Appraisal Subcommittee

Federal Financial Institutions Examination Council

August 31, 2001

Mr. Wayne Lehman 110 Seneca Lane Central City, PA 15926

Dear Mr. Lehman,

This letter responds to your July 5, 2001 letter in which you asked for our help in resolving a problem that you had with an appraiser and the Pennsylvania State Board of Certified Real Estate Appraisers ("Board"). In your letter, you allege that the appraiser and a trust company conspired to produce predetermined appraisal values on properties that you owned, to your financial harm. You filed a complaint against the appraiser with the Board. On April 23, 2001, the Pennsylvania prosecuting attorney's office notified you that the State had decided to dismiss your complaint.

We discussed the processing of your complaint with Beth Sender Michlovitz, Prosecuting Attorney with the Bureau of Professional and Occupational Affairs. During those discussions, Ms. Michlovitz informed us that you have a lawsuit pending in State court against the appraiser in connection with the representations stated in your letter. Because of this, we cannot comment on the substantive aspects of how your complaint was processed by the Board.

Please contact us if you have further questions.

Sincerely,

Ben Henson Executive Director