Appraisal Subcommittee

Federal Financial Institutions Examination Council

January 19, 2006

Wayne Thorburn, Commissioner Texas Appraiser Licensing and Certification Board P.O. Box 12188 Austin, TX 78711-2188

Dear Mr. Thorburn:

Thank you for your January 6, 2006 letter responding, in part, to our December 23, 2005 field review letter. We look forward to receiving your full response in the near future.

Sincerely,

Ben Henson Executive Director

cc: Shirley Ward, Chair, Texas Appraiser Licensing and Certification Board