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Comments:

I began my appraisal career while a realtor in 1986 working 2 jobs - yes, before the dreaded licensing law hit and when it was still a nasty rumor. Nonetheless, I worked 2 jobs and took classes in both fields preparing myself for the eventuality of licensing. Once licensing took effect I was among the first to be Certified. I studied and passed the requirements for FHA work and was coached by all the "old" FHA appraisers on how to get work. Read your manual and know it by heart, make notations about everything observed on-site just to be sure and treat every appraisal as if you had to go to court and defend your report. In those days we hardly ever spoke to anyone (reports were fax'ed) about the report unless they were from the FHA in our region. We did our job and got paid. Fast forward 18-20 years and the evolution of wiz-bang computer networks! Though against the rules we still receive calls asking for "comp checks", pressure phone offers asking for 24 hour turn-arounds all while still needing the 1004MC form (a useless underwriting form in my opinion)and demanding we accept reduced fees. In my market it is not uncommon to travel well over 100 miles to gather all necessary information to adequately complete a case file. At years end if I don't end up driving 43,000 miles I thank God for short cuts. I would get telephone calls all hours of the day and night begging for return calls and when I did return to the office and call I would be told I hadn't called back soon enough and would therefore be put at the back of the calling list. My fee for a SFR is bewtween \$375-\$450, has been for the past 3-4 yrs and I am supposed to accept an AMC's fee of \$125 - \$160 for the same work...I don't think so. Let me put this into perspective. You own a restaurant and typically sell a steak dinner for \$20.00. I come in with a group of 6 people because someone told us how good the food is, do you cut me a check \$36.00? Which check do you want coming in - \$120.00 or \$84.00? Two years ago I made a decision to only accept appraisals from lawyers - I do estate and divorce work and appear as an expert witness in court testimony. Over time I've been a much happier appraiser, but, unfortunately because of all the "Bravo Sierra" heaped on appraisers nationwide, I'm just

going to call it quits and go to work at Home Depot!