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The attached interagency Institutions Disaster Relief Act of 1992. The Order excepts from existing statutory and regulatory requirements relating to appraisals those transactions involving real estate in major disaster areas resulting from Hurricanes Andrew and Iniki and from the Los Angeles civil unrest in May 1992. The exception applies to real estate related transaction which

he disaster and would not be inconsistent with safety and soundness. The exception will expire no later than three years after the disaster was declared by the president.

The order is published in the *Federal Register*, Vol. 57, No. 222, pp. 54173-54174.

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Acting Director
Office of Thrift Supervision

Attachment