From: Fitzsimmons Appraisal, Danile J. Fitzsimmons

Subject: Regulation Z -- Truth in Lending

Comments:

Date: Nov 30, 2010

Proposal: Regulation Z - Truth In Lending Act Document ID: R-1394 Document Version: 1 Release Date: 10/18/2010 Name: Daniel J Fitzsimmons Affiliation: Fitzsimmons Appraisal Category of Affiliation: Other Address: City: State: Country: UNITED STATES Zip: PostalCode:

Comments:

I have been the appraisal business for over 20 years. I do not know of any other business that has the federal government feel the need to fix pricing. If you set a fee that follows VA's, that fee will become the only fee lenders will be willing to pay. Fees should be based on what it take for an appraiser to do the job. I think that the number stated on the borrowers closing statement is the number that should be paid to the appraiser. Management fees over that should be paid by the lender/s for causing this mess in the first place not by the borrower. I am an honest hard working American and I deserve the right to make a living. Setting fees at 1999 levels is wrong and unfair. If you set a base fee how and when will it increase considering the ever rising cost of living. Please be careful when considering this business killing proposal. God bless your decisions and give you the vision to make the right one.