

From: Kevin Harden <kevinharden@gmail.com>

Date: December 20, 2017 at 9:32:31 PM EST

To: jim@asc.gov

Subject: TN Appraisal Waiver

Hello, Mr. Park,

I believe the TN and OK appraisal waiver will only exacerbate any problem regarding a shortage of appraisers in, at least, two ways:

1) If the waiver is allowed, there will obviously be less work. Less work means fewer trainees. I am currently training my daughter, who is a sophomore at Cumberland University, with a 3.7 GPA. If the work is reduced, she will need to find a more secure career.

2) Allowing the waiver will send the signal to any potential future appraisers (trainees) that there is no need to pursue a career with such instability.

Further, taking appraisers out of the lending equation will simply be putting the foxes in charge of the hen house, as they say. The "temporary" aspect holds little assurance. Much damage can, and will, occur quickly.

Please take a more cautious approach. Perhaps, grant reciprocal licenses (temporarily) for appraisers in neighboring states. Geographical incompetence only applies as long as one does not know the market.

For a more long-term solution, relax the college degree requirements - completely and immediately. I realize some efforts to some degree have taken place. I'm not sure of the status today. However, getting trainees into a secure career is crucial.

Keeping unbiased appraisers in the lending process is keeping public interest paramount. Having trainees under qualified appraisers will assist to that end.

I truly hope the ASC will not allow this waiver to pass.

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Thank you,
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