

From: Edward Lette, Business Bank of Texas, N.A.  
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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Your comment:As a banker of 50 plus years I agree with the agencies, that increasing the appraisal requirement to \$ 400,000.00 will have no impact.