From: Mark A. Adams

Subject: Regulation Z -- Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act

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Comments:

I work for a appraisal management company; earlier in the year they took away my expense money and still continue to take 60% of the appraisal fee; they claim they are barely able to make it with the 60% fee. This leaves me with \$140.00 per appraisal. These type of fees after exprenses are basically minimal wage. They do not have to pay for a licencse, eo, mls, car epxense. This is leading to short cust and a poor work product. Some of the management companies who by law are now in the middle are sucking the life out of the appraisal industry. We should be paid the customary fee and they should negoiate with the banks. Please help us from havng are proffesion destroyed by greedy management companies.