

**DEC 26 2017**

December 18, 2017

Mr. James R. Park  
Executive Director  
Appraisal Subcommittee  
1401 H Street, N.W., Suite 760  
Washington, DC 20005

**Re: Temporary Waiver Request of TriStar Bank**

Dear Mr. Park:

My appraisal firm is aware that the Appraisal Subcommittee (ASC) of the Federal Financial Institutions Examination Council (FFIEC) received a request from TriStar Bank dated November 20, 2017 for a temporary waiver of certain requirements to utilize a certified appraiser under Title XI of FIRREA. This request is submitted by TriStar pursuant to 12 U.S.C. 3348(b). Considering this issue, we understand the ASC issued a letter to TriStar Bank seeking clarification and information relating to the request.

In response, I wanted to write this letter and provide some additional information to you for consideration. Our firm is located in Brentwood, Tennessee approximately 44 miles east of Dickson. Our appraisal firm consists of 12 appraisers and one administrative person. We regularly complete appraisal assignments in Dickson of all property types (excluding single family residential) and do not charge a premium for our work there. In all candor, we have never heard of TriStar Bank and have never received a request from them regarding work in Dickson. We would be more than happy to accommodate their valuation needs now and in the future.

We appreciate the opportunity to write you concerning this matter and respectfully request your consideration of the requirements regarding appraisals for financial institutions and the negative impact for waiving prudent checks and balances to this process. Should you have any questions concerning this matter, please do not hesitate to contact this office.

Respectfully submitted,

[Redacted Signature]