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-----Original Message-----

From: ben@fawtn.net [mailto:ben@fawtn.net]

Sent: Tuesday, November 28, 2017 2:12 PM

To: webmaster@asc.gov

Subject: Information

First Name: Benjamin

Last Name: Floyd

Phone Number: 9313068363

Message:

To be brief, with regard to appraisal waivers, I would like to express my sincere disgust/disagreement with any such waiver(s). Appraisers were required to be licensed due to the leniency within financial institutions. This is now a fact in history. These waivers will simply open that door, again. As a prior (small-town / rural-market) banker, I know all too well why appraisers were required to be licensed. Please continue to maintain public trust and protect consumers from misconduct and greed.