



Office of Thrift Supervision
Department of the Treasury

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Richard M. Riccobono
Deputy Director

November 8, 2004

James E. Gilleran
Chairman
Federal Financial Institutions Examination Council
3501 Fairfax Drive Room 3086
Arlington, Virginia 22226

Dear Chairman Gilleran:

The purpose of this letter is to notify you that I have designated Deborah S. Merkle as the Office of Thrift Supervision's (OTS) official representative on the Appraisal Subcommittee. I have also designated William J. Magrini as OTS' alternate representative. Mr. Magrini will attend meetings and cast OTS' vote on matters coming before the subcommittee when OTS' official representative is not available for subcommittee meetings. The designations will take effect on November 29, 2004.

Sincerely,

Richard M. Riccobono
Deputy Director

cc: Tamara Wiseman, Executive Secretary
Virginia Gibbs, Chairman, Appraisal Subcommittee
Ben Henson, Executive Director, Appraisal Subcommittee