.
4. Yellow (K2) Filters—these increase the contrast between clouds in the background and foreground and are thus good for scenic photography and sunrise shots. These will not affect the color tone of your shot much (if at all).
5. XO Filters—these are used mostly for black and white photography. This kind of filter changes reds into darker shades and lightens greens. This creates more natural skin tones and can improve lighting conditions in some circumstances.
6. Daylight (80A, 80B, 80C) Filters—these filters let you use a photo lamp at various kelvins without cause distortion. The 80A version works from 3200–5500°k, the 80B works from 3400–5500°k, and the 80C works from 3800–5500°k.
7. Neutral Density (ND) Filters—these reduce the amount of light in an image (good for situations where extreme lighting conditions exist, such as you



may find at the beach or in a snowscape). These filters don't affect color balance, they only act as a sunshade for your camera.

8. Color Conversion (85A, 85B, 85C) Filters—these filters cool color tones from real light. Respectively, these filters work for 5500–3400°k, 5500–3200°k, and 5500–3800°k.

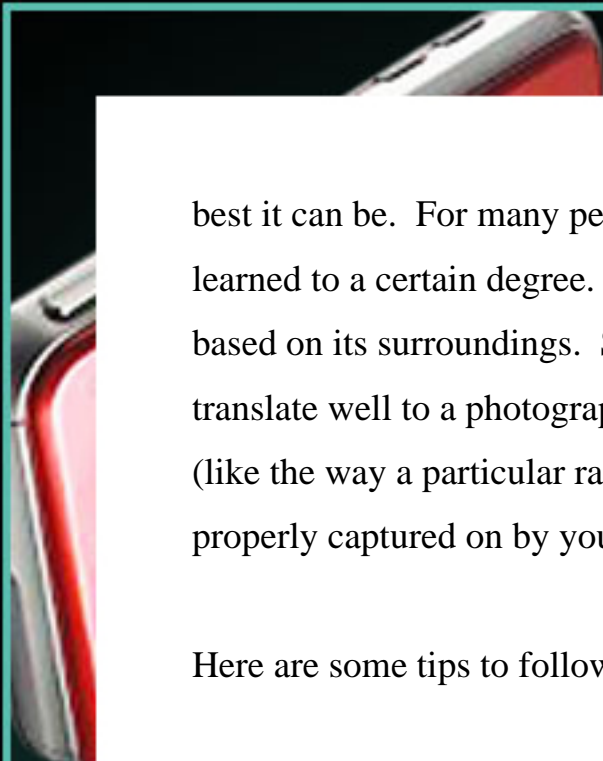
Using Special Effects Lenses

There are special lenses that exist to create different effects. You can achieve many of the same effects with photo editing software, but I will talk about some of the most common special effects lenses here to give you an idea of what is available:

1. Center Spot Lenses—this diffuses (or puts out of focus) everything in the image other than the object that is in the center. This is often used in portraits.
2. Star or Cross-Screen Effect Lenses—these make reflected light appear to sparkle and become stars with four, six, or eight points.
3. Diffuser Lenses—these create a softer focus and are good to use in portrait shots to soften skin tones and hide blemishes and wrinkles.
4. Fog Lenses—these create a fog effect and are good to set the mood in portrait work or use on special occasions.

The Importance of Framing

When people say that they have a good “eye” for photography, they are referring to their ability to visualize the best way to represent an object or scene in the small rectangle of a photograph. They know how to place things to make the shot the



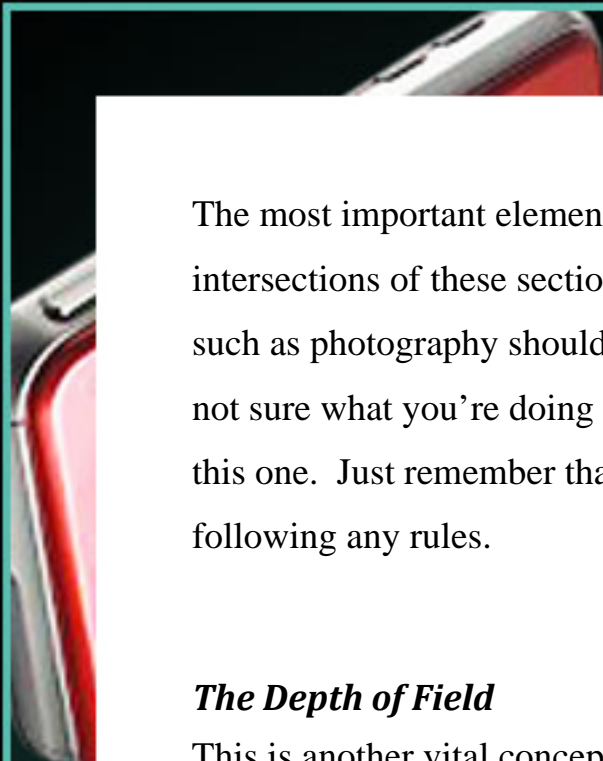
best it can be. For many people, this is a skill that comes naturally, but it can be learned to a certain degree. The key is to figure out how to best arrange the subject based on its surroundings. Some scenes that look amazing in real life may not translate well to a photograph, whereas some scenes you may overlook in real life (like the way a particular ray of sunlight falls on a leaf) can become stunning when properly captured on by your camera.

Here are some tips to follow when you're shooting:

- Position twice, shoot once. Get your positioning right before you shoot, or you may throw away what could have been an amazing shot.
- Look AT (not THROUGH) the image in the viewfinder. Look at the image you're shooting as if it is already a photograph and make any necessary changes before you shoot.
- It's okay to crop an image. Play around with different cropping techniques and see what works and what doesn't. For example, it may look more artistic if you cut off part of an image; it all depends on the feel you are going for in your photograph.
- Identify your subject. If there are many elements in your photograph, it's usually a good idea to place the focal point in the center of the image. Placing something dead center ensures that it will be the first thing people look at when they view your photograph. The other elements will then act to enhance the image.

The Rule of Thirds

This time-tested rule of photography states that you should divide your picture into three sections from top to bottom, and then three more sections from left to right.



The most important elements of your picture should be placed at one of the four intersections of these sections. Of course, any rule regarding a creative medium such as photography should not always be applied every single time, but if you're not sure what you're doing it's usually a good idea to adhere to known rules like this one. Just remember that amazing photographs can be created without following any rules.

The Depth of Field

This is another vital concept to understand in the world of photography. "Depth of field" refers to how much of the distance before and behind your subject is within an acceptable degree of focus. A "short" depth of field means everything but the subject is blurry, while a "deep" depth means everything (called *infinity*) is in focus. The three main things that can affect your depth of field are:

1. Your distance: the closer you are to what you're photographing, the shorter (or shallower) your depth of field will be.
2. Focal length: telephotos are shorter, whereas wide-angle lenses are deeper.
3. F/Stop settings: the larger the deeper. An F/16 gives more depth than an F/4 setting. Keep in mind that faster (lower number) F-stops are better at capturing motion, so a deeper depth of field means more blurring if any motion occurs.

Your Camera Settings

Even the simplest digital cameras have options, and you need to understand what these mean in order to take the best possible photographs. The two most common camera settings are shutter speed and f/stop.

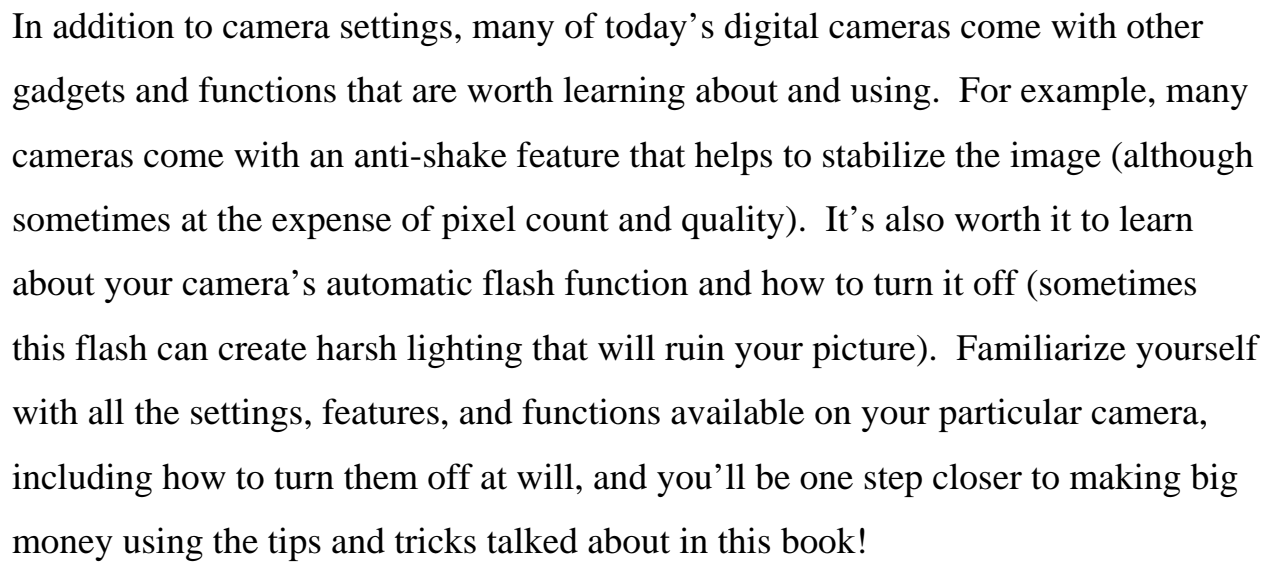
Shutter Speed

Shutter speed refers to how quickly the shutter (or capture attribute) works. It is measured from less than $1/30^{\text{th}}$ of a second to $1/4000^{\text{th}}$ of a second. Faster speeds (like $1/500^{\text{th}}$ of a second) are great for capturing movement. Faster shutter speeds also allow you to photograph at a lower exposure (as controlled by F/stop settings). Middle speeds (like $1/60^{\text{th}}$ and $1/250^{\text{th}}$ of a second) are where most photography work is normally done. Camera movement is more obvious in your images though, so it may be best for you to mount your camera on a tripod. The slow shutter speeds (less than $1/30^{\text{th}}$ of a second) mean you will almost definitely need to mount your camera on a tripod, and also that you must be careful with your lighting conditions. You can achieve interesting blurred motion effects with slower shutter speeds. Slower shutter speeds also allow you to capture some scenes that you can't get with faster speeds, such as brilliant moonlit night and fireworks displays.

F/Stop

The F/stop setting controls the amount of light that is allowed in during the shutter opening. Each f/stop setting doubles the amount of light that reaches the ccd or film. This is one of the key settings (along with shutter speed) that controls how your photograph will actually turn out. In fact, lenses are rated according to how low of an f/stop setting they can accommodate (f/2.8 is an excellent rating, but most lenses only work from an f/4 and up).

Keep in mind that the settings options will be different for each model of digital camera, so it's important that you read the instruction manual that came with yours to learn exactly how to control the different functions.



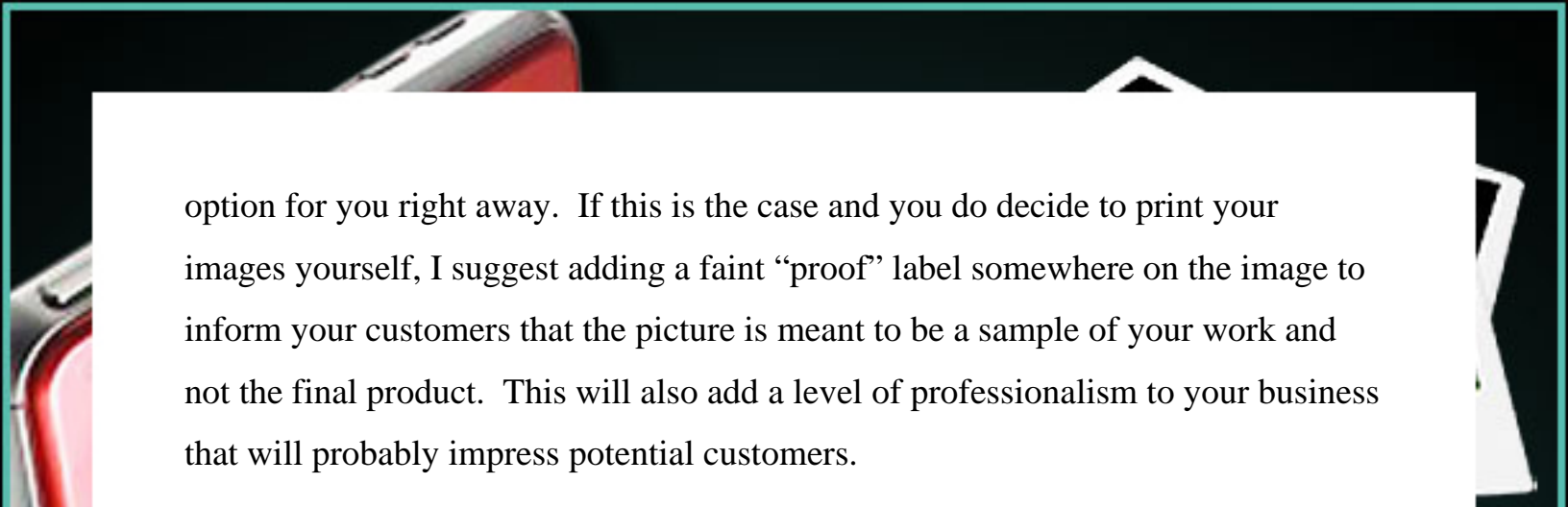
In addition to camera settings, many of today's digital cameras come with other gadgets and functions that are worth learning about and using. For example, many cameras come with an anti-shake feature that helps to stabilize the image (although sometimes at the expense of pixel count and quality). It's also worth it to learn about your camera's automatic flash function and how to turn it off (sometimes this flash can create harsh lighting that will ruin your picture). Familiarize yourself with all the settings, features, and functions available on your particular camera, including how to turn them off at will, and you'll be one step closer to making big money using the tips and tricks talked about in this book!

Output Options

Of course, one of the most important aspects of photography is the final media—what form will your final image take, digital or physical? In general, a framed, matted photograph on glossy photo-quality paper will wow most clients more than any onscreen image will ever do. Of course you should offer your photos in some form of digital format too (for example, burning copies of your image on CD or DVD), but your portfolio should be printed on high-quality photo paper and displayed in the best manner possible. In order to make money as a photographer, you need to show your customers the quality of your work.

Printing Proofs at Home

If you print your pictures out yourself, make sure you get a printer with the highest resolution possible and invest in some top-quality, glossy photo paper. However, the best printers—the ones that can compete with a photograph that has been professionally printed on true Kodak paper—are very expensive and may not be an



option for you right away. If this is the case and you do decide to print your images yourself, I suggest adding a faint “proof” label somewhere on the image to inform your customers that the picture is meant to be a sample of your work and not the final product. This will also add a level of professionalism to your business that will probably impress potential customers.

Burning Images onto CDs and DVDs

When you do photography work for a client, it’s a good idea to create two copies of your images on CD or DVD, one for the client and one for your own records (this comes in handy when clients request reprints or lose their copy). Most people want their own digital copies of the images so they can store them and share them with family and friends. Providing clients with photo CDs or DVDs as part of a whole package deal is a great way to show clients that you will give them what they want and also a good way to set yourself apart in their eyes from other photographers. This will keep them coming back for more!

Utilizing Printing Shops

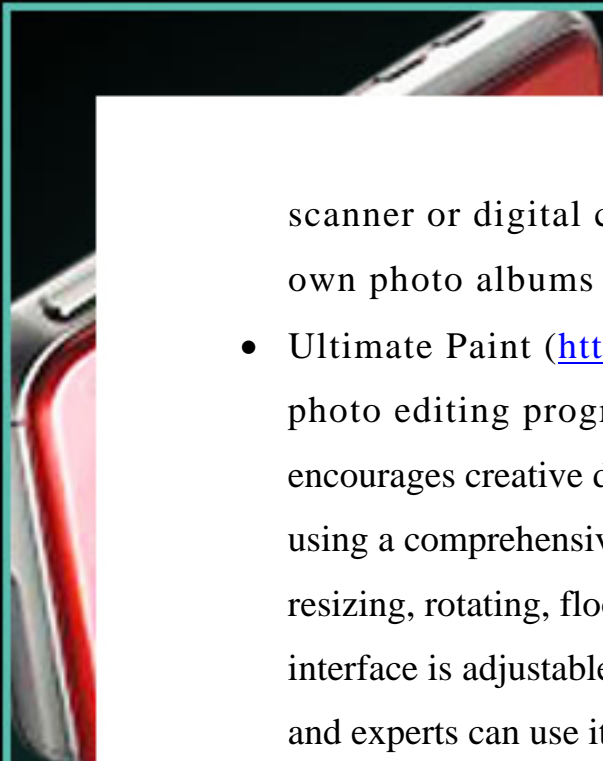
You may want to use one of the many printing shops in your area to create quality, glossy prints to show your clients. Many pharmacies even offer photograph printing services. If you go this route, you might consider also buying some quality matting and framing equipment from an art or craft store as well. These small investments (\$20–\$30 overall) will give your clients the impression that you are really a professional, experienced photographer.

Photograph Editing Software

Using photo editing software is a great way to touch up your images or add post-shooting effects, but keep in mind that many customers want the original, un-edited photograph. For this reason, it's a good idea to get into the habit of making copies of all your images and then editing the copies, not the original image.

You can either purchase photo editing software (such as Corel Photo Paint and Adobe Photoshop), which is usually available at a reasonable price, or you can make use of free public software like Microsoft Digital Image Pro (which you can download as a free demo). Here are some good freeware packages that you can use to edit your photographs:

- Paint.net (<http://www.getpaint.net/index.html>) —This program was developed by Washington State University, with the help of Microsoft. There are many great features, including drawing tools, special effects, layers, and level adjustments. The source code is even available for you hackers out there who want to customize your editing tools.
- GIMP (<http://www.gimp.org/windows/>) —This open source program has features similar to those of Adobe Photoshop. It has a great set of features that make it a favorite among many photographers today.
- PhotoPlus (<http://www.freaserifsoftware.com/>) —Serif offers free trials and downloads of its software, including PhotoPlus (now up to version 6), on the grounds that if you try it, you will probably want to buy it. PhotoPlus offers a lot of useful features such as editable text, quick shapes, export optimizer, and photo enhancement.
- ImageForge (http://www.cursorarts.com/ca_imffw.html) —This program allows you to create and edit images, acquire pictures from your



scanner or digital camera, apply special effect filters, produce your own photo albums and simple slide shows, and much more.

- Ultimate Paint (<http://www.ultimatepaint.com/>) —This is a great photo editing program that has a flexible brush handling method which encourages creative drawing and allows you to retouch and enhance photos using a comprehensive set of built-in tools and plug-ins. Features include resizing, rotating, flood filling, text operations and a lot more. The user interface is adjustable to the user's experience level, thus both novice users and experts can use it conveniently.

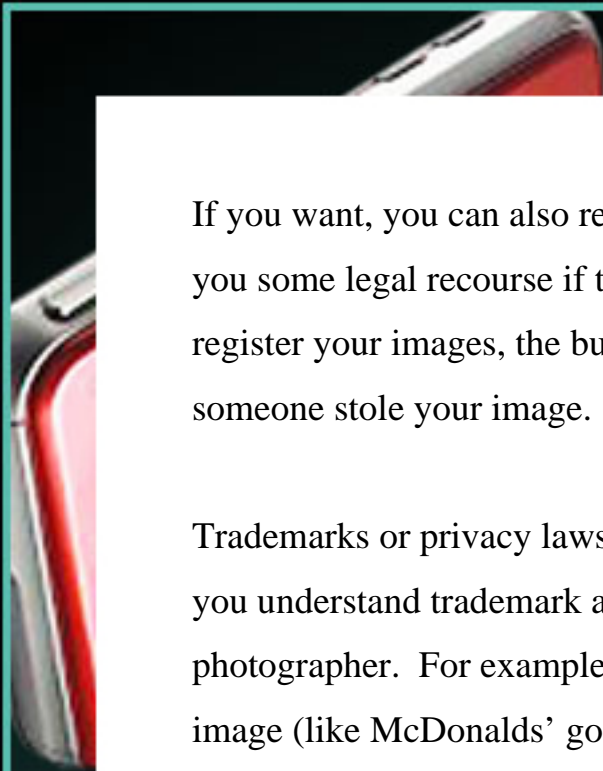
Copyrights

A great thing about photography is that even if you don't register your work, assuming the scene you photograph isn't protected, you already own all the rights to the images you shoot! While this is pretty straightforward, there are some things you should know about copyrights.

What Is a Copyright?

A copyright is a form of protection provided by the federal government to people who create original artistic works (such as musical compositions, literary pieces, images, and other intellectual works). Copyrights are available for both published and unpublished works. It is illegal for anyone to violate a copyright. You can learn more about copyrights by visiting the US Copyright Office webpage at <http://www.copyright.gov/circs/circ1.html>.

As far as photographs are concerned, your image is copyrighted the moment the image is "fixed" (either digitally or on film). The scene or image you are photographing cannot be copyrighted, but your photo version of it is. You alone retain the copyright unless you sell or give away the rights, or until you die and the proper duration of time (70 years in the US) elapses. You can either sell "all rights" or "first publication rights" (or some such variation), but if you do you cannot then alter the image in some way and resell it as a different photograph. Each image you sell rights to must be new and unique.



If you want, you can also register or “file” your images for copyright, which gives you some legal recourse if the image is stolen or used illegally. If you do not register your images, the burden of proof is on you—you have to prove that someone stole your image.

Trademarks or privacy laws can restrict your copyrights. It is very important that you understand trademark and privacy laws in order to be a successful photographer. For example, you can’t sell images of a trademarked company image (like McDonalds’ golden arches) with the intent to capitalize on that trademark. In addition, you can’t hide in a celebrity’s closet in order to capture a nude shot of them, this would violate privacy laws.

What Can I Copyright and Sell?

Photographs that you personally shoot (and which do not violate privacy or trademark laws) belong to you, and you can do whatever you want with them. On the other hand, if you pay someone to take a picture (of you or anything else), then you do not own that copyright and thus cannot sell that image without specific written permission from the real photographer.

Keep in mind that your images cannot contain recognizable art, trademarked materials, or other copyrighted works unless you have written permission or if they fall under “fair use” definitions. You can learn more about fair use from the US Copyright Office at <http://www.copyright.gov/title17/92chap1.html>.

What Is a Release, and When Do I Need One?

A release is a signed agreement you need to obtain when you feature a recognizable image of a person or a person's property in a photograph. A release indicates that the person in question will not sue you for defamation or invasion of privacy if you publish the image. You own the photograph whether or not you get a signed release, but if you don't have one the person in the photograph can bring a civil suit against you when you publish or sell the image.

Get a release every time a recognizable person or their property is contained in one of your images, even if you don't think you'll ever use the image for anything other than personal use. Taking a second to get a signature is much easier than dealing with a lawsuit down the road!

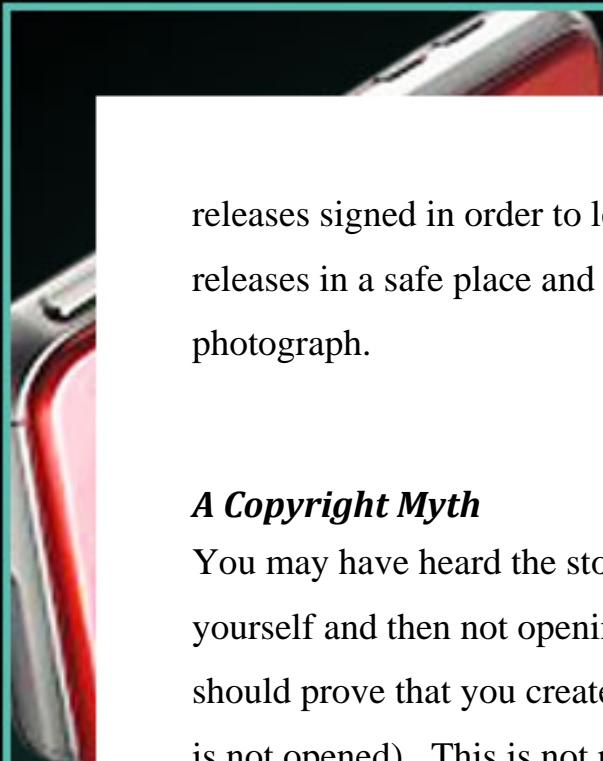
There are two main releases you will deal with as a photographer: modeling releases and property releases.

Modeling Releases

For any picture you take that contains a recognizable image of someone, you need to obtain a signed and dated modeling release from that person. If the person in question is under the age of 18, you must have a signature from their parent or legal guardian. (Keep in mind that nude photographs must also adhere to age laws!) A sample modeling release was included earlier in this book.

Property Releases

You must get a signed property release whenever you shoot a pet, building, or other protected non-public object. While you may not need consent to take the pictures (depending on the circumstances), you do need to get those property



releases signed in order to legally sell the image! Make sure you store your releases in a safe place and develop a way to link each release with its specific photograph.

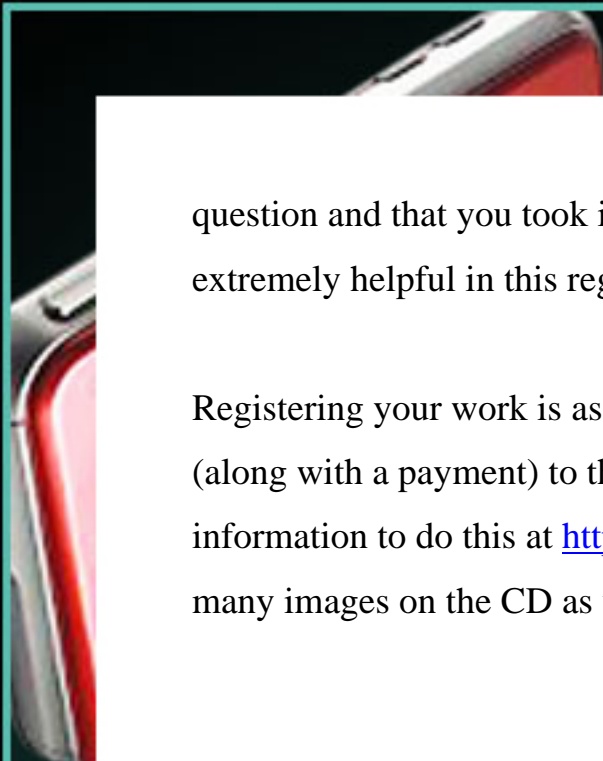
A Copyright Myth

You may have heard the story that you can copyright something by mailing it to yourself and then not opening the envelope (the idea being that the postmark date should prove that you created the work before someone else, provided the envelope is not opened). This is not really true, the copyright already exists. Mailing something to yourself does not register it! If you really want to protect your copyrighted work, you need to register it with the government and have proof of when you (and you alone!) took the image. Even if you don't open the envelope you mailed to yourself until the minute you arrive at court, it is not legally enforceable, merely circumstantial.

How To Register a Copyright

You may not realize this, but a copyrighted image doesn't necessarily need the famous © symbol to be considered legal—your image is already copyrighted by law. The symbol is used to remind people that the image (or whatever) is copyrighted and that you will enforce your rights.

If you register (also called “filing”) your work, a permanent record is kept and can be used in court if you need it. Registering your work is a must if you ever want to pursue legal action against someone who has violated your copyright. If you ever do take someone to court, you need to be able to prove that you took the image in



question and that you took it before the other person. Registering your work is extremely helpful in this regard.

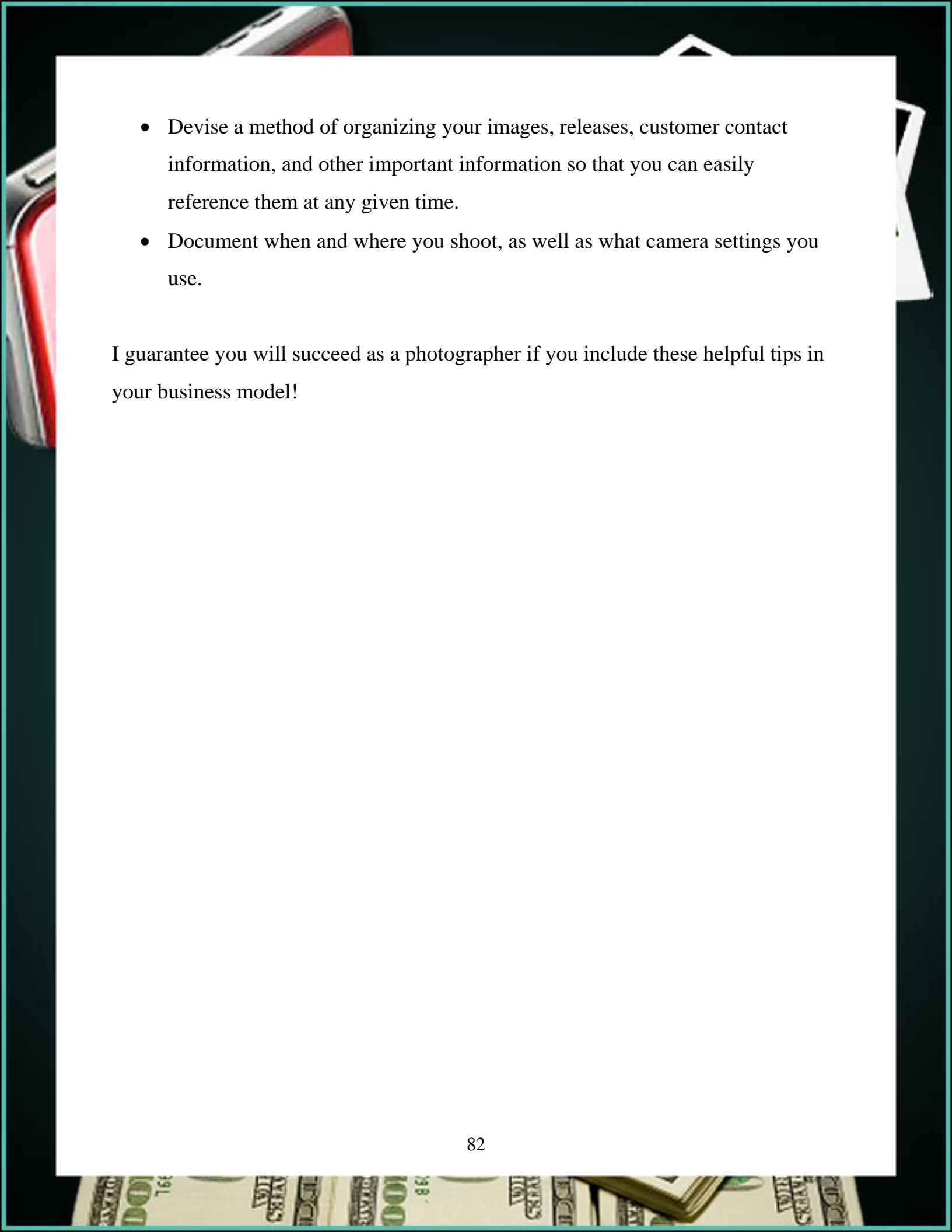
Registering your work is as easy as burning the images onto a CD and shipping it (along with a payment) to the government. You can find the necessary forms and information to do this at <http://www.copyright.gov/forms/>. You can include as many images on the CD as you want.



Success Secrets

I'm going to tell you about some secrets professional photographers use so that you can earn a living as a photographer no matter what you decide to shoot or what equipment you use. They may seem like common sense, but most people can only learn these tips from experience while you're getting them straight from the horse's mouth!

- Experiment a lot with lighting and exposure ranges in order to get those priceless "happy accident" shots. Be sure to document when and where each shot was taken.
- Get in the habit of taking the same shot many times with different exposures, lighting, and framing techniques.
- Create a portfolio of image samples that display your entire range as a photographer.
- Make quality business cards to hand out to your potential clients.
- Adhere to general photography rules (like the rule of thirds we talked about earlier), but don't be afraid to break them to get that one amazing shot.
- Don't be afraid to refuse a job you think might be too much for you or is too far outside your talents as a photographer.
- Backup all your data and safely store your negatives. You might want to do so at a few different locations so that a single problem (like a power failure) won't wipe out your entire body of work.

- 
- Devise a method of organizing your images, releases, customer contact information, and other important information so that you can easily reference them at any given time.
 - Document when and where you shoot, as well as what camera settings you use.

I guarantee you will succeed as a photographer if you include these helpful tips in your business model!

Additional Resources

Stock Photo Sales Websites

- <http://www.crestock.com/>
- <http://www.dreamstime.com/>
- <http://www.efotolab.com/cgi-bin/category.cgi?category=0>
- <http://www.unima.co.uk/>
- <http://www.stockandprints.com/>
- <http://www.shutterpoint.com/>
- <http://www.photosource.com/resources/paid.php>
- <http://www.photostockplus.com/>
- <http://www.ktools.net/>
- <http://www.ktools.net/>
- <http://www.foliolink.com/>
- <http://www.smugmug.com/>
- <http://www.morephotos.com/>
- <http://www.ifp3.com/>

Photography Training & Reference Websites

- Equipment articles and reviews: <http://photo.net/equipment/35mm/>
- Lighting techniques and supplies:
http://www.photoflexlightingschool.com/Lighting_Lessons/
- Nighttime photography tips: <http://www.outdooreyes.com/photo165.php3>

- Photographing on a bicycle tips:
<http://www.outdooreyes.com/photo158.php3>
- Photographing the same subject:
<http://www.outdooreyes.com/photo153.php3>
- Infrared photography: <http://www.outdooreyes.com/photo64.php3>
- Landscape photography: <http://www.outdooreyes.com/photo62.php3>
- Photography techniques: <http://www.ephotozine.com/learn/techniques>
- Field photography techniques: <http://www.betterphoto.com/exploring.asp>
- When to drop the camera: <http://www.outdooreyes.com/photo49.php3>
- Exposure compensation: <http://www.outdooreyes.com/photo40.php3>
- Using a laser pointer: <http://www.outdooreyes.com/photo76.php3>
- Keep shooting and learning: <http://www.outdooreyes.com/photo92.php3>
- Flower photography: <http://www.outdooreyes.com/photo118.php3>
- Photographing from a car: <http://www.outdooreyes.com/photo170.php3>
- A photographer's responsibility:
<http://www.outdooreyes.com/photo171.php3>
- Composition techniques:
http://photoinf.com/General/NAVY/Photographic_composition_Balance.htm

Direct Sales Websites for Specific Image Types

- AAP News: <http://aapnews.aappublications.org/>
- AMC Outdoors: <http://www.outdoors.org/>
- American Forests Magazine: <http://www.americanforests.org/>
- American Motorcyclist: <http://www.amadirectlink.com/>

- Appalachian Trailway News:
<http://www.appalachiantrail.org/site/c.jkLXJ8MQKtH/b.1423119/k.BEA0/Home.htm>
- Backpacker Magazine: <http://www.backpacker.com/>
- Blue Ridge Country: <http://www.leisurepublishing.com/>
- Digital Stock Connection: <http://www.selling-stock.com/>
- Farm & Ranch Living: <http://www.farmandranchliving.com/>
- Pet Product News: <http://www.petproductnews.com/>

Glossary

Aberration – Faults in an image, normally near the outer edges; often the result of the lens being unable to produce sharp, clear images due to its construction or low aperture settings.

Acceptable Circle of Confusion – Refers to the largest circle that cannot be distinguished from a dot. 0.03mm is normally acceptable; used to calculate depth of focus or field settings.

AF lock – Refers to the ability to lock out or turn off the autofocus function at a specific focal range; most often used to set focus on the object when it is outside the typical focus area of the viewfinder.

AF Sensor - The sensor that is used to detect the focus of the object in the viewfinder range.

Airbrushing – Referred originally to literal airbrushing of negatives, but now more often used to reference digital altering of images.

Ambient light – A measurement of the available light already shining on a subject, normally from the sun or existing lighting.

Anamorphic lens – Any lens that compresses wide angles into a standard frame; fisheye or wide-angle, for example.

Angle of view - The angle at which a lens can create a usable quality image.

ANSI – The measurement of speed used to rate photographic materials, developed by the American National Standards Institute.

Aperture – Refers to the circular hole of the lens controlling the light admitted, controlled by f/stop and shutter speed.

Arc lamp – A photographic lamp that produces light by creating an electric current through carbon rods.

Artificial light - Any light not originating from natural sources such as the sun.

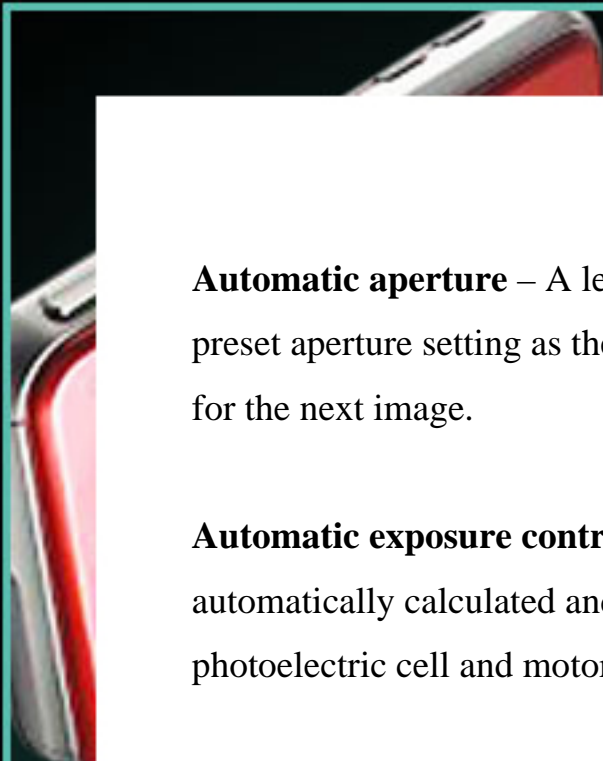
A-spherical lens - Lenses with curved (or non-spherical) surfaces; this reduces any aberrations.

Assignment – Refers to a written or spoken agreement or contract allowing you to take photos.

Astigmatism – Refers to a lenses inability to focus on a single light point correctly due to an aberration in the lens.

ATA – Refers to the AT Attachment electrical interface formerly known as the PCMCIA interface.

Autofocus – Any control device that focuses a system or lens automatically.



Automatic aperture – A lens aperture control system that automatically stops at a preset aperture setting as the shutter releases, then reverts to full open for focusing for the next image.

Automatic exposure control – Systems in which the exposure settings are automatically calculated and set for the photographer, normally by interaction of a photoelectric cell and motorized controls.

Automatic iris – An automatic system where the lens diaphragm is set by mechanisms based on the shutter release settings.

Automatic lens – Refers to a lens remaining at a full aperture setting regardless of what the working aperture is until the shutter releases to allow for optimum focusing without any exposure interactions; also referred to as automatic aperture on some systems.

Available light – The term used to describe the light that is naturally available without supplementation.

Back-lighting – Light coming from directly behind a subject.

Ballistic photography – Term used to describe the photography of bullets and projectiles typically used for forensic analysis.

Bi-concave lens – Shape of a compound lens whose surfaces curve inwards, toward the ‘optical center,’ thus causing light rays to diverge.

Bi-convex lens – Opposite of bi-concave lens; the surface causes light to converge away from optical center.

Blur – Any un-sharp areas of an image, normally due to problems in focusing or motion.

Bounce light – Describes light being reflected away from the image via a reflective surface.

Bracketing – The technique of varying the exposure levels while shooting a number of pictures of one subject to ensure optimal capture of the desired image.

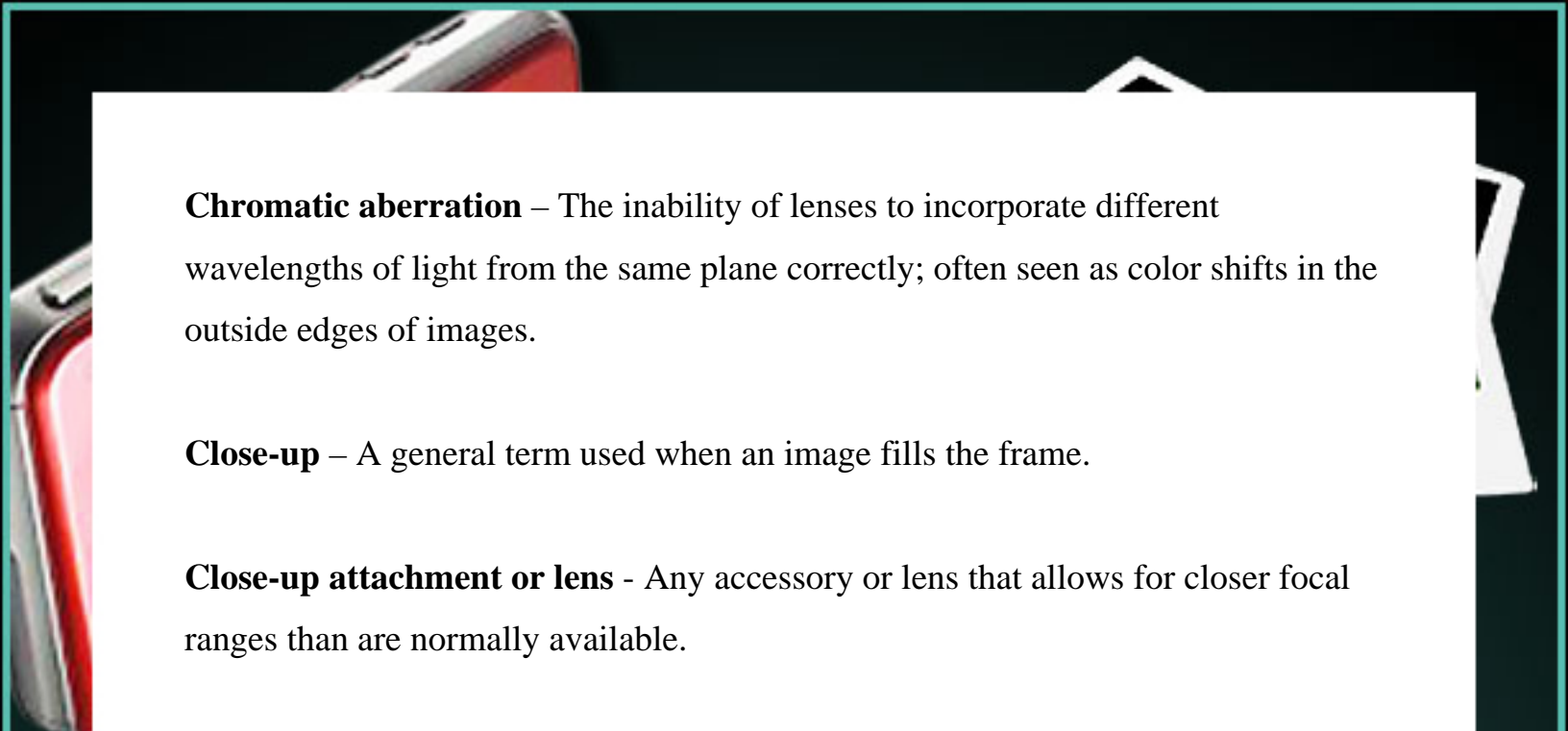
Brilliance – The intensity of the light being reflected from surfaces; sometimes called “luminosity.”

Butterfly lighting – A lighting technique in which main light sources are placed above and in front of the subject to simulate sunlight.

Cable release – The use of a (normally flexible) cable to fire the shutter, especially useful on slow shutter speeds to avoid rocking the camera.

Camera angles – Refers to the angle of the camera in respect to the image subject.

Camera shake – Any movement of the camera that can cause blurring of the image; a major cause of blurred images especially with long focus lenses.



Chromatic aberration – The inability of lenses to incorporate different wavelengths of light from the same plane correctly; often seen as color shifts in the outside edges of images.

Close-up – A general term used when an image fills the frame.

Close-up attachment or lens - Any accessory or lens that allows for closer focal ranges than are normally available.

CMYK – The abbreviation for cyan, magenta, yellow and black, the four colors used in the four color printing process which can duplicate any range of colors and which most magazines are created from.

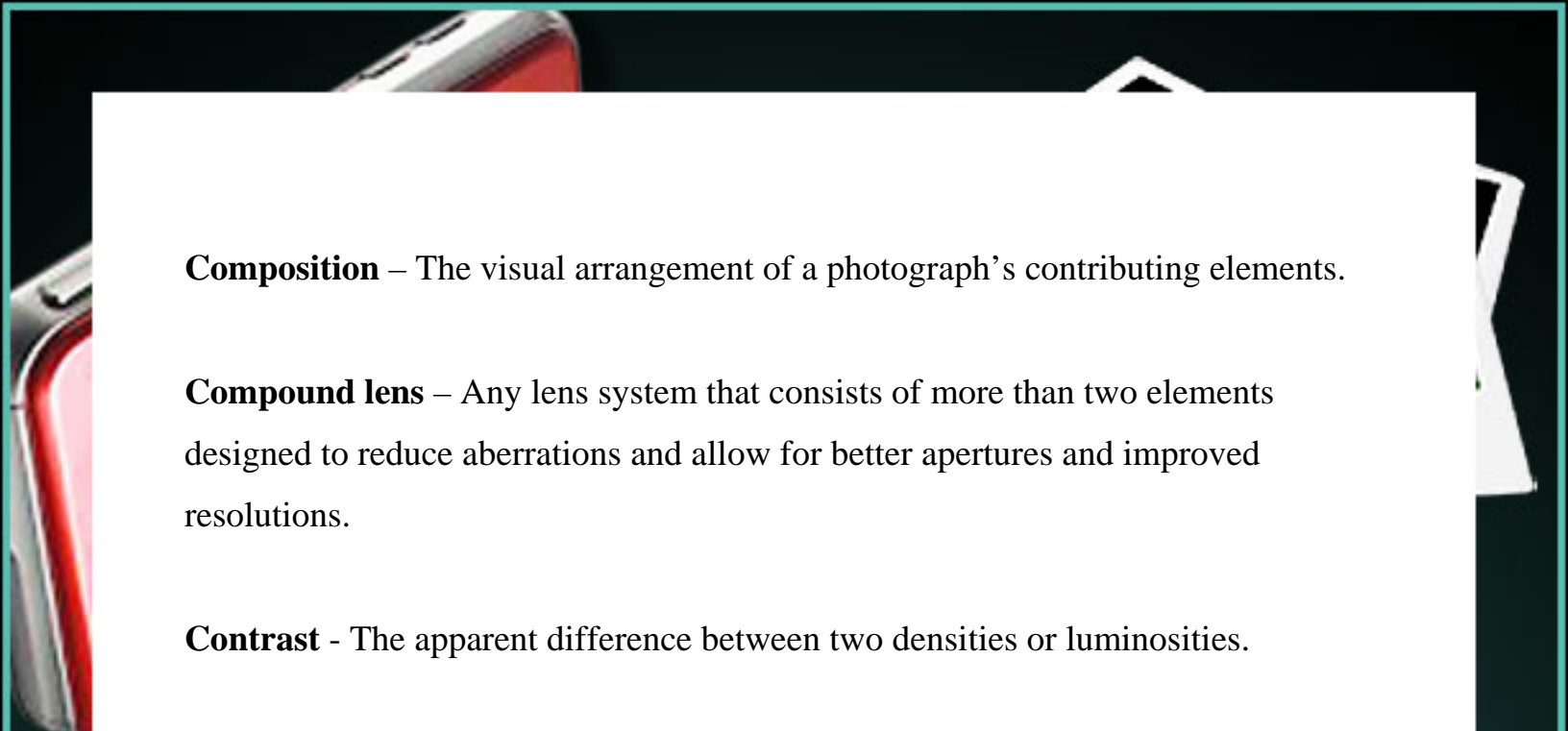
Coated lens – Any lens that has been coated with a magnesium fluoride solution to reduce lens flare.

Color balance – The measurement or adjustment used to accurately reproduce a neutral scale of gray tones.

Color saturation – The measurement of the purity or strength of colors as defined by the absence of white, black, or gray.

Color temperature – A way of describing color quality of a light source, measured in degrees Kelvin (°k).

Color temperature meter – A device used to measure color temperatures of light sources.



Composition – The visual arrangement of a photograph’s contributing elements.

Compound lens – Any lens system that consists of more than two elements designed to reduce aberrations and allow for better apertures and improved resolutions.

Contrast - The apparent difference between two densities or luminosities.

Contrast filters - Filters that are used to darken or lighten particular colors.

Convertible lens – A compound lens with two adjustable sections that provides about twice the original focal length when fully extended.

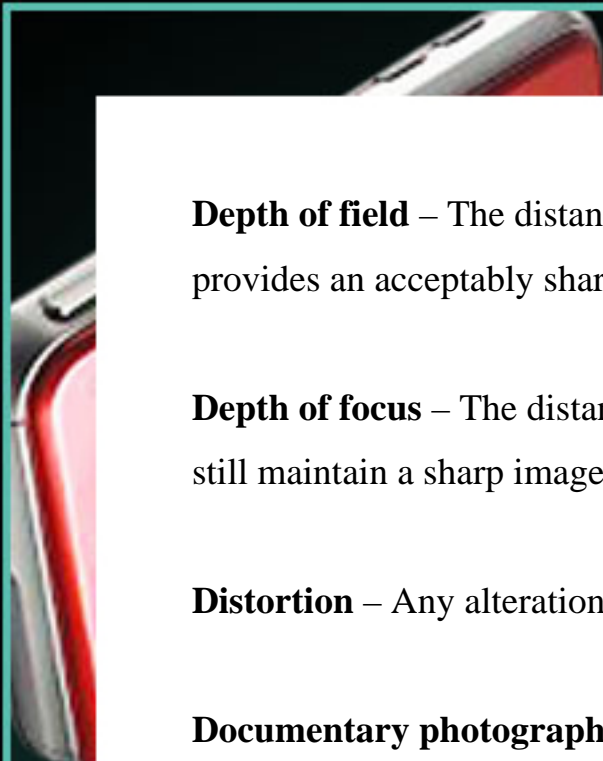
Convex lens - Simple lenses that converge light from a subject to form an image.

Copyright laws – Refers to the laws that govern legality and ownership of photographic work.

Cropping – The action of omitting part of an image, normally in editing.

Dedicated flash – Any flash device that integrates with the camera’s exposure and shutter circuitry.

Delayed action – A delay of the operation of the shutter after the release is pressed.



Depth of field – The distance between the nearest and the farthest points that provides an acceptably sharp image.

Depth of focus – The distance at which the center focal plane can be relocated and still maintain a sharp image without refocusing.

Distortion – Any alteration in the shape or proportion of images.

Documentary photography – Refers to the act of taking photographs as a record of social and political events for historical or documentary purposes.

Dodging – The act of controlling exposure by reducing it to specific areas of the paper during imaging; now most commonly done with editing software.

Dry mounting – A method of permanently attaching prints to paper mountings.

Electronic flash – Any artificial lighting that is made by a gas filled flash tube.

Exposure meter – An instrument that measures available light on or being reflected by a subject.

Fast lens – A lens with a wide aperture also known as a low f/stop number, such as f/2.8 or lower.

Filters – Commonly glass or gelatin disks used to change the light passing through them to achieve specific effects.

Fisheye lens – An extremely wide-angle lens (exceeding 100°) in which depth of field is practically infinite; focusing is often not required, but some distortion is typically found.

Fixed focal length – Refers to systems in which a lens cannot be changed.

Flare – The non-image-forming light that can be scattered by a lens in the camera interior, causing white spots on the images.

Flash – Any artificial light that provides a brief but very bright illumination.

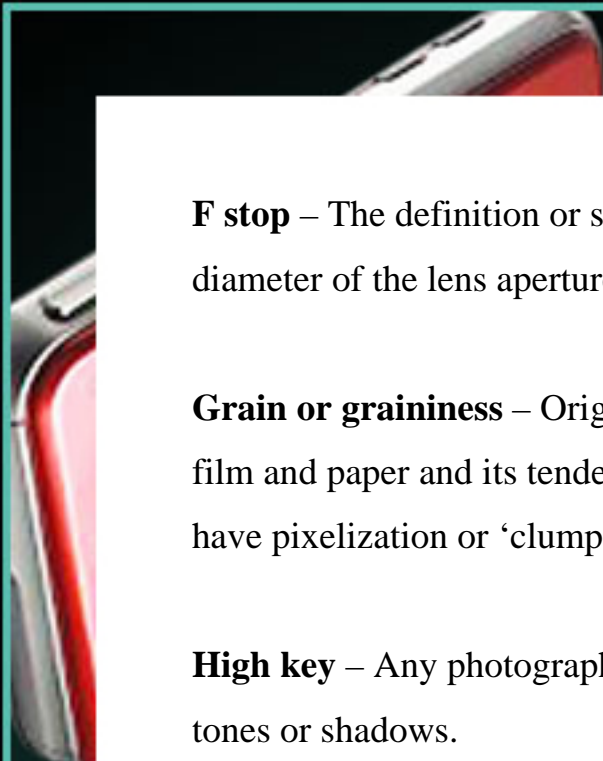
Flash synchronization – Refers to the methods of synchronizing the duration of flashes in relation to the shutter opening; typically a type X and M, where X is used for electronic flashes and M for most expendable types.

Floodlight – A type of artificial light source with an attached reflector and a tungsten filament lamp designed to evenly spread illumination.

F numbers - The numbers indicating the size of aperture in relation to the focal length of a lens, calculated by dividing focal length by the diameter of the aperture.

Focal length – Refers to distances that exist between infinity and the rearmost nodal points and focal plane of the lens.

Focus – The position at which light entering a lens converges to form an image.



F stop – The definition or setting that equals the focal length divided by the diameter of the lens aperture.

Grain or graininess – Originally referred to the clumps of silver-halide grains in film and paper and its tendency to clump; now refers to any image that appears to have pixelization or ‘clumping,’ regardless of the cause.

High key – Any photograph containing many light tones with few, if any, middle tones or shadows.

Highlights – Refers to the brightest areas of an image.

Hot shoe – The mount on top of many cameras, or sometimes a plug-in that allows accessories such as a flash trigger to be controlled by the camera.

Hot spot – A normally undesired concentration of light.

I. F. (Internal Focusing) – The system where a lens shifts internally during focusing rather than changing the physical length of the lens.

Incident light – The light actually falling onto a surface.

Incident light attachment – An accessory or exposure meter used to measure the light falling onto (rather than reflected from) a surface.

Infinity – Refers to a distance great enough to be unaffected by variations, typically 1,000 meters or more.

Interchangeable lens system – The common method of allowing different lenses to be attached to the same camera body.

I. S. (Image Stabilizer) – A feature used to minimize the camera shake being recorded or affecting an image.

JPEG – The common file format for compressed graphics files.

Kelvin (k) – A standard unit of measurement based on the absolute temperature scale that is commonly used describing color contents of different light sources.

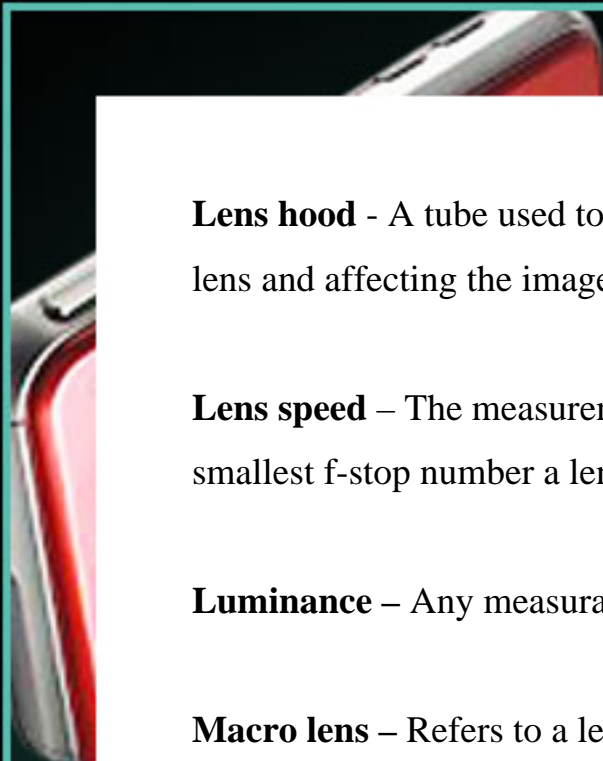
LED – A light emitting diode, normally used as indicators in camera bodies due to their low power consumption.

Lens – The glass or plastic elements that bend the light to form the image.

Lens cap – A cover that fits over the end of a lens to protect it.

Lens coating – The layers of anti-reflective substances on a lens designed to reduce glare and improve the quality of light entering the camera.

Lens drive system – Typically found in SLR cameras, but existing in most autofocus lenses, this consists of a DC motor that adjusts the lens based on built-in exposure meter settings.



Lens hood - A tube used to keep unwanted light (from the sides) from entering a lens and affecting the image.

Lens speed – The measurement of how large the lens opening is, and thus the smallest f-stop number a lens can handle.

Luminance – Any measurable light emitted or reflected.

Macro lens – Refers to a lens designed to get very close to subjects, often referred to as a micro lens, although this is not accurate.

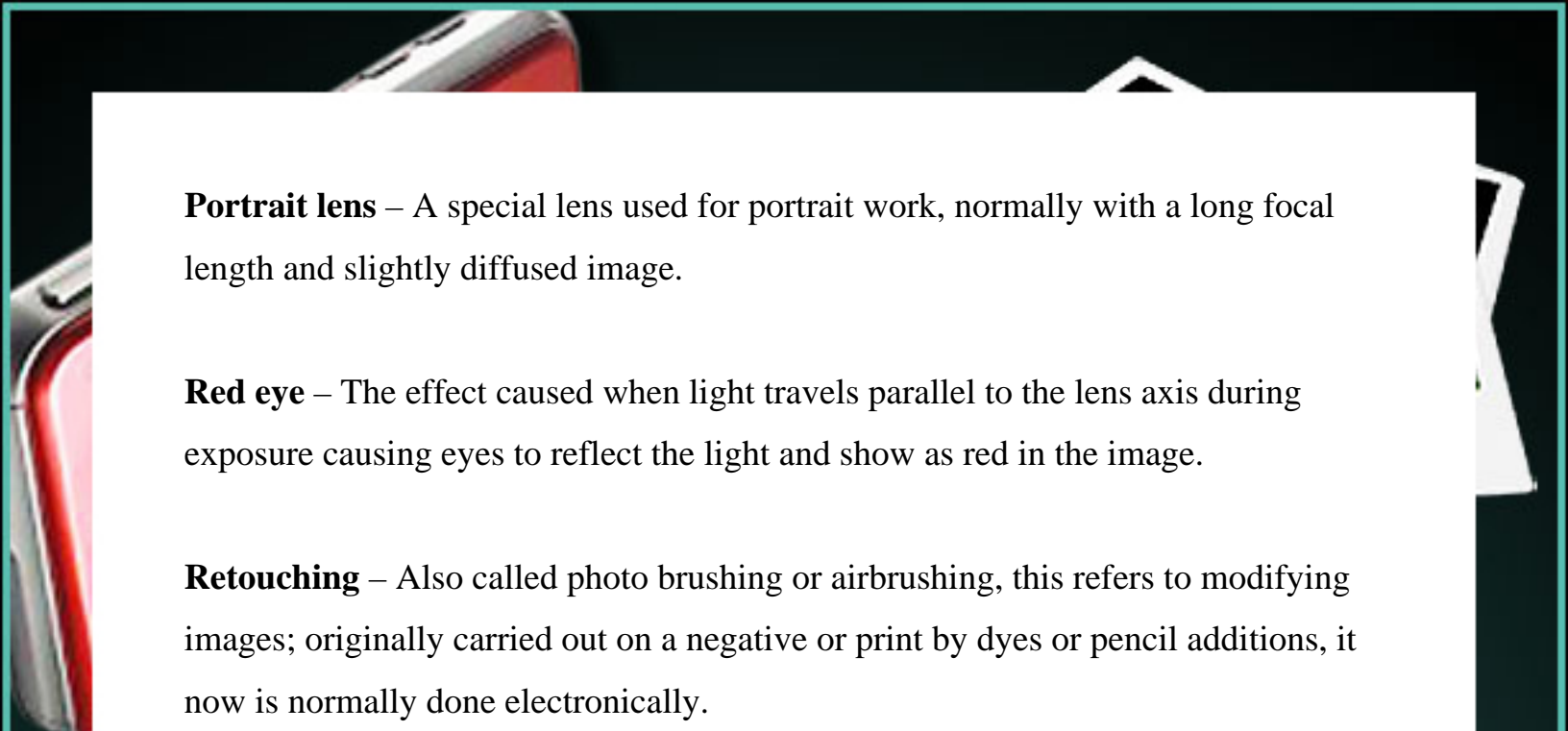
Optical glass - Refers to glass that is used for lenses and prisms, as well as eyeglasses; it is specially made to be free from defects and distortion.

Photoflood – An artificial light source that uses tungsten filaments, and typically a reflector, to provide direct lighting.

Photolamp – Any tungsten filament bulb giving light of 3200 °k; also referred to as a photographic lamp or bulb and sometimes as a true light bulb.

Photo-transistor – The light-sensitive electronics that control slave devices such as electronic flash heads.

Pixels – The common abbreviation for picture elements or bits; refers to the squares of light that make a digital image.



Portrait lens – A special lens used for portrait work, normally with a long focal length and slightly diffused image.

Red eye – The effect caused when light travels parallel to the lens axis during exposure causing eyes to reflect the light and show as red in the image.

Retouching – Also called photo brushing or airbrushing, this refers to modifying images; originally carried out on a negative or print by dyes or pencil additions, it now is normally done electronically.

Scrim – A lighting tool that is put in front of a light source to reduce its strength by one stop without affecting color or quality.

Shutter speed – The duration of how long the shutter stays open; the faster the setting the shorter the exposure. Provided in fractions of a second, each setting is half the duration of the preceding one.

Side lighting – Any light that strikes a subject sideways in relation to the camera angle; normally used in modeling in conjunction with backlighting and front flash fill, it helps create shadows and highlights.

Slave unit – A device that fires other flash sources any time a photo-electric cell is activated by a flash being emitted.

Slow lens – Any lens with an aperture with a small maximum setting, such as F/8.

Soft focus – The definition used to describe a diffused image.

Spherical aberration – A lens problem that can cause defects in images with low depths of field and high F/stops.

Stopping down – The act of reducing the size of the lens aperture and light entering to increase the depth of field.

Subject – The person or object being photographed.

Telephoto lens – Refers to a compact lens that provides both a long focal length and a short back focus.

Tone values – The various shades of gray in a photographic image.

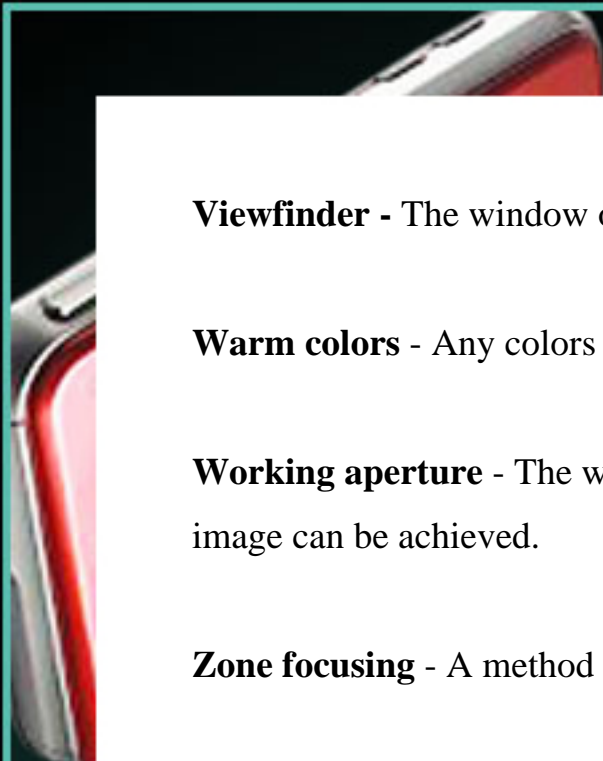
Tripod – A multi-legged camera support used to stabilize images.

TTL – An abbreviation standing for "through-the-lens."

Underexposure – The image result of having too little exposure and thus a dark image.

UV filter – A filter used to absorb ultraviolet (UV) radiation and help clear up images; also used as a lens protector in many cases.

Variable focus lens - A lens that has a focal length which can be varied within a given range; also called a 'zoom' lens.



Viewfinder - The window or system used for viewing and focusing subjects.

Warm colors - Any colors that suggest warmth; typically red, orange and yellow.

Working aperture - The widest aperture through which an acceptably sharp image can be achieved.

Zone focusing - A method in which you focus the lens for a pre-selected range.