

From: Kenneth L. Parker  
Subject: Regulation Z -- Truth in Lending

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Comments:

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Proposal: Regulation Z - Truth In Lending Act

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Name: Kenneth L Parker

Affiliation: California State Certified Real Estate Appraiser

Category of Affiliation:

Address:

City:

State:

Country:

Zip:

PostalCode:

Comments:

1. Please do not allow Mortgage Brokers or Loan Officers to order appraisals.

There is no way someone who benefits from the appraisal can not avoid trying to influence the appraisal process. 2. Require that the Appraisal Fees and the

Appraisal Managments Fees be separate, the former paid for by the borrower, the latter by the user of the management service. Respectfully Submitted, Kenneth L. Parker