Appraisal Subcommittee Federal Financial Institutions Examination Council

October 2, 2006

Ms. Linda L. Graff 5399 Waterwood Drive, SE Lowell, MI 49331

Dear Ms. Graff:

We received your September 7, 2006 letter expanding on your previously expressed concerns regarding the status of a complaint you filed with the Michigan Department of Labor and Economic Growth ("Department").

Ms. Vicki Ledbetter of our staff returned to Michigan on September 18 and 19 to follow-up on the Department's efforts to improve its complaint investigation and resolution processes. We considered your letters and reviewed the corresponding case file during our assessment. The Department is progressing in the disposition of the complaint you filed.

As stated in our June 19, 2006 response, we understand and share your concerns regarding the timeliness of the Department's complaint investigation and resolution program. Thank you for your interest in seeing this issue resolved.

Sincerely,

Ben Henson Executive Director