From: NAMA, Ronald Napier

Subject: Regulation Z -- Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act

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Comments:

You are doing fine. The rule is OK. RE: AMCs. Like any other Business, if someone feels they need an AMC as a 3rd party, then the Requester of the service needs to pay the Vendor's fee. Borrowers don't get an Appraisal regularly, so they should not complain about a Appraisal Fee, since it's part of doing the business they want.