

**From:** Mullenix.Michael  
**To:** [Regulatory Comments](#)  
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I have been in the appraisal field for 40 years. Increasing the appraisal threshold level for non-residential loans from \$250,000 to \$1,000,000 is dangerous to the solvency of the banking / credit union depository insurance funds. It has been 10 short years since the last financial crisis, yet it seems no one ever learns from history and past mistakes.

Obtaining a professional appraisal on collateral used for real estate loans will help insure sound financial policy and protect the millions of C.U. members throughout our country. Even considering this dramatic of an increase makes me wonder about NCUA's underlying motivations and commitment to responsible monetary oversight. An increase to a \$500,000 threshold would be understandable, and be consistent with the balance of the lending community.

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