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Attached is a final rule that will raise to $100,000 the threshold level above which savings associations must use the services of a certified or licensed appraiser on real estate-related transactions. The regulation also makes several clarifying amendments to better define the scope of the OTS appraisal regulations.

The final rule is published in the Federal Register, Vol. 57, No. 71, pp. 12668–12706.

[Signature]
Director
Office of Thrift Supervision

Attachment