

From: Gary Holt
To: [Regulatory Comments](#)
Subject: Real Estate Appraisals
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Attachments: [image001.png](#)

I own a small appraisal firm in Eau Claire, WI and we do quite a bit of work for a number of credit union clients in our markets.

Raising the non-loan minimum threshold to \$1M for non-residential mortgages will likely put a big dent into our appraisal requests from these CU clients and the likelihood of banks to follow suite will cripple our commercial appraisal business.

As a small business owner I urge you to reconsider the necessity of making this change and in turn saving many small commercial appraisal firms throughout the country.

Thank you for your consideration,

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