From: James Ratliff

Subject: Regulation Z -- Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act

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Comments:

Real Estate Appraisers should received reasonable fees, at or above, the pre-HVCC level in order to continue to be a viable profession. AMCs should not be allowed to reduce compensation to appraisers as a means to enhance their bottomline. Any proposed regulation must stipulate a separtion of the portion of the appraisal fee attributed to the AMC and that portion attributed to the appraiser.