From: Linda Best

Subject: Regulation Z -- Truth in Lending

## Comments:

Customary and Reasonable Fees and that the VA Fee Schedule be made the reasonable fee schedule of Record

It is amazzing to me how much more AMC agencies are charging the homeowners for an appraisal. The homeowners were getting "ripped-off"...well you haven't seen anything like the numbers I have seen. Some homeowners have had to sale their cars in order to refi their property, and I'm sure it's much worse than that

It's gone too far...The system may be working in some areas, but it's still "ripping-off" the GQ-PUBLIC. It's embarrasing to me and to the profession that I really love to have to endure this sort of problem. The establishment has put the "FOX in charge of looking after the HEN house"!!

There has to be some way to regulate this situation.

Thanking you in advance for your consideration.