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Comments:

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Comments:

Appraisal Management Companies(AMC) do not represent a free market or give fair pay. They contact me and ask if I would join their fee panel. After signing on with the AMC, they tell me what they are going to pay me and I will have to take it or they will reassign it to an appraiser that will take it. When I do agree to take the work, the AMC puts in writing on the order form that I am not to discuss the fee with the home owner at all or that would be a USPAP violation. The home owner tells me since I am being paid \$450.00 for this appraisal, I better have it done and give them a copy of the report. I have to bite my tongue since I am being paid \$185.00 of the \$450.00. This is not a customary/reasonable fee to me when I was paid \$300.00 per appraisal prior to HVCC. The fee increase came from the lender/AMC not the appraiser and the appraiser had their fees cut. I recommend that each appraisal is paid for by the homeowner at the time of the appraisal service instead the appraisal is paid for upfront and the appraiser has to wait 30-60 days after the appraisal is approved. All real estate appraisers that I know, work as a very small business with themselves or with one other person. Let the appraiser set their fees not the AMC/lender. The fee paid by the homeowner should be on the HUD statement and the fee paid to the appraiser should also be on the HUD statement.