



Rachel Porter &lt;rachel@rdhloans.com&gt;

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**Quick Question: Home Improvement Loan**

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**Nancy Struthers** <nancy@certifiedfunding.net>  
To: Rachel Porter <rachel@rdhloans.com>

Fri, Nov 13, 2020 at 5:42 PM

Hi Rachel,

If they are over 100% we will order an appraisal. The good news is that we can go to 125% of the appraisal value so it's not a problem either way but the bad news is that Dodd/Frank requires us to waste the client's money getting an appraisal. We're still going to be able to lend them up to \$125,000.00 assuming all else is good about the credit and employment pkg.

Have a good weekend,

Nancy

*Nancy Struthers, AE*

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**From:** Rachel Porter <rachel@rdhloans.com>  
**Sent:** Friday, November 13, 2020 2:07 PM  
**To:** Nancy Struthers <nancy@certifiedfunding.net>  
**Subject:** Quick Question: Home Improvement Loan

Hi Nancy!

Hope all is well! I have a borrower wondering how the appraised value would be determined if they are to get a home improvement loan (likely 100%+ CLTV)? They previously closed a year or two ago.

Thanks so much!

**Rachel Porter**

11/16/2020

Red Diamond Home Loans, LLC Mail - Quick Question: Home Improvement Loan

Mortgage Loan Originator, RMLO # 1706664

Red Diamond Home Loans, NMLS# 1325498

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