From: Joe L Versen

Subject: Regulation Z -- Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act

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Comments:

I have been appraising for 25 years. I prefer to set my fees rather than to have them set for me. Those advocating the VA structure may not have been around when the VA had mandatory fees that were generally the lowest. It is my belief that polititions / bureaucrats should not be setting fees for individual appraisals. Many comments read as if there was a God given right for appraisers to have work to do and to be paid an above average wage. My question is - how can the desire to be 'independant', as I think most appraisers want to be, be reconciled with them having their fees controlled by some government entity. I prefer to set my own fees, thank you very much.