From: Karen Sorrow [mailto:karensorrow@abbevillesavings.com]
Sent: Wednesday, November 26, 2008 10:11 AM
To: Comments
Subject: Proposed revisions to the Interagency Appraisal and Evaluation Guidelines

Regarding appraisal and evaluation guidelines I would like to suggest that appraisers be prohibited from having access to the sales price data of the subject property. I think this unfairly biases an appraiser putting them under pressure from realtors and other persons of interest.

I appreciate the opportunity to comment and thank you for your consideration of this matter.

Karen Sorrow AVP & Compliance Officer Abbeville Savings & Loan, SSB