From: Patricia Debs

Subject: Regulation Z -- Truth in Lending

Comments:

Date: Dec 20, 2010

Proposal: Regulation Z - Truth In Lending Act Document ID: R-1394 Document Version: 1 Release Date: 10/18/2010 Name: Patricia Debs Affiliation: Category of Affiliation: Address: City: State: Country: Zip: PostalCode:

Comments:

The latest proposal circumvents the intent of the Dodd-Frank Act. AMC's shop around the appraiser who will do the job for the least amount of money and fast turn time. AMC's do not encourage appraisers to use due dilgence and provide quality products. Please do not continue to go down this road. HVCC has failed in all aspects.