

From: Preferred Appraisal, Donna Walsh

Subject: Regulation Z -- Truth in Lending

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Comments:

I would like to comment on the low fees that AMC companies offer. These low fees are anywhere from \$173.25 to \$205 for a full 1004 appraisal. These fees are extremely low and not fair, since the AMC companies charge the customer far more than the fee we actually received.

A mandated fee would be greatly appreciated.

Donna J. Walsh  
Preferred Appraisal