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Appraisal Subcommittee

Federal Financial Institutions Examination Council

October 26, 2000

Nancy C. Hill
Winter, Johnson and Hill PLCC
United Center, Suite 500
500 Virginia Street East
Po Box 2187
Charleston, West Virginia 25328-2187

Dear Ms. Hill:

Thank you for your September 7th letter listing your concerns for possible non-compliance by the West Virginia Board of Appraisers regarding Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, as amended. We will be conducting our regularly scheduled review of West Virginia's appraiser regulatory program on November 15-16, 2000. We will consider your comments as part of the review.

If you have any questions or additional remarks, please call Kathryn Gearheard, Senior Policy Manager, at (202) 872-7511.

Sincerely,

Ben Henson
Executive Director