

From: Steven Kalley <sekalley@yahoo.com> on 04/29/2008 11:55:02 AM

Subject: Regulation Z

please do not go through with the change proposed for sending appraisal assignments. i have been doing honest appraisal reports for twenty years and have built-up an appraisal business over the prior fifteen years. this change would cancel fifteen years worth of client relationships and destroy my business. i have done nothing wrong but i am being punished severely.

the answer is to throw out the bad appraisers and not to destroy all of the good ones.

thank you

steve kalley, sra