From: Ted R Ensley Jr.

Subject: Regulation Z -- Truth in Lending

Comments:

Date: Dec 14, 2010

Proposal: Regulation Z - Truth In Lending Act

Document ID: R-1394 Document Version: 1 Release Date: 10/18/2010 Name: Ted R Ensley Jr.

Affiliation:

Category of Affiliation: Other

Address:

City: State:

Country: UNITED STATES

Zip:

PostalCode:

Comments:

I wish they would use the VA rotation system in picking FHA appraisers. The management companies appear to be just another GOOD OLD BOY SYSTEM for only thier special people. They really really hurt the minority appraisers. The system got rid of all the contacts we had built up over the years we had been in business. I and other minority appraisers in my area have been run out of business by these so called protectors of the general public.