

**From:** Erin Waytas  
**To:** [Regulatory Comments](#)  
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In my opinion, to have "safe and sound" lending, any time there is a government backed loan, renewal, OREO or watch list over \$50,000 there should be at a minimum a restricted appraisal report if the borrower's is strong and the LTV is under 60%. If the borrower is not strong and the LTV is over 60% there should be an appraisal report.

Increasing the threshold to \$1,000,000 without appraisals will not be healthy for the market and increases risk for the lenders. The repercussions of an increase would adversely affect the market going forward.

Erin Waytas  
Trainee Appraiser  
Nagell Appraisal