

DEC 03 2012



Consumer Financial  
Protection Bureau

1700 G Street NW, Washington, DC 20006

November 26, 2012

Mr. James Park  
Executive Director  
Appraisal Subcommittee  
Federal Financial Institutions Examination Council  
1401 H St. NW, Suite 760  
Washington, DC 20005

Subject: Appraisal Subcommittee Appointment Letter

Dear Mr. Park:

Pursuant to §1011 of Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (12 U.S.C. §3310) as amended, this letter confirms my appointment of Calvin Hagins as the CFPB's alternative representative, with voting authority, to the Appraisal Subcommittee in the event Mira Marshall is unable to attend any meetings of the subcommittee.

Sincerely,

A handwritten signature in blue ink that reads 'Richard Cordray'. The signature is written in a cursive, flowing style.

Richard Cordray  
Director

cc: Judith E. Dupre, FFIEC Executive Secretary