



December 6, 2017

FFIEC ASC
Mr. James R. Park, ASC Executive Director
1401 H. Street N.W., Suite 760
Washington, DC 20005

Dear Mr. Park,

On November 28, 2017, I became aware of the TriStar Bank request for an appraisal waiver in four Tennessee counties. The letter states that there is an appraiser shortage that causes delays in delivery and increased fees. I provide a wide variety of appraisal services in all four counties noted and have not seen the same issues. My work load has not expanded significantly, and my fees are stable.

Over the past few years, I have had difficulty applying for the approved appraiser list of many local banks including TriStar Bank. Two years ago, I attempted to contact TriStar Bank and apply for their approved appraiser list by sending a letter and digital copies of my resume, work product samples, and references. I never received a response from TriStar Bank. "We are not expanding our list at this time" has been the common response from banks in my service area for many years. If there was an appraiser shortage, I would expect to be contacted on a regular basis from banks seeking my assistance. However, that scenario is rare.

I used the Find An Appraiser tool at the top of the Appraisal Institute homepage (www.appraisalinstitute.org) to search for members who cover those four counties. I found that TriStar Bank has many options even though this list does not represent all certified appraisers that work those counties. The results of the searches have been included with this letter.

On November 29, 2017, I contacted TriStar Bank to apply for their approved appraiser list. I have provided the bank with the requested information, and I am currently waiting on the results of their Board of Directors meeting. If TriStar Bank is having difficulty obtaining timely appraisals for a reasonable fee, it may simply be that they are not aware of the options available to them. I hope this demonstrates that local appraisers are available and willing to help them.

Sincerely,

A handwritten signature in blue ink that reads "Michael V. Tankersley". The signature is written in a cursive style with a large, stylized 'M' and 'T'.

Michael V. Tankersley, MAI, SRA, AI-RRS, ARA, R/W-AC
Certified General Real Estate Appraiser TN-1732

Accepts Fee Assignments: 'Yes' and County like 'Davidson'
122 People Found. Designated: 102 + Candidate: 7 + Practicing Affiliate: 13

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122 People Found. Designated: 102 + Candidate: 7 + Practicing Affiliate: 13

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Accepts Fee Assignments: 'Yes' and County like 'Davidson'
122 People Found. Designated: 102 + Candidate: 7 + Practicing Affiliate: 13

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Accepts Fee Assignments: 'Yes' and County like 'Davidson'
122 People Found. Designated: 102 + Candidate: 7 + Practicing Affiliate: 13

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122 People Found. Designated: 102 + Candidate: 7 + Practicing Affiliate: 13

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122 People Found. Designated: 102 + Candidate: 7 + Practicing Affiliate: 13

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Accepts Fee Assignments

Accepts Fee Assignments: 'Yes' and County like 'Davidson'
122 People Found. Designated: 102 + Candidate: 7 + Practicing Affiliate: 13

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Accepts Fee Assignments: 'Yes' and County like 'Davidson'
122 People Found. Designated: 102 + Candidate: 7 + Practicing Affiliate: 13

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122 People Found. Designated: 102 + Candidate: 7 + Practicing Affiliate: 13

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18 People Found. Designated: 16 + Candidate: 1 + Practicing Affiliate: 1

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18 People Found. Designated: 16 + Candidate: 1 + Practicing Affiliate: 1

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Residential, Land

Accepts Fee Assignments: 'Yes' and County like 'Maury'
22 People Found. Designated: 20 + Candidate: 1 + Practicing Affiliate: 1

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Accepts Fee Assignments: 'Yes' and State: 'Tennessee' and County like 'Williamson'
55 People Found. Designated: 42 + Candidate: 5 + Practicing Affiliate: 8

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55 People Found. Designated: 42 + Candidate: 5 + Practicing Affiliate: 8

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55 People Found. Designated: 42 + Candidate: 5 + Practicing Affiliate: 8

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Accepts Fee Assignments: 'Yes' and State: 'Tennessee' and County like 'Williamson'
55 People Found. Designated: 42 + Candidate: 5 + Practicing Affiliate: 8

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55 People Found. Designated: 42 + Candidate: 5 + Practicing Affiliate: 8

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