

**From:** Braden Gustafson [<mailto:braden@gusappraisers.com>]

**Sent:** Wednesday, January 09, 2019 1:37 PM

**To:** Comments

**Subject:** December 7, 2018 - Real Estate Appraisals; Comment Request (RIN 3064-AE87)

I urge you **NOT** to raise the de minimis to \$400,000. It just shows that the nation didn't learn anything from the great recession in 2008. This shows a very short memory and nobody wants a housing crisis like we had a decade ago.

Thank you,  
Brady gustafson