From: Mark A Kontos

Subject: Regulation Z -- Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act

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## Comments:

There are AMC's with comments on appraisal orders that state "by accepting this assignment the appraiser agrees that the stated fee is reasonable and customary." The median fee for a 1004 in Washington is \$425. I'm lucky to get work at \$xxx-\$xxx for the same report. Maybe the banks who choose to use an AMC should pay for their services and leave our appraisal income alone. Too many good appraisers have been driven out of business due to the AMC's cutting off their own slice of our pie! If we don't protect the appraiser we will lose them as a licensed profession.