From: Christopher J. Trigueros

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: christopher j trigueros Affiliation: certified residential appraiser Category of Affiliation: Other Address: City: State: Country: Zip: PostalCode:

Comments:

I believe that a real estate appraisers reasonable and customary fee should be in the \$350 to \$450 range for a typical assignment. This is consistent with the VA fee schedule. As of now, appraisers are being robbed by AMCs as there fee splits are most times outrageously low. Common sense would suggest that appraisers have there own separate fee, while AMCs or any other appraisal facilitater have there own separate fee. Thank you.