Appraisal Subcommittee

Federal Financial Institutions Examination Council

September 22, 1999

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

Dear Mr. Clark:

This letter responds to your August 23, 1999 letter regarding our July 22, 1999 letter to the Comptroller General of the United States. We appreciate your concerns stated in your August 23rd letter, and, consistent with your recent telephone discussions with Ben Henson, we are forwarding your letter, together with this letter, to the Comptroller General for his consideration. In addition, we have enclosed a copy of the correspondence package that was enclosed with our July 22nd letter.

Please contact us if you have any questions.

Sincerely,

Herbert S. Yolles Chairman

Enclosures