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The attached interagency Order implements the Depository Institutions Disaster Relief Act of 1992. The Order exempts from existing statutory and regulatory requirements relating to appraisals those transactions involving real estate in major disaster areas resulting from extensive flooding in Georgia, Alabama and Florida since July 7, 1994. The exemption applies to real estate related transactions that would facilitate recovery from the disaster and would be consistent with safety and soundness. The exemption will expire no later than three years after the disaster was declared by the President.

The order was published in the Federal Register, Vol. 59, No. 150, pp. 40202-40203.

[Signature]
Jonathan L. Fiechter
Acting Director
Office of Thrift Supervision

Attachment