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Public Comments on Real Estate Appraisals:=====

Title: Real Estate Appraisals

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Comment: By increasing the threshold from \$250,000 to \$400,000 you are taking out a market segment of small business owners who can benefit from obtaining a true market value for their properties. By providing lenders the opportunity to provide loans without appraisals these business owners maybe susceptible to over lending which could hurt there business in the long run. The appraisal fees on these types of properties are not expensive and the appraisal provides the basis for making good loans. Do not take this protection away from small business owners!

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