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

From an appraiser point of view getting rid of the appraisal requirement for purchases would weaken the financial establishments as the appraisers are the boots on the ground and the bank's eyes of what condition the property really is.

Please do not incorporate this proposal or the next financial crisis will be even worse than the one before.

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