

**From:** Sarah Miles  
**To:** [Regulatory Comments](#)  
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The proposal to increase the lending threshold for not requiring professional appraisals is remarkably short-sited and will undoubtedly result in massive financial losses in the lending industry in the long term. It is so important for lending institutions to have quality collateral valuations, and quality collateral valuations come from Certified Appraisers. This proposal is going to cause massive long term losses in the industry. Lets not be short-sited, and reject this proposal.

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