

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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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