

## Gabriele, Kris

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**From:** Gabriele, Kris  
**Sent:** Monday, November 10, 2014 12:37 PM  
**To:** Brown, JoAnn  
**Cc:** Hoff, Laura; Cabrera, Edward  
**Subject:** Vickers 420361321 Collateral Review

Jo Ann,

Hello -

The review of the collateral is complete.

The value is supported at **\$620,000 and** is subject to the following conditions:

- The Qualifying Collateral Value for this loan is \$620,000. If a different value is selected the file must return to the Collateral Underwriter to see if the new value can be approved. (CREDIT UNDERWRITER, AND OR CLOSER TO CLEAR CONDITION).
- Collateral approval is Subject to any appraisal errors or corrections identified by the Condo Review Desk. The Processor or Credit Analyst may satisfy this condition after receiving Condo Desk approval with no errors or corrections.

I have already added the conditions to Unifi and satisfied the original appraisal condition.

Best regards,

*Kris*

**Kris Gabriele**  
**NMLS 489646**  
Mortgage Collateral Underwriter  
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1MOBAU  
Cincinnati, OH 45227

\*\*\*\* Please notify me directly of receipt of any updates required to the appraisal or receipt of any collateral conditions. \*\*\*\*