



State of Tennessee  
Department of Commerce and Insurance  
Real Estate Appraiser Commission  
500 James Robertson Parkway  
Nashville, Tennessee 37243-1166  
(615) 741-1831  
Fax (615) 253-1692  
Nikole.Avers@state.tn.us

September 5, 2007

Appraisal Subcommittee  
Federal Financial Institutions Examination Council  
2000 K Street, NW, Suite 310

Attention: Ben Henson, Executive Director

Dear Mr. Henson;

Your letter dated August 13, 2007, regarding the ASC review of our program during the December 11-12, 2006 visit has been received. Regarding the temporary practice applications not being completed within 5 business days, I have presented your letter to the Assistant Commissioner's office and have been granted approval to change the delivery of temporary practice applications to this office building instead of the revenue department. I have also edited the application form to reflect this change and clarify information for applications which has, at times, caused incomplete applications to be submitted.

I hope we will have addressed all of your concerns by the next ASC review visit and that we will then be taken off the shorter review cycle and audit requirements. I feel we have made great progress and have gone a long way to changing the insufficient practices of the past.

If you have any further questions or concerns, please do not hesitate to contact me at [Nikole.Avers@state.tn.us](mailto:Nikole.Avers@state.tn.us) or 615-741-1831.

Best regards,

Nikole Avers  
Administrative Director  
Real Estate Appraiser Commission

SEP 10 2007