

From: Barbara E Erdley
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Name: Barbara E Erdley
Affiliation: none
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Address:
City:
State:
Country: UNITED STATES
Zip:
PostalCode:

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These appraisals people go to school to keep up on the fair trade market of real estate, and now they are expected to give a big amount of their wage to the lender. totally not fair. The one earning the money should get to keep it.