From:

Sent: Thursday, December 21, 2017 10:38 AM

To: James R. Park < <u>iim@asc.gov</u>> **Subject**: Appraisal Waiver

After 30 years of building the consumer trust, the only reasons a bank would even ask this question (in my opinion) are because the appraiser failed the 15 hour course, is the brother-in-law to the bank manager or the bank/appraiser wants to be challenged in court.

After many organization have paid money to support the Appraisal Foundation, this would be an insult.

