



FEDERAL DEPOSIT INSURANCE CORPORATION, Washington, DC 20429

SHEILA C. BAIR  
CHAIRMAN

September 27, 2006

SEP 28 2006

Mr. Ben Henson  
Executive Director  
Federal Financial Institutions Examination Council  
2000 K Street, N.W., Suite 310  
Washington, D.C. 20006

Dear Mr. Henson:

I designate Examination Specialist Beverlea S. (Suzy) Gardner to serve as the Federal Deposit Insurance Corporation's alternate representative, with voting authority, on the Appraisal Subcommittee.

Associate Director Steven D. Fritts will continue to serve as the Federal Deposit Insurance Corporation's voting member on the Appraisal Subcommittee.

This appointment is effective immediately.

Sincerely,

Sheila C. Bair

cc: Ms. Sandra L. Thompson  
Mr. George French  
Mr. Steven D. Fritts  
Ms. Suzy Gardner