



Borrower(s): Brian Vickers

Loan Number: [REDACTED]

Property Address [REDACTED]

PROPERTY APPRAISAL REPORT OR VALUATION

Thank you for choosing Fifth Third Mortgage for your mortgage financing. We are committed to providing a quality mortgage loan experience that is efficient, effective and tailored to your situation. Enclosed please find a copy of an appraisal report and/or valuation developed in conjunction with your mortgage loan application. You may receive multiple appraisal reports or valuations throughout the loan process and as your lender we are tasked with determining which is the most reliable.

According to federal law, you have a right to receive these documents whether your application is approved or not. Therefore, your receipt of the enclosed appraisal or valuation documents is for informational purposes only, does not represent a loan commitment and does not obligate you to go forward with the loan. The credit decision for your mortgage loan application will be communicated separately.

Please contact me if you have any questions about your mortgage loan application or if you have any concerns with the information contained within the enclosed appraisal report or valuation.

Joann Brown

Mortgage Loan Originator

NMLS# 414603

Phone: [REDACTED]

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