

To Whom it May Concern,

My name is Lynette O'Brien, I am a licensed Oregon broker in The Dalles, OR.

My only negative issue with appraisers was this past January 2017. We had an offer go into escrow in November 2016, but we couldn't get an appraiser to agree to do the appraisal until Mid March. That was going to be 4 months in escrow before we could even get to an appraisal to see if the deal would go forward. This was a huge liability to the seller, who canceled the offer because she felt that it wasn't fair to keep it off the market that long on the chance that the deal would fall through. This was not an option that we felt safe with.

Part of the delay was due to the fact that the home loan was a 203K Rehab loan, and appraisers are reluctant to do those; another factor is that there are so few appraisers in Oregon that lenders are pulling them from Washington and surrounding states, and the buyers are potentially charged outrageous fees, even by "local" appraisers.

There needs to be massive reform to open up this vital field in real estate, as all of our careers (brokers, lenders, etc) depend on the availability and accessibility of appraisers. Home sellers and buyers alike also depend on these services in the sale or purchase of their homes. Real estate has been a cornerstone of the United State economy for many generations, and the American dream for all. Please put home ownership and real estate needs at the forefront of your agenda.

Thank you,



Lynette O'Brien - OR Broker

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