Appraisal Subcommittee

Federal Financial Institutions Examination Council

May 14, 2007

James Collins, Director Delaware Department of State Division of Professional Regulation Cannon Building 861 Silver Lake Blvd., Suite 203 Dover, Delaware 19904-2467

Dear Mr. Collins:

Thank you for your March 30, 2007 response to our March 14, 2007 field review letter. In your letter, you stated that your December 2006 staffing changes in the temporary practice processing area have ensured that all completed temporary practice applications are being processed in accordance with ASC Policy Statement 5. We appreciate your curative actions and hope that all future completed temporary practice permits will be issued in that manner.

Our field review letter, your response, and any other previous correspondence between us regarding that field review now are publicly available on our Web site.

Sincerely,

Ben Henson Executive Director