

□ □ □ □ □ □

Appraisal Subcommittee

Federal Financial Institutions Examination Council

September 6, 2002

Kathryn S. Matayoshi, Director
Department of Commerce and Consumer Affairs
PO Box 3469
Honolulu, HI 96801

Dear Ms. Matayoshi:

Thank you for your August 29, 2002 letter responding to our July 10th field review letter. We have reviewed your response and appreciate your rapid attention to our concerns. To obtain a copy of the Appraiser Qualifications Board Criteria, you need to contact the Appraisal Foundation. You may make your request via the Foundation's Web site at www.appraisalfoundation.org.

Our field review letter, your response, and any other previous correspondence between us regarding the field review are now public information and will be available on our Web site.

If you have any questions, please contact us.

Sincerely,

Ben Henson
Executive Director