

From: Kings Peak Appraisal, Alisa Muir
Subject: Regulation Z -- Truth in Lending

Comments:

From: Alisa Muir
Sent: Wednesday, December 01, 2010 9:32 AM
To: 'reg.comments@federalreserve.gov'
Subject: Appraisal fees

AMC's should not be included in the determination of what is a reasonable and customary fee. A good measurement of reasonable can be determined on a free market basis. It should be based upon a free market choice . The client many times has the freedom to accept a fee or find another appraiser. This price is representative of what is a reasonable fee and the current market acceptance. This agreement of the minds can be proven and document based upon the past agreed upon fees between the appraiser and a private personal appraisal whose client has the freedom to choose to accept the fee price or move on.

Alisa Muir
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