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OCT 11 2005

October 6, 2005

**CERTIFIED MAIL 7099-3400-
0016-6727-3431**

Ben Henson
Executive Director
Federal Financial Institutions Examination Council
2000 K Street Northwest, Suite 310
Washington, DC 20006-1863

**VIA FACSIMILE
1-202-293-6251**

Re: [DELETED]

Dear Mr. Henson:

I represent [DELETED], who is a Missouri State Certified Real Estate Appraiser. Attached you will find a letter from Assistant Attorney General Craig Jacobs to me which explains Mr.[DELETED]'s problem and the reason I am writing you this letter. He is State certified for residential properties with certificate number [DELETION] that is valid through June 30, 2006. Mr. [DELETED] complied with all State laws in order to obtain that license and certificate. As you can see from Mr. Jacobs's letter, the present situation prevents Mr. [DELETED] from earning a livelihood.

Through a series of correspondence Mr.[DELETED] was advised that he must retake the examination he has already taken or the Appraisal Subcommittee (ASC) could disqualify him from participating in federal related real estate transactions or have the status of his certification downgraded to the license status by the ASC (see attached letter dated January, 2005, from the Missouri Real Estate Appraisers Commission).

Effective August 28, 2005, the ASC classified Mr. [DELETED]'s certification as inactive without any written notice given to him. To take away his certification without due process is a violation of his rights. To correct this situation I am requesting one of the following:

1. Based on the following information Mr.[DELETED]'s certification be returned to active: Mr.[DELETED] took and passed the Certified Residential Examination on November 19, 1999, prior to the Appraiser Qualification Board (AQB) issuing its interpretation that examinations should be valid for no more than twenty-four (24) months. He obtained a State license on November 20, 2000. After

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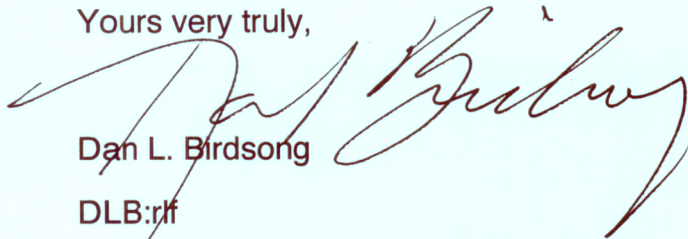
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Mr. [DELETED]'s license was upgraded to State Certified Residential on July 8, 2002. Mr. [DELETED] did everything within his power to meet both State and Appraiser Qualification Board requirements.

2. That the ASC activate Mr.[DELETED] as a licensed residential appraiser until he has an opportunity for a hearing concerning his Certified Residential license. Also, if it is determined that Mr. [DELETED] must retake the certified examination, that he be given sufficient time to comply before any action is taken against his license.

The action taken by the ASC has affected his ability to make a living. Therefore, I am requesting immediate action so that he may return to work.

Yours very truly,

A handwritten signature in dark ink, appearing to read "Dan L. Birdsong", is written over a light blue rectangular background. The signature is fluid and cursive.

Dan L. Birdsong

DLB:rf

Enclosures