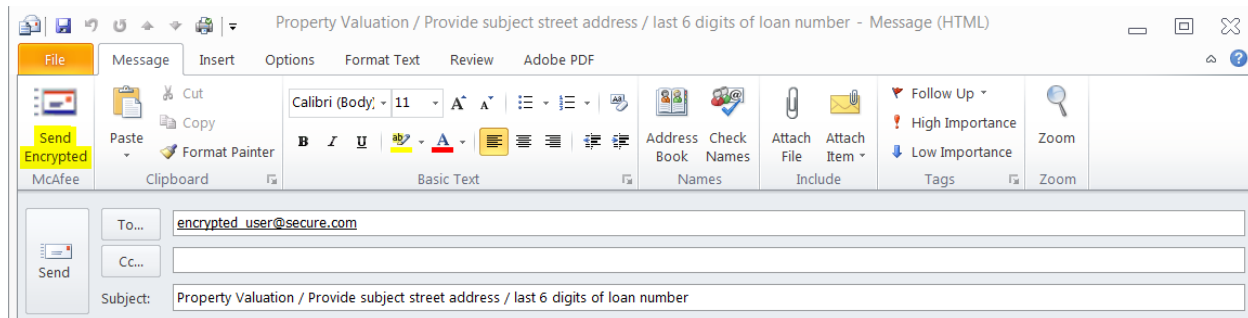


The purpose of this document is to use the verbiage below as a source for e-mailing valuation reports to the borrower(s). This format may be used by all divisions.

SUBJECT LINE TO READ AS FOLLOWS:



BODY OF THE E-MAIL TO READ AS FOLLOWS:

To Whom It May Concern,

The Equal Credit Opportunity Act (Regulation B) required creditors to provide applicants with a copy of the appraisal report or other written valuation used in conjunction with their loan application.

Pursuant to ECOA, you are entitled to receive a copy of any and all valuations obtained on your behalf, concerning the subject property, promptly upon completion.

As a result, attached to this e-mail you will see the evaluation received for the above referenced transaction.

Best regards,

E-MAIL ENCRYPTION:

Ensure you send the e-mail to the customer, using Microsoft Outlook's plug-in for e-mail encryption. If you do not have this plug-in, reach out to ITsupport@prmg.net and request they install it immediately. Not using or forgetting to use this method places PRMG, as a company, in jeopardy.