

Please Do Not Reply To This Email.

Public Comments on Real Estate Appraisals:=====

Title: Real Estate Appraisals

FR Document Number: 2017-15748

RIN: 1557-AE18

Publish Date: 7/31/2017 12:00:00 AM

Submitter Info:

First Name: JB

Last Name: Brill

Mailing Address: 7342 Lane Park Drive

City: Dallas

Country: United States

State or Province: TX

ZIP/Postal Code: 75225

Email Address: jbb Brill@sbcglobal.net

Organization Name:

Comment: I've been both an independent appraiser and a bank staff appraiser for about 40 years and have been through several real estate cycles.

Precedent to every market bubble that burst there was always a loosening of standards (banking, underwriting, appraisal, etc.) which played strong parts in the bubble bursting. Because of past history I urge the regulators to leave the \$250,000/\$1,000,000 appraisal exceptions as they are. Do we not learn anything from history?

I've been both an independent appraiser and a bank staff appraiser for about 40 years and have been through several real estate cycles.

Precedent to every market bubble that burst there was always a loosening of standards (banking, underwriting, appraisal, etc.) which played strong parts in the bubble bursting. Because of past history I urge the regulators to leave the \$250,000/\$1,000,000 appraisal exceptions as they are. Do we not learn anything from history?