From: Molly C Brown

Subject: Regulation Z -- Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act

Document ID: R-1394 Document Version: 1 Release Date: 10/18/2010 Name: Molly C Brown

Affiliation:

Category of Affiliation:

Address: City: State:

Country: UNITED STATES

Zip:

PostalCode:

Comments:

The low fees and 48 hour expected turn around time can affect quality of appraisal. If I have a question - I cannot call the person with the answer (the loan officer) I have to speak to a 'clerk' that through no fault of her/his own knows nothing about a real estate transaction. There is often not enough time to get a return call from an association before a report is due. Way too much is expected for \$200 - \$300. To do a thorough job I am often only making \$10-\$15 per hour. I am worth more than that. Don t we want good quality appraisals? I cannot afford to work so many hours (most of us work a 60 + hour work week)for so little income. When I started appraising in 1986 the fees were \$275.00. HELP!