From: Stephen Bradley

Subject: Regulation Z -- Truth in Lending

Comments:

Date: Oct 26, 2010

Proposal: Regulation Z - Truth In Lending Act

Document ID: R-1394 Document Version: 1 Release Date: 10/18/2010 Name: Stephen Bradley

Affiliation:

Category of Affiliation: Commercial

Address:

City: State: Country: Zip:

PostalCode:

Comments:

The hvac appraisal system has added to the consumer cost, reduced quality of appraisals, added third party companies owned partially by the largest banks disallowing transfering of appraisals so consumers pay more, no accountability by appraisers for the lack of quality appraisals. In summnation it cost more, less pay for appraisers so less quality, no accountability, and more control by large banks. Suggest you get the appraisal community to help you get this right.