

From: M & S Valuation Svcs, Will Sharp
Subject: Regulation Z -- Truth in Lending

Comments:

Dear Sir or Madam,

I strongly encourage your agency to use the current VA appraisal fees as the Customary and Reasonable Fees for appraisal services in any legislation or administrative regulations created. This schedule is available and has the benefit of being a nationwide standard with significant variation reflecting local market conditions. Thank you for your consideration in this manner.

Will Sharp
M & S Valuation Svcs