Appraisal Subcommittee

Federal Financial Institutions Examination Council

January 8, 2001

Charles Clark, Real Estate Commissioner Georgia Real Estate Appraisers Board International Tower, Suite 1000 229 Peachtree Street, N.E. Atlanta, GA 30303-1605

Dear Mr. Clark:

Thank you for providing us a copy of the proposed changes to §539-1-.04 and §539-3-.03 of the Georgia Real Estate Appraisers Board's Rules and Regulations. We reviewed the changes and have no comments. We appreciate the opportunity to review the proposal.

Sincerely,

Ben Henson Executive Director