

From: "Herb Foster" <herb@fosterappraisals.com> on 04/04/2008 01:25:03 PM

Subject: Regulation Z

The no doc loans should be eliminated along with Automatic Valuation Models(AVM). An appraiser should see the house for an appraisal along with a post funding inspection to insure that the borrower on the loan is actual occupying the house.

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