From: Tower Appraisals, LLC, Helen Feo Subject: Regulation Z -- Truth in Lending

Comments:

Since I have been working with management companies my workload has grown. I have not received any more orders, just more work. The companies I was working with now make me go through a management company. The management company takes a fee to give my work back to me, just like the MAFIA. I am being shaken down. The management companies call and harass me all hours of the day and night and are always looking for more value. I did not have this much trouble with the Lenders. I also have to wait 30-60 days before getting paid while the management companies get their money upfront. I am also working for a lot less money. If I dare to complain, I am told to get my work somewhere else. I am a professional and I worked very hard to become a certified appraiser and I do not feel it is right for anyone to set my fees.

Helen Feo Tower Appraisals, LLC