

**From:** Scott Voltz  
**To:** [Regulatory Comments](#)  
**Subject:** Real Estate Appraisals  
**Date:** Friday, November 30, 2018 7:34:03 PM  
**Attachments:** [image001.png](#)  
[image004.png](#)

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To whom it may concern:

It is a bad idea to raise the threshold for appraisals to \$1,000,000 for commercial properties. You will increase risk to an intolerable level. Commercial properties do not lend themselves to algorithms and other black box types of valuations. You will face huge losses.

Best Regards,



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