

From: M & S Valuation Services and Newlin Realty Co., Cathy R. Taylor
Subject: Regulation Z -- Truth in Lending

Comments:

To Whom It May Concern,

I am an appraiser & would strongly support the adoption of the
VA fee schedule as a minimum starting point for setting a customary &
reasonable fee schedule for appraisal fees.

Thank You,

Cathy R. Taylor
M & S Valuation Services
Newlin Realty Co.