

From: Van Patton
To: [Regulatory Comments](#)
Subject: Real Estate Appraisals
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As a second generation appraiser who works with many local credit unions, banks, the VA, and FHA, I strongly urge and advise you all to not increase the threshold for appraisals. Ethical and competent appraisals are a lynchpin for safe, secure lending practices.

Thank You,

Van Patton, SRA