



STATE OF CONNECTICUT  
**DEPARTMENT OF CONSUMER PROTECTION**  
165 CAPITOL AVENUE, HARTFORD, CONNECTICUT 06106

JERRY FARRELL, JR.  
COMMISSIONER

M. JODI RELL  
GOVERNOR

September 21, 2007

Virginia M. Gibbs, Chairman  
Appraisal Subcommittee  
2000 K Street, NW  
Suite 310  
Washington, DC 20006

Dear Ms. Gibbs:

Thank you for your August 13, 2007 letter concerning your recent field review of the Connecticut Appraisal Regulatory Program and the Connecticut Real Estate Appraisal Commission. The Appraisal Subcommittee ("ASC") report identified two areas of Connecticut's Appraisal Program it would like to see addressed pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, as amended ("Title XI").

The first area we were asked to address was our temporary practice procedures. The audit noted that temporary practice permits have not consistently been issued within five business days and have not been issued to licensed appraisers from other states. At the suggestion of Ms. Tidwell and Ms. Ledbetter, to address the permit issuance within five days, we will no longer require a Letter of Good Standing to accompany the application. In addition, the Consent for Service of Process has been incorporated as part of the application rather than a separate document, which was sometimes overlooked by the applicant and thus resulted in a delay in processing. It is anticipated that those two changes, along with a revised procedure of immediate delivery of temporary appraiser applications to the department's Appraisal Unit, should resolve that part of the concern. Furthermore, we will issue temporary permits to qualified licensed residential applicants.

The second area noted was the timetable of investigation and resolution of complaints. The Department staff reviewed a revised complaint process with Ms. Tidwell and Ms. Ledbetter which will be instituted. The Department is fully committed to the investigation and resolution of appraisal complaints in a timely manner. We will commit to a complaint process that will ensure that complaints will be investigated and resolved within a one-year period, in accordance with ASC Policy Statement 10E.

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Thank you for the opportunity to provide you with our response. We intend to continue to proceed in a positive manner with our Connecticut Appraisal Regulatory Program.

Very truly yours,

Jerry Farrell, Jr.  
Commissioner

cc: The Honorable M. Jodi Rell, Governor  
Christopher A. Italia, Chairperson,  
Connecticut Real Estate Appraisal Commission