

**From:** tyson@mastershall.com  
**To:** [Regulatory Comments](#)  
**Subject:** Real Estate Appraisals and increasing threshold.  
**Date:** Monday, December 3, 2018 12:45:39 PM  
**Attachments:** [sigimg1](#)

---

Hello to whom it may concern.

As you likely are aware, the threshold for the absence of an appraisal is proposed to increased to \$1,000,000.

Prior to the last recession, financial shenanigans and wizardry were taking place to induce those unfamiliar with real estate into becoming involved and active participants. This resulted in the second greatest recession in recent US history.

By increasing the dollar threshold in which an appraisal will not be required will result in another financial debacle and recession.

The one positive outcome from this scenario will be the opportunity for informed investors to pick up the pieces of these real estate holdings which will be sold for pennies on the dollar. This will result in financial loss to the financial institutions and to stave off another recession being paid, do not increase the dollar limit for the absence of appraisals.

If the decision is to be made to increase these dollar thresholds, I look forward to the opportunity to benefit in the future of purchasing these assets from banks once their foreclosure proceedings take place all because of the lack of informed buyers.

We need informed parties providing informed information, not the other way around.

Best regards,



Tyson M. Hall, MAI, GAA  
Wisconsin Certified General Appraiser #1631-010  
Wisconsin Real Estate Broker #56516-90

Masters-Hall Appraisal  
P.O. Box 620298  
Middleton, WI 53562

Phone: (608)-203-6235  
FAX: (608)-203-6290  
[www.mastershall.com](http://www.mastershall.com)