

From: Kevin Schaefer
To: [Comments](#)
Subject: July 31, 2017 - FDIC Notice of Proposed Rulemaking: Real Estate Appraisals; Comment Request (3064 AE-56)
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I am in support of raising the threshold to \$400,000 on commercial loans. Our bank uses evaluations on a regular basis. This increase will allow us to respond to our customer's needs in a more timely and cost effective manner for our larger commercial loan requests.

Increasing the threshold on residential evaluations from the current level of \$250,000 is also something I would support. There are several instances that an evaluation serves the purpose on in-house loans; for example low loan to value and borrower strength.

Please consider raising these limits to meet the current market and lender needs.

Kevin Schaefer

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