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**Appraisal Subcommittee**  
*Federal Financial Institutions Examination Council*

December 11, 2003

Mr. [DELETION]  
[ADDRESS DELETED]

Dear Mr. [DELETION]:

Thank you for your November 12, 2003 letter to us requesting our assistance concerning the following situation. In your letter, you represented that several large banks are discriminating against you and your company's registered appraisers by not accepting your appraisals. You alleged that these banks have placed you and your company's name on a "do not use list." You also stated that you attempted to rectify this situation by contacting the banks who are rejecting your appraisals, but have not been successful in that regard. In the end, you concluded that the use of such a list "constitutes a violation of [your] constitutional right to pursue [your] chosen profession, and you requested that we "consider adopting...a policy or rules that address these situations."

While we appreciate your concerns, the Appraisal Subcommittee's jurisdiction does not extend to federally insured depository institutions in connection with allegations such as yours. You may wish to contact the appropriate Federal financial institutions regulatory agency for each bank that you believe is illegally discriminating against you and your company.

Please contact us if you have further questions.

Sincerely,

Ben Henson  
Executive Director