

From: Matthew J Burlando
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Name: Matthew J Burlando
Affiliation:
Category of Affiliation:
Address:

City:
State:
Country: UNITED STATES
Zip:
PostalCode:

Comments:

"Appraisal fees are currently at rates equal to fees during the 1990's. This cannot go on as the profession is heading for a major shortage of competent certified appraisers to fulfill lender's needs. Please use the VA fee schedule as the customary and reasonable fees for a base fee for appraisals. Appraisers have a very important responsibility in the loan process. Some AMC's discount fees paid to the appraiser and appraisal quality may suffer. I have seen appraisers coming from long distances to do appraisals in my area. They are not familiar with the area. Quality appraisers in the area won't accept the smaller fees and unreasonable turn-around times. The approval of reasonable fees would help appraisal quality by using knowledgeable local appraisers.