

Mr. E.: Can you tell us why you waited until the next day?

Mrs. E.: Well, I discussed it with my supervisor concerning the value of the property and at that time we decided it was a fair value since it was over the value.

Mr. E.: Did you know what the appraised value was?

Mrs. E.: Yes.

Mr. E.: Is that in your records?

Mrs. E.: Yes.

Mr. E.: And what's the date that you received notice of the appraised value?

Mrs. E.: The date we received it, we get it ourselves.

Mr. E.: You make your own appraisal?

Mrs. E.: Not individually, but when we go see a client with property, we ask them who would like to have contact concerning the value of it and we have two or three people to contact who ever they say, we ask them and then we see the value. Those values and we ask the client if they agree with that and if they say "What is the value we use."

Mr. E.: And if they say no?

Mrs. E.: We have to make somebody else.

Mr. E.: And do you do it only say no to that?

Mrs. E.: We ask the property consultant in Oklahoma City.

Mr. E.: How many times has that happened? And if they don't do in your experience?

Mrs. E.: None.

Mr. E.: Now, will you tell me a number of the people that do not agree with you and you do make the appraisal?

Mrs. E.: We don't appraise; we appraise their own value. In many cases, if you think your property has changed in value or if they say the value has changed and they didn't see changed before.

Mr. E.: Now, will you tell me a number of the people that do not agree with you and you do make the appraisal? I mean not a minute ago but that you do make the appraisal and you and your supervisor call them and they say "No, I don't know," and then you went out to see him the next day, if you will go on where I displayed you. You and your supervisor call to make copy of that and then went to see Mr. O'Field the next day.

Mrs. E.: Since we had not received this \$6400 bid that we would have to consider to some extent and that would make him ineligible.

Mr. E.: That was the decision that you and your supervisor made and.

Mrs. E.: Yes.