

From: Appraisal Services of Georgia, Bruce P. Hill  
Subject: Regulation Z -- Truth in Lending

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Comments:

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Proposal: Regulation Z - Truth In Lending Act

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Comments:

Appraisers are being asked for more info at a lesser fee. Pre-HVAC-AMC standard fee for 1004 was \$350.00 and that was for 3 comps and 0 listings, with minimal comments and addenda. Now 4 comps and 2 listings with extensive comments and addenda are required for \$300.00 (or less). Further, it is now common for the appraisal to be returned for additional comments/clarification which takes time for the appraiser to get re-oriented to the appraisal that was 5 jobs ago. All I need is fair compensation for my work. (starting at \$350.00 for standard 1004) more for unique or complex properties. And, reasonable expectations of delivery times (I recommend-days after inspection)