

From: [REDACTED]

Sent: Thursday, December 21, 2017 4:01 PM

To: webmaster@asc.gov

Subject: Waiver - Tennessee and Oklahoma appraisals

To Whom It may Concern:

To waive the inspection by a licensed/certified appraiser WILL lead to the same problems that afflicted the real estate market in the 1980's and other more recent market "corrections". This will lead to inspections by bank officials - who have a vested interest in making the loan AND/OR the inspections being done by "Uncle Joe" or "Cousin Eddie" - someone who knows nothing about real estate.

At least with a licensed/certified appraiser, the lender has some assurances that the property meets minimum standards for a loan.

This is a BAD idea.

Respectfully,

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