

From: Steve Slotkin
To: [Regulatory Comments](#)
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Raising the dollar limit will be bad for the lending industry and the taxpayers. It opens up a large number of loans to potential mismanagement by lenders and borrowers.

Appraisers play a vital role in the lending industry. When lenders have non-qualified people completing valuations in house, they have a vested interest in "hitting the number".

Appraisers are trained to value the property based on the market, not on the desire of the parties to make the loan.

As the owner of a real estate appraisal firm, I urge you to keep the threshold at \$250,000.

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