From: Pauline M Coker

Subject: Regulation Z -- Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act

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Comments:

I am pleased to see that this new legislation includes a provision to assure that appraisers get reasonable and customary fees for their services. The HVAC/Cuomo bill has caused much damage to the appraiser's morale and to their pocket book. I can't tell you what a horrible effect it has had on my business. I have been basically living off of my savings this past year and a half. Please enact this bill so that it will be fair to the appraisers and assure that they will get their fees. Thank you.