



December 13, 2017

Mr. James R. Park
Executive Director
Appraisal Subcommittee
1401 H Street, N.W., Suite 760
Washington, D.C. 20005

Re: Temporary Waiver Request of TriStar Bank

Dear Mr. Park:

The purpose of this letter is to provide additional information regarding TriStar Bank's letter to the Appraisal Subcommittee, dated November 20, 2017, where an assertion is made that, "The demand (for valuation services) is so great in the Nashville MSA that we are having a difficult time receiving appraisals in a reasonable amount of time."

Our office, CRV Group, Inc., is comprised of three Certified General Appraisers, one registered trainee and support staff with an office in Lebanon, TN in Wilson County. Wilson County is part of the 15-county Nashville MSA. Two of the principals, Mark A. Conner and Corey J Ross have over 20 years' experience performing appraisals primarily in the Nashville market and surrounding areas. The focus of our business is primarily the appraisal of commercial real estate since the economic downturn starting in 2007.

It is important to note the point in time in which our focus shifted from a mix of residential and commercial real estate appraisals to a concentration on commercial real estate. During the economic downturn, our business actually increased due to the turmoil that surrounded financial markets and the importance of providing experienced guidance to lending institutions who held loans secured by commercial real estate. During this time period, the importance of wording in the Preamble to the Uniform Standards of Appraisal Practice became so relevant. It states, "The appraiser's responsibility is to protect the overall public trust and it is the importance of the role of the appraiser that places ethical obligations on those who serve in this capacity". We as appraisers understand the obligations our profession carries and the importance of the license we are required to maintain earned by education and experience requirements.

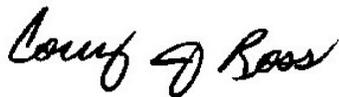
From 2007 until the present, our business has continued to grow and our market areas served has expanded. In 2016 and 2017 we performed appraisals from the eastern boundaries of Tennessee to the western boundaries of Tennessee. From the southern boundaries to the northern boundaries. We have performed appraisals in Florida, Georgia, North Carolina and Kentucky. We have a willingness to travel where our clients request us to go. However, our primary service area is the Nashville MSA including Dickson County where TriStar Bank is located. We have traveled west beyond Dickson County on numerous occasions to perform appraisal assignments. I found the comments from the TriStar letter to be shocking where it was conveyed that appraisers who serve this county are not available. Our office is more than willing to serve the Dickson County market.

Our office is more than willing to expand our client base to include TriStar Bank. We always look for ways to expand our business as needed and exemplify this by the growth of our company through the past 10 years. We have invested time and money in internet advertisements to include our own website, an Appraiser Institute profile by a partner, Taylor Vandever and individually can be found on the Tennessee Real Estate Appraisers website. It seems reasonable to assume in this technological age we live in that those seeking appraisal services can find us. To our knowledge we have not been contacted by TriStar Bank. We currently have one appraiser in training working with our company and have begun to examine the prospects of adding more in the future as our business continues to grow.

Thank you for your time and please consider the points of willingness to accept new clients and willingness to serve all markets in the State of Tennessee.



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Corey J Ross
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Taylor Vandever, Esq.
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