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

Title: Real Estate Appraisals

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Comment: Real Estate Appraisals

I am opposed to increasing the commercial appraisal threshold from \$250,000 to \$400,000. I have been appraising real estate for 35 years. I have lived through the Savings and Loan crisis and the Mortgage Meltdown. The FEDS always loosen up credit and do away with safeguards when the market is good, then we have some other financial crisis brought on by poor lending practices. Please do not increase the chances for commercial loan losses by doing away with required safeguards such as real estate appraisals.

## Real Estate Appraisals

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