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Appraisal Subcommittee

Federal Financial Institutions Examination Council

November 13, 2002

David Volk, Secretary
Department of Commerce and Regulation
118 W. Capitol Avenue, First Floor
Pierre, South Dakota 57501-2000

Dear Mr. Volk:

Thank you for your November 1, 2002 letter responding to our October 22nd field review letter. We have reviewed your response and appreciate your quick and decisive actions to address our concerns. Our field review letter, your response, and any other previous correspondence between us regarding the field review now will become publicly available on our Web site.

Please contact us if you have any questions.

Sincerely,

Ben Henson
Executive Director

cc: Sherry Bren, Administrator