

From: [REDACTED]
Sent: Friday, December 22, 2017 10:58 AM
To: webmaster@asc.gov
Subject: Waiver being considered for appraisals

To Whom It May Concern,

Having been an appraiser for 35 years and having lived through many regulations improving the quality and oversee of appraisals, I strongly disagree that anyone would benefit by not using qualified and experienced appraisers and putting in place a "waiver". AMC's should go away, appraisal fees should increase, and there needs to be a way to increase the appraiser population with good regulation but not being so prohibitive.

We all remember what happened when poor appraisals were being done and with the Savings and Loan crisis. I feel a lot of those appraisers were weeded out and we are left with appraisers who are doing their job correctly. Those newer appraisers who are going through the steps to become appraisers are working hard to jump through the hoops and should not be punished by taking away the work they have fought hard to learn to do. I cannot imagine if appraisals could be waived and if lenders would choose to put buyers at risk. They are really who you should be protecting.

As busy as it has been and as strong of a market as we have in Colorado, I talk to appraisers who agree with me that we are not that busy right now.

Please do not even consider harming the public with a regulation such as this.

On another note, I think AMC's have totally harmed the whole process and should be done away with.

[REDACTED]

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