From: Ronald D. Simmons

Subject: Regulation Z -- Truth in Lending

Comments:

Date: Dec 14, 2010

Proposal: Regulation Z - Truth In Lending Act Document ID: R-1394 Document Version: 1 Release Date: 10/18/2010 Name: Ronald D Simmons Affiliation: Residential Real Estate Appraiser Category of Affiliation: Commercial Address: City: State: Country: UNITED STATES Zip: PostalCode:

Comments:

The HVCC change severely impacted my business with a near 50% reduction in our fees as AMC's have more than doubled requirements. Although the requirements have begun to positively impact the quality - the turn times - and having to work far more than twice as long and hard while your compensation has been reduced in half means a far less rewarding profession when we're needed the most. I urge you to adopt the VA fee schedule as reasonable and customary. The AMC fees should be added to our fees - this in most circumstances would have been reasonable and customary.