From: Nancy Havens

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: Nancy Havens Affiliation: Category of Affiliation: Address: City: State: Country: UNITED STATES Zip: PostalCode:

Comments:

Running an appraisal business is more costly than some other small businesses. We drive a significant amount of miles, this makes for added expenses for automobile gas and maintenance. Plus, we have office rent, insurances. We print a lot to proof read the appraisals, paper, toner, etc. In order to keep the appriasal business alive, (should be thriving), appraisers need to be paid a reasonable fee. In my opinion \$400.00 to \$425.00 for a typical appraisal should be considered reasonable or customary. The fees for more complex properties should be significantly higher. At this point in time, I discourage people from pursuing this profession. It is realistically not possible to support one person in this profession, let alone a family. Please consider your actions on behalf of a necessary profession. A lender does need our eyes, ears, and rational judgment. Thank you, and do the right thing.