

From: Real World Appraisal Service, Darin Sizemore
Subject: Regulation Z -- Truth in Lending

Comments:

REGARDING: DOCKET NO. R-1394
RIN NO. AD-7100-56

I HAVE BEEN APPRAISING FULL TIME SINCE 1993 AND OVER THE PAST YEAR HAVE SEEN THE APPRAISAL FEE DROP BY 55% DUE TO AMC TAKEN A CUT OUT OF OUR FEE. THE HOMEOWNERS BELIEVE THAT WE ARE CHARGING ONE PRICE WHEN ACTUALLY WE ARE GETTING SUBSTANTIALLY LESS. THE AMC COMPANIES ARE PUSHING OUR FEE'S DOWN SO THEIR CUT IS LARGER.

THEREFORE, PLEASE LET THE CUSTOMARY AND REASONABLE FEES BE THOSE SET BY THE VA FEE SCHEDULE.

SINCERLEY,

DARIN SIZEMORE
REAL WORLD APPRAISAL SERVICE