

From: Peter M. Loftus  
Subject: Regulation Z -- Truth in Lending

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Comments:

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The process will be distinctly improved when all involved with the creation, use and regulation of residential appraisals realize that appraisers do not assign "home values". Whether it's a "home" is immaterial to the valuation process involving real property; and that word should not be found anywhere in Regulation Z, or any other documents specific to the residential appraisal process. Thank you, Mark Loftus State-Certified