

**From:** "Nick Dunlop" <[nickdunlop@comcast.net](mailto:nickdunlop@comcast.net)>

**Date:** December 22, 2017 at 2:59:12 PM EST

**To:** <[jim@asc.gov](mailto:jim@asc.gov)>

**Subject:** Waiver of Appraisals

Mr. Park,

Appraisals are a simple and inexpensive assurance that the property is what it is. When you consider the fee, typically under \$1,000, to add a third party's eyes to the transaction, it seems like cheap insurance to me. Appraisal waivers, the so called "hybrid" appraisals coming on the scene and AMC's complaining about a shortage of appraisers willing to work for low fees undermines our industry and will only hurt the taxpayer, you and me, in the end, who will have to bail out the banks when things go wrong. You have my "no" vote on any appraisal waivers.

Happy Holidays,

Nick Dunlop, SRA

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