

From: Dan Williams

Sent: Tuesday, December 11, 2018 4:06 PM

To: regs.comments@occ.treas.gov; regs.comments@federalreserve.gov; Comments

Subject: Docket ID OCC-2018-0038 and RIN 3064-AE87 – Real Estate Appraisals

To Whom It May Concern,

As a residential real estate appraiser for 30 years, I have witnessed the cyclical nature of the real estate market. The past couple cycles have been greatly exaggerated by the lending industry's relaxation of standards, which was a big part of the meltdown in 2008-2009.

I am very concerned the proposed relaxation of real estate appraisals would again lead to bad loans and a collapse in the residential real estate market. I had assumed the FDIC and other agencies had learned a valuable lesson from the past, but I am now worried that they have not.

Please re-consider raising the appraisal limits from \$250,000 to \$400,000, as large markets across the country will be negatively affected.

Sincerely,
Daniel Williams
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Yucaipa, CA