

From: Carrie L. Smith  
Subject: Regulation Z -- Truth in Lending

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Comments:

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Category of Affiliation: Other

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City:

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Comments:

I am an appraiser and the AMC's are not paying fair and reasonable appraisal fees. I have been an appraiser since 1987 when our fees were \$300, and today the AMC are paying \$185-\$200 for appraisals. They are dictating what we charge, and this is so they will get to keep more of our fee for themselves, when we, the appraiser, are the ones doing the actual work.