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Comments:

I want to say that we are slow because we do not work for the AMC's who simply play one appraiser against another for the lowest fee. I am willing to work for less but the fees that are customary from the AMC's do not allow for running a business with health care, company car, etc. etc.. I tried to lower my standards for appraising by seeing what shortcuts I could take, but found that I did not enjoy this. I have always prided myself in communicating an estimate of value that is probable and more accurate than misc. tools, methodologies, and appraisers who are rushing. Much thought should go into the final estimate of value by careful consideration of market trends, of which comparables are the most meaningful, are comparables not utilized making sense, by past appraisals, by what is happening city wide. In other words, the estimated value of a home must rhyme and reason with all of the data available and not just the quickest comparables one can find. This takes extra time, effort, integrity, experience, and pride of work. My impression of what is happening to the appraisal community, is that human nature is leading to a dumbing down of the appraisal product. If the fees are governed by appraisers that will work for the least, then is it unexpected that intelligent people will not choose this profession? I truly hope that the honest and competent appraiser will have a place in this industry in the future. You have the ability to keep the quality of appraisals higher than they will begun and I thank you for any consideration of this important crossroads for residential appraisals. John Joslin, Joslin Appraisal Service