

From: [REDACTED]

Date: December 22, 2017 at 4:51:17 PM EST

To: jim@asc.gov

Subject: **Waiving waive the requirement for use of state licensed or certified appraisers as authorized under Title XI.**

Dear Mr. Park,

Can you please reject requests that the requirement for use of state licensed or certified appraisers as authorized under Title XI be waived?

There is no appraiser shortage in this country. There is a shortage of appraisers who will work for clients who refuse to pay customary and reasonable fees, and to treat appraisers as respected professionals. There also is no shortage of mortgage industry participants who wish to avoid proper due diligence by avoiding the appraisal process. It is not in the public interest to permit avoidance of prudent business practices in order to increase profits. It is not in the public interest to promote practices that threaten the viability of our financial institutions. An unsafe environment is being proposed here, and I ask that you not buy into deceptive claims of an appraiser shortage.

Thank you,

[REDACTED]