From: Mike Daconti

Subject: Regulation Z -- Truth in Lending

Comments:

Date: Dec 21, 2010

Proposal: Regulation II - Debit Card Interchange Fees and Routing Document ID: R-1404 Document Version: 1 Release Date: 12/16/2010 Name: mike daconti Affiliation: Category of Affiliation: Address: City: State: Country: Zip: PostalCode:

Comments:

I am totally in agreement with appraisers joining a union. All for various reasons stated.