From: Allen Larsen

Subject: Regulation Z -- Truth in Lending

Comments:

Date: Dec 21, 2010

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

Comments:

I am writing to ask you to please put some teeth into the Dodd Frank bill as it concerns reasonable and customary fees for appraisers. The fees charged by the AMC's and taken away from the appraiser is affecting the quality of work and forcing the good appraisers to leave the profession. Since the implementation of HVCC we have seen the AMC's taking 1/3 to 1/2 of the appraisers usual fee. They have taken the profit out of the appraisal business. Please put some teeth into enforcing the requirement of this bill. Allen Larsen