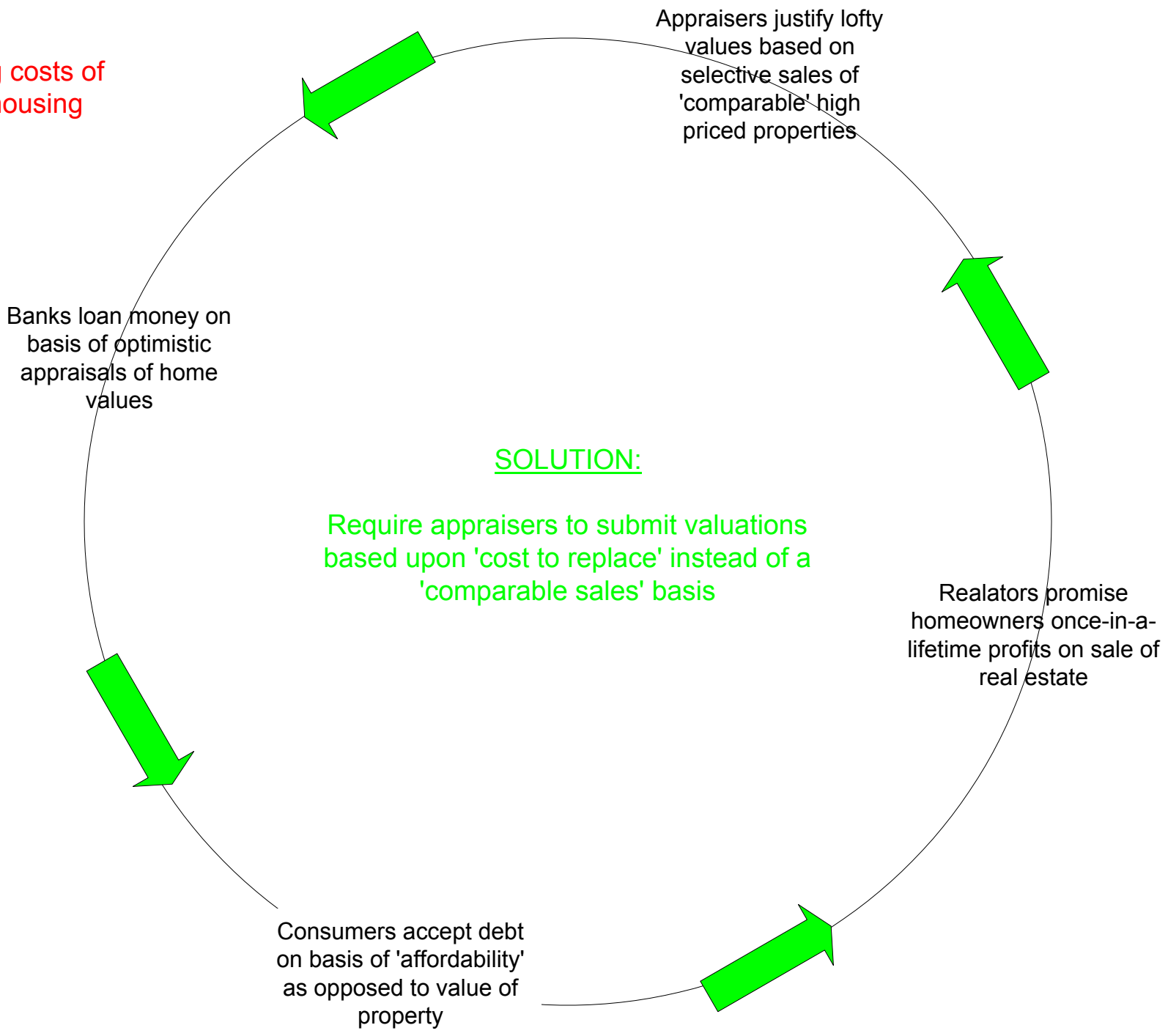
PROBLEM:

Skyrocketing costs of purchasing housing



SOLUTION:

Require appraisers to submit valuations based upon 'cost to replace' instead of a 'comparable sales' basis