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Comments:

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Comments:

I am a certified appraiser in Florida and would like to comment about the Reasonable and Customary Fee provision of the Frank-Dodd Bill. I have been appraising for the last 10 years and the fees that are being offered by these AMCs is less than when I started! Most people think we are just form fillers, but more goes into forming an opinion of value than most people think. Over the last three years more research and analysis is required to complete an appraisal, and often times it takes longer to develop a credible result. What ever happened to free enterprise and competition. The market should bear what the reasonable and customary fee is for an appraisal, not an AMC who is looking to make \$\$ and have no appraisal expertise whatsoever. Most are just glorified secretaries. Please consider our livelihoods, which is providing a expertise which is vital to the lending process. We just want to be paid what our time and work is worth. Thank you for your consideration.