

From: JS Gagnow
To: [Regulatory Comments](#)
Subject: Real Estate Appraisals
Date: Saturday, December 1, 2018 6:03:58 AM

To Whom it may concern,

I would like to encourage you to rethink the \$1,000,000 appraisal threshold on commercial loans; while I agree the \$250,000 limit at this time would be considered low or 'archaic' it would be my opinion to opt down to a threshold similar to the 'banking' of \$500,000.

Thank you for the time,

Jeff Gagnow
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