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Appraisal Subcommittee

Federal Financial Institutions Examination Council

October 26, 1999

Mark D. Holman
Acting Branch Chief
Mortgage Underwriting and Insurance Branch
Department of Housing and Urban Development
451 7th Street, SW; Room 9270
Washington, DC 20410

Charles D. Clark
Clark Realty Services
Corporate Center II
4456 Corporation Lane, Suite 145
Virginia Beach, VA 23462

Dear Mr. Holman:

We are forwarding to you for your appropriate response a September 14, 1999 letter from Charles D. Clark regarding FHA Mortgage Letter 99-29. Please contact us if you have any questions.

Sincerely,

Ben Henson
Executive Director

Enclosure