

From: Ralph Sizemore
Subject: Regulation Z -- Truth in Lending

Comments:

DOCKETNO. R-1394 AND RIN NO. AD-7100-56

I HAVE BEEN IN THE APPRAISAL INDUSTRY SINCE THE EARLY 1990'S AND OVER THE PAST YEAR AMC HAS REDUCED OUR FEE BY APPROXIMATELY 50%. THE TACTICS THEY USE ARE NOT FAIR AND IS ONLY COSTING THE HOMEOWNERS.

PLEASE SET THE CUSTOMERY AND REASONABLE FEE TO VA STANDARDS .

SINCERELY

RALPH SIZEMORE