

- (18) Liquidations;
- (19) Mergers;
- (20) Conversions;
- (21) Reports which may be required by the Director;
- (22) Conflicts of interest;
- (23) Accounting rules;
- (24) Issuance of orders;
- (25) Removal of directors, officers, and employees;
- (26) [Appraisals and appraisers;
- (27)] Advertising; and

[(28)] (27) Enforcement remedies relating to limitations on interest rates on deposits.

(C) WITHOUT LIMITING THE AUTHORITY CONFERRED BY SUBSECTION (A) OF THIS SECTION, THE--DIVISION-DIRECTOR-SHALL-DEVELOP-AND-IMPLEMENT-MINIMUM-SAFETY-AND-SOUNDNESS-STANDARDS-FOR-REAL--ESTATE-APPRAISALS--AND--APPRAISERS DIRECTORS AND OFFICERS OF SAVINGS AND LOAN ASSOCIATIONS SHALL DEVELOP AND IMPLEMENT, BY DECEMBER 31, 1989, WRITTEN:

(1) REAL ESTATE APPRAISAL POLICIES; AND

(2) PROCEDURES PERTAINING TO THE HIRING AND PERFORMANCE OF REAL ESTATE APPRAISERS.

(D) THE PROCEDURES REQUIRED UNDER SUBSECTION (C)(2) OF THIS SECTION SHALL SET FORTH SPECIFIC FACTORS TO BE CONSIDERED BY THE SAVINGS AND LOAN ASSOCIATION'S DIRECTORS AND OFFICERS, INCLUDING BUT NOT LIMITED TO THE REAL ESTATE APPRAISER'S:

(1) PROFESSIONAL EDUCATION;

(2) EXPERIENCE IN REAL ESTATE APPRAISING; AND

(3) MEMBERSHIP IN PROFESSIONAL APPRAISAL ORGANIZATIONS.

(E) REAL ESTATE APPRAISAL POLICIES AND PROCEDURES SHALL BE SUBMITTED BY THE SAVINGS AND LOAN ASSOCIATIONS TO THE DIVISION DIRECTOR FOR REVIEW AND APPROVAL.