From: Freddie Berry

Subject: Regulation Z -- Truth in Lending

Comments:

Date: Dec 13, 2010

Proposal: Regulation Z - Truth In Lending Act

Document ID: R-1394 Document Version: 1 Release Date: 10/18/2010 Name: Freddie Berry

Affiliation:

Category of Affiliation:

Address: City: State:

Country: UNITED STATES

Zip:

PostalCode:

Comments:

Our fees should reflect our work and demands not what the AMCs charge. The banks should pay these fees as the AMCs are saving the bank money as they no longer have to maintain an appraiser panel. We are asked to do more and more for less and less. I was recently asked to write a comment stating that a single family home was NOT a condo. It did not look like a condo and was not done on a condo form. Large loat detached etc. These are the inane and insane request we are constantly bombarded with. We should set our market price not the other way around.