



December 05, 2014

Brian Vickers  
[REDACTED]

RE: Mortgage Loan Application  
[REDACTED]

Dear Brian Vickers

Please review the enclosed documents related to your mortgage loan application at your earliest convenience. If you have any questions at all regarding the enclosed documents or about any aspect of the home financing process, please call me at the phone number listed below.

Sincerely,  
Joann Brown

Mortgage Loan Originator  
[REDACTED]  
[REDACTED]

Nationwide Mortgage Licensing  
System & Registry(NMLS)# [REDACTED]

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