From: Grant W. McDaniel

Subject: Regulation Z -- Truth in Lending

Comments:

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

Comments:

Costomary and Resonable only address one of the issues since appraisals are almost mandatory to be order through AMC's. I was hoping for at least a minimum fee and minimum turns times be implemented. States (Michigan) have a maximum set number of hours you can claim for each report. So minimum turns times and minimum fees should be set. Customary and Reasonable seems to set absolute fees.