

Cheryl Evans
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January 3, 2018

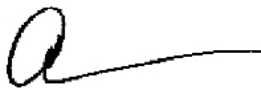
To: Mr. Jim Park
Executive Director
Appraisal Subcommittee
1401 H Street, Suite 760
Washington, DC 20005

RE: Tristar Bank/Appraiser Shortage Issue/Temporary Waive of Licensed Appraisers

Dear Mr. Park,
While I understand the complaint of a shortage of appraisers falls in the Nashville area I am writing to you to express my concerns to revert to backward banking practices which have failed the American People several times in the past. In my 40 years in this business it never surprises me that after a 10 year period the lending community forgets the mistakes in the past. I urge you and the Council Members NOT to approve any type of temporary waive for licensed appraisers.

Need I reference the many issues that will result as we have seen historically in the past?

Concerned,

A handwritten signature in black ink, appearing to be 'Cheryl L. Evans', with a long horizontal line extending to the right.

Cheryl L. Evans
CA AR003934