From: Vicky Thompson

Subject: Regulation Z -- Truth in Lending

Comments:

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Comments:

Yes, some AMCs pay fees that are too low and they should pay more, however; the government should not tell anyone how much to charge for any service etc. Free enterprise should be able determine reasonable and customary. I do believe appraisers should make a reasonable fee for their service and many AMC do pay accordingly. It really should be up to the appraisers to refuse to accept assignments that the fee is too low.