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Otherwise known as HVCC, this complete take over of the appraisal process has, in large part, been part of the bigger problem with the U.S. housing market and the complaints are endless. I am a mortgage broker and my experience has been horrid. Appraisers making sexual "passes" at clients, multiple mistakes that cost the consumer (borrower) more money and the AMC's hiring the cheapest appraiser they can find, thereby putting the experienced, ethical and long term appraisers out of business. The whole REAL ESTATE INDUSTRY has suffered at the hand of HVCC! THANK'S A LOT, CUOMO, FRANK AND DODD! Maybe a long term trip to Club Fed is in order?