

From: Raymond Clowers
To: [Regulatory Comments](#)
Subject: Real Estate Appraisals
Date: Friday, November 30, 2018 7:51:17 PM

To Whom It May Concern,

My experience with credit unions is that they have always been very concerned about their members and providing them with the most accurate product available. Please do not fall into the pattern of banks which helped cause the crisis of 2007/2008/2009.

Concerned,

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