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Comments:

I think hvcc had some overall good effects for appraiser independence and undue pressure on appraisers , however i think there has been a down side which is an increased cost to consumers , lowers fees have produce reports inferior in quality due to inexperienced appraisers accepting lower fees and experienced appraisers not accepting the lower fees, i do not think fees should be set at some predetermined price as assignments vary on degree of difficulty,time and work invloved. it still should be a market based fee system , may be with a minimum fee. amc's have not helped the appraiser, consumer , lenders or the public as a whole.appraiser's should be selected for their experience and quality of work and service to the customer and should be paid a good fee for it.