From: Sandra G Happoldt

Subject: Regulation Z -- Truth in Lending

Comments:

Date: Dec 21, 2010

Proposal: Regulation Z - Truth In Lending Act

Document ID: R-1394 Document Version: 1 Release Date: 10/18/2010 Name: Sandra G Happoldt

Affiliation:

Category of Affiliation:

Address: City: State:

Country: UNITED STATES

Zip:

PostalCode:

## Comments:

The appraiser should not have to pay for the services of AMCs for the lenders. If the lenders want their services, let them pay for it. The appraiser should get the entire fee paid by the borrower for the appraisal.