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Comments:

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To insure appraiser independence it is my opinion that Fannie Mae, Freddy Mac and HUD/FHA appraisals should be ordered the way current VA appraisals are and how HUD/FHA appraisals used to be ordered, by assigning a case number to the loan/appraisal transaction and assigning the appraisal request/order to the next available appraiser on the approved appraiser roster list. This would take the ordering process out of the hands of banks, mortgage brokers, mortgage companies, and appraisal management companies. This system is currently working very well for the VA and used to work well for HUD/FHA, why reinvent the wheel write a bunch legislation to regulate the lending institutes and appraisal management companies, that well not get funding to be enforced....just a bunch of laws on the books. Thank you for your time and attention to this matter.