From: Bob Lewis

Subject: Regulation Z -- Truth in Lending

## Comments:

Please make the VA Fee for an appraisal as the base for residential appraisals.

AMCs have to much power in regards to fees, turnaround times etc. In some cases they make as

much or more than the appraiser. As usual the consumer pays the ultimate price of a much higher fee for the same service.

Does not make sense.