

From: Lloyd H. Sellers and Esther E. Sellers

Subject: Regulation Z -- Truth in Lending

---

Comments:

We are an older couple still working. We need to save as possible. We started to refinance.

The bank to refinance only gave alright appraisal. The bank to refinance & business funds, gave low appraisal. This hurt us. It is costly when there is not portability between lenders.

Our mortgage should be able to order a good quality appraisal to cut down the costs, have a fair appraisal, and not feel age discrimination. Thank you for considering and helping our concern, for us and others who are hurt by the economy and the business world.

Sincerely, Rev. Lloyd H. Sellers and Dr. Esther E. Sellers