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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 clar-

ifying 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. 12698–12706.

Director

Office of Thrift Supervision

Attachment