

Lori L. Schuster

From: James R. Park
Sent: Wednesday, January 3, 2018 12:54 PM
To: Lori L. Schuster
Subject: FW: Temporary-Waiver-Requests

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From: [REDACTED]
Sent: Wednesday, January 3, 2018 12:39 PM
To: James R. Park <jim@asc.gov>
Subject: Temporary-Waiver-Requests

To whom it may concern,

As a certified appraiser from the state of California [REDACTED], I'm appalled at much of the industries behavior toward my profession (say since HVCC / Dodd Frank). In responding to petitions at the time, and continued expressions from my industry since, (<http://appraisersblogs.com>), the issues have been WELL documented but IGNORED by the powers that be. This ignoring of the issues (AMC involvement, C&R pay, scope creep, CU, increased liability, software portal expenses, no trainee policy, etc., etc., etc.) has not created a national shortage, but rather has created a toxic environment where independent businesses (appraisers), operate from. Treating professionals unprofessionally, then crying wolf is not good local, or national policy.

If lenders have in part created the problem both through long term, and short term policies (not appraiser friendly), then to reward them with appraisal waivers is to only encourage and promote future bad behavior.

Open a dialogue, and ADDRESS our concerns, instead of ignoring us and trying to work around the often only independent voice in the home buying process (appraisal waivers, CU, temporary waivers, etc.).

On a local level, in working a SINGLE county (San Diego), where there are nearly 900 APPRAISERS, I can tell you there is no appraiser shortage.

Do the right thing.

[REDACTED]