From:

Subject: Regulation Z -- Truth in Lending

Toni

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: Toni Affiliation: Category of Affiliation: Address:

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

Comments:

It should be noted that appraiser's do not receive paid holidays, paid sick leave, paid vacations. Benefits are minimal to none. We have the expenses of continuing education, gas, etc. Currently we are being worked to the bone, but barely able to make ends meet. The turn around times we must meet are so quick, that I have to work lengthy hours to keep up and am exhausted all of the time. I have had to work on most or all holidays. I only have enough time to work, eat and sleep. No fun or relaxation time. Even though we don't get paid for vacation, we have to meet the Management Companys required production output, before we can go on vacation. In other words you have to complete a whole weeks work before your can take a vacation that week. I tend to skip the vacation. You need to make enough money to compensated for all of the above, to give yourself some enjoyment time, and to put something away for retirement. The level of stress from all of these factors does not promote the highest quality of work.