

From: Kevin Dumman
To: [Regulatory Comments](#)
Subject: Real Estate Appraisals
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I do not think that your proposal to raise the threshold limit for real estate appraisals sets a good precedent for the lending industry, promotes sound lending practices, or promotes public trust in the lending industry. Limiting or eliminating the need for real estate appraisals performed by independent third party sources is not good risk management policy and will likely result in moving us toward our next lending crisis or possibly failure of the banking system.

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