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# Appraisal Subcommittee

*Federal Financial Institutions Examination Council*

August 31, 2001

Ms. Sylvia H. Duke  
Duke & Associates Realty & Appraisal  
165 McKendree Church Rd.  
Paducah, KY 42001

Dear Ms. Duke:

This letter responds to your August 28<sup>th</sup> letter regarding the Kentucky Real Estate Appraisers Board (“Board”). In our telephone conversation earlier this year, you stated that members of the Board were biased against [DELETION], and that they conspired to keep individuals from becoming certified appraisers. I told you that our review of Kentucky’s appraiser regulatory program did not reveal any evidence to support your allegation. I further stated that if you had documentation to support your allegation, we would consider it.

The documentation that you submitted with your August 28<sup>th</sup> letter does not support your allegation. If you have any additional documentation to support bias on the Board’s part, please forward it at your convenience.

Sincerely,

Ben Henson  
Executive Director