

From: [REDACTED]

Date: December 23, 2017 at 10:44:27 AM EST

To: "jim@asc.gov" <jim@asc.gov>

Subject: Fake Appraiser Shortage

Reply-To: [REDACTED]

Mr. Park,

The nonsense of an appraiser shortage has been manufactured to trick regulators into beginning the process of eliminating appraisers. Please don't fall for it.

As to the claims of escalating appraiser fees, this is mostly this is from amc's who charge perhaps \$600-\$800 to the home owner and pay the appraiser \$225-\$325. When the lenders were allowed to outsource the management of the appraisal process there should have been a rule that disallowed forcing appraisers to pay for outsourcing. There is still time to do this if there is the will.

None of my direct clients are reporting a shortage of appraisers.

Thank you for your time,

[REDACTED]

[REDACTED]