Appraisal Subcommittee

Federal Financial Institutions Examination Council

April 17, 2007

[DELETION]

Dear Ms. [DELETION]:

Thank you for your March 28, 2007 letter of complaint regarding an appraisal of your property. Your complaint falls within the jurisdiction of the West Virginia Real Estate Appraiser Licensing and Certification Board, 2110 Kanawha Blvd., East, Suite 101 Charleston, West Virginia 25311 (Phone #) (304) 558-3919 (Fax #) (304) 558-3983.

For your information, the Appraisal Subcommittee (" ASC") does not formally review or make legal findings regarding specific allegations of appraiser wrongdoing received from consumers. Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, as amended, clearly authorizes State appraiser regulatory agencies, such as the Board, to handle those allegations.

If you have any further question, please do not hesitate to contact us.

Sincerely,

Ben Henson

Executive Director

Ben Kenson