

From: Eric Witherall
To: [Regulatory Comments](#)
Subject: Real Estate Appraisals
Date: Monday, December 3, 2018 5:36:22 PM

Hi,

I strongly urge you to decline the proposal to increase the appraisal threshold level for non-residential loans to \$1 million! Real estate appraisals have been proven to be a much more accurate and reliable than BPO's and AMV's. Please consider the safety of your lending institutions!

Thanks,

Eric Witherall, MAI

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