

From: Mike Lieberman  
Subject: Regulation Z -- Truth in Lending

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Comments:

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Comments:

I am writing about the Dodd-Frank Bill, customary and reasonable fees. I have been appraising residential real estate since 1984 in MD and PA . I have seen many changes for the good and bad, but the changes made recently allowing the management companies such as Landsafe to capture a large percentage of the appraisal fee from the field appraiser and allow appraisers with limited experience in some markets to complete the assignment within unreasonable time period is providing a poor service for all involved in the transaction. The appraisers should be paid a reasonable fee based on the amount of time involved to complete the assignment. It is outrageous that management companies are being allowed to operate in this fashion. I would be more than happy, to answer any questions or explain in further detail how this is impacting the consumer and the appraisal industry. Sincerely, Mike Lieberman