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Appraisal Subcommittee

Federal Financial Institutions Examination Council

June 21, 2004

[Address DELETED]

Dear Ms. [DELETION]:

Thank you for your June 8, 2004 letter, which we received on June 7 via fax. In your letter, you request our assistance regarding “gain[ing] a letter from [DELETION] to release us from harm so we can be home owners again.” You also complain about the actions of an appraiser who you state “was called in for the enhanced desk review.”

While we appreciate your situation, we are not authorized by Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, as amended, which is our enabling statute, to take actions regarding federally regulated lending institutions or individual appraisers. We note from your correspondence that you have been in contact with officials of the Office of the Comptroller of the Currency regarding your allegations concerning [DELETION]. In connection with your appraiser-related concerns, you might wish to contact Sandy Moore, Administrative Director; Tennessee Real Estate Appraiser Commission (“TREAC”); 500 James Robertson Parkway, Suite 620; Nashville, Tennessee 37243-1166 [(Phone #) (615) 741-1831 (Fax #) (615) 253-1692]. The appraiser holds a residential certification from Tennessee, and your complaint may fall within the TREAC’s jurisdiction.

Please contact us if you have further questions.

Sincerely,

Ben Henson
Executive Director

cc: Sandy Moore, Administrative Director, TREAC