Appraisal Subcommittee Federal Financial Institutions Examination Council

November 21, 1999

Gene Kwiatkowski Abercrombie Appraisal Company 2490 Packard Ypsilanti, MI 48197

Dear Mr. Kwiatkowski:

Thank you for copying us on your October 27, 1999 letter to the [Deletion] regarding the [Deletion]. We appreciate your concerns and are glad that you filed your complaint with the proper [Deletion] authorities.

Please contact us if you have any questions.

Sincerely,

Ben Henson Executive Director