

**From:** [REDACTED]

**Date:** December 21, 2017 at 10:19:10 PM EST

**To:** [jim@asc.gov](mailto:jim@asc.gov)

**Subject:** **Waivers**

Dear Sir:

I have been an appraiser for 35 years and have seen the industry go from the Wild West of the 1970's where there was no regulation to the well trained and certified and licensed appraisers of today. I have held three professional designations ASA, American Society of Appraisers, MRA, Massachusetts Board of Real Estate Appraisers and the SRA since 1981 which I carry now, from the Appraisal Institute. I am a Certified General Real Estate Appraiser in MA and RI. I have conducted over 6,000 residential appraisals and several thousand commercial appraisals. Now, I specialize in all manner of specialized work and litigation support. The economy rides on a narrow band of equity measured by appraisers. The loss of this expertise can result in billions of dollars of losses to the taxpayers of the states and country. This has happened and can happen again and sooner than you might think as values are reaching all time highs and can fall rapidly. Correct appraisal practice can prevent this, no appraisals is asking for damages. Please prevent this. There is **NO SUBSTITUTE FOR THE PROTECTION TO AMERICAN WEALTH THAN APPRAISALS**. Especially now that the deficit will climb, we need real estate to be safe and not a loss. Please do not support waivers for the sake of the American people and there homes, do not burden future generations with more deficit. Thank you.

Respectfully submitted,

[REDACTED]