

Congress of the United States
House of Representatives
Washington, DC 20515

July 6, 2020

Mr. James R. Park
Executive Director
Appraisal Subcommittee
1325 G St., NW, Suite 500
Washington, D.C. 20005

Subject: Temporary Waiver Request, 12 CFR Part 1102, Subpart A

Dear Mr. Park:

I write to support North Dakota's application to extend by two years the temporary waiver of appraiser credentialing requirements, which was originally approved on July 9, 2019.

This waiver extension will allow real estate transactions in North Dakota continue to be completed without appraisal delay. Under the current waiver, North Dakota has found that the workload for credentialed appraisers has not been negatively affected and financial institutions have been provided greater flexibility.

As you know, there is a scarcity of credentialed appraisers in North Dakota. In a rural state with harsh winters, appraiser shortages affect the access and completion of important financial services for our citizens and businesses. I look forward to working with the State to resolve this scarcity issue and increase access to appraisers in North Dakota.

I am confident the proposed waiver extension will accelerate appraisal completions and encourage solutions for the shortage of appraisers. I strongly support North Dakota's application, and I appreciate the support of the Appraisal Subcommittee to address appraisal wait times in North Dakota.

Thank you for your consideration of this application.

Sincerely,



Kelly Armstrong
Member of Congress