

Appraisal Subcommittee Federal Financial Institutions Examination Council

January 14, 2002

Mark Hansen, Chairman 2020 Carey Avenue Suite 100 Cheyenne, WY 82002-0180

Dear Mr. Hansen:

Thank you for your December 6, 2001 letter responding to our November 13, 2001 field review letter. We have reviewed your response and appreciate your comments. Please keep us informed of your progress in amending regulations to address temporary practice. Our field review letter, your response, and any other previous correspondence between us regarding the field review are now publicly available on our web site.

If you have any questions, please contact us.

Sincerely,

Ben Henson Executive Director