Appraisal Subcommittee Federal Financial Institutions Examination Council

October 25, 2004

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

Dear Mr. Clark:

Thank you for providing us a copy of your September 28, 2004 Notice of Intent to amend Georgia Real Estate Appraisers Board Rules and Regulations regarding the selection criteria for the Georgia Real Estate Appraisers Board chairperson. We have reviewed those proposals and have no comments.

Please contact us if you have any questions.

Sincerely,

Ben Henson Executive Director