From: Christopher J. Nelson

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: Christopher J Nelson, SRA Affiliation: Category of Affiliation: Address: City: State: Country: Zip: PostalCode:

Comments:

AMC fees need to be separate. The appraiser should not be responsible for paying third parties. The VA standard fee of \$400-\$450 is reasonable and customary for most markets.