

**From:** Rob parr  
**To:** [Regulatory Comments](#)  
**Subject:** Real Estate Appraisals-Very Concerned  
**Date:** Sunday, December 2, 2018 9:41:38 PM

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I am writing in concern to the proposal to raise the appraisal threshold.

**I am very concerned** with the impact years from now by raising the appraisal threshold. To me this seems very short sighted. The cost of an appraisal seems relatively small compared to the peace of mind it provides not only for a potential buyer, owner, credit union members, the lending institution and the public at whole.

We are only a decade removed from the last financial crisis have we not learned anything from the crisis about risk management. The financial crisis impacted so many communities.

To have the property analyzed by a competent appraiser before the loan to me I hope that you will keep the current appraisal threshold the same.

As a credit union member **I am strongly opposed to raising the threshold.**

Robert P