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**From:** Kirby and Lisa Evanger <[REDACTED]>  
**Sent:** Friday, September 5, 2025 3:41 PM  
**To:** Comments  
**Subject:** [EXTERNAL MESSAGE] Comment on appraisal regulatory thresholds

[REDACTED]

Good afternoon FDIC. With the open comment period on the Federal Register with the FDIC seeking comments on regulatory thresholds that should be updated and indexed for inflation, I would like you to consider indexing the appraisal thresholds for all types of real estate properties, but especially the thresholds for commercial and agricultural real estate. The current thresholds have been established years ago and have not been adjusted for inflation. Inflation over the years becomes substantial, thus requiring appraisals way more often than was originally intended and no longer commensurate with the original appraisal thresholds and regulatory risk tolerances that were established by the regulators. Appraisal regulations were established for safety and soundness of the banking system, but adjusting the appraisal regulatory thresholds annually based on an inflationary index would prove to be prudent while still keeping in sync with the appropriate level of collateral risk management through requiring appraisals as was originally intended based on the thresholds set at any given point in time and subsequently adjusted for inflation in succeeding years.

Thank you for considering this change to tie the appraisal thresholds to an index which adjusts for inflation. Thank you.

Sincerely,

Kirby Evanger