Appraisal Subcommittee

Federal Financial Institutions Examination Council

September 10, 1999

Rena K. Morris 2204 Royal Oaks Drive Raleigh, NC 27615

Dear Ms. Morris:

Thank you for your August 23, 1999 letter stating your dissatisfaction about the manner in which the Connecticut Real Estate Appraiser Commission ("Commission") resolved your complaint in Case [DELETION]. While we appreciate your concerns, please understand that the Appraisal Subcommittee is not a "court of appeals" regarding the Commission's action, and that we do not have the authority to overrule that action.

We, however, will be performing an on-site review of the Connecticut appraiser regulatory program later this year. Our review will include an analysis of the State's complaint investigation and resolution process. We will be sure to include your case in our review.

If you have any questions, please contact us.

Sincerely,

Ben Henson Executive Director