From: Deborah Pearson

Subject: Regulation Z -- Truth in Lending

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: Deborah Pearson Affiliation: Category of Affiliation: Address: City: State: Country: Zip: PostalCode:

Comments:

Dear Sirs; In 1997 we made \$250 per appraisal. Upon working for AMC's in 2001 we now make \$270 per appraisal. A \$20 dollar increase in 13 years. I know of no other profession that would stay a profession for very long under these conditions. Quality can not be produced if the increased cost of doing business can not be covered not to mention a raise in pay. I am not sure exactly what this profession is going to look like in 5-10 more years, but I am pretty sure it is not what the regulations we say an appraiser should be. I have taken several surveys lately concerning "customary and reasonable fees". The problem with these surveys is they do not cover all the types of pay issues we are having with AMC's. This list below explains the service, the fee we charge and the fee the AMC's will pay us: Service: Our Fee: AMC's Pay: Trip Fee