

From: TD Winters  
Proposal: 1568 (RIN 7100 AE-81)Reg.Y; Real Estate Appraisals  
Subject: Reg. Y - Real Estate Appraisals

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Comments:

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Proposal:Regulation Y: Real Estate Appraisals [R-1568]

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Revision:1

First name:TD

Middle initial:

Last name:Winters

Affiliation (if any):Credit Officer

Affiliation Type:Other (Oth)

Address line 1:

Address line 2:

City:

State:

Zip:

Country:UNITED STATES

Postal (if outside the U.S.):

Your comment:I am in support of raising the threshold requirement for appraisals on commercial real estate transactions from the current level of \$250,000 to \$400,000. I feel it will open up opportunities to the small community banks and lower costs associated with these types of loans.