

**Desai, Amar**

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**From:** Wilkerson, Amy  
**Sent:** Friday, November 21, 2014 1:01 PM  
**To:** LeFebre, Rebecca; Mortgage.Underwriting  
**Cc:** Cabrera, Edward  
**Subject:** RE: Vickers 420361321 PB client - resubmission.

Please re-submit upon verification that the borrower is the sole owner of the LLC vested on title since this could affect the exception decision and/or cause another exception to be necessary.

Thanks.

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**From:** LeFebre, Rebecca  
**Sent:** Thursday, November 20, 2014 4:38 PM  
**To:** Private Banking Escalation.bancorp  
**Cc:** Cabrera, Edward; LeFebre, Rebecca  
**Subject:** Vickers 420361321 PB client - resubmission.

Please review this exception. Title work shows the property in an LLC, therefore we have added this to the exception. Attached is the first approved exception and the new one adding the LLC.

Thanks.

Becky

11/21/2014

**CONFIDENTIAL**

SDNY\_GM\_00030665

EFTA\_00141280

EFTA01279934