

From: Frederick E Hankins  
Subject: Regulation Z -- Truth in Lending

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Comments:

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Proposal: Regulation Z - Truth In Lending Act  
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Comments:

Not only are the fees being paid to appraisers less than the total "appraisal fee" paid by applicants to lenders with a 35% +/- cut being taken by AMC's, the reasonable and customary fees are not adequate as the lender requirements (not frma at times) have increased with excessive number of comp requests, exhibits including aerial photos, dom, listing numbers, interior photos, listing comps, non-gla areas included in sketch- in short- hours of additional work we are not being compensated for