From: Jan Mandel

Subject: Regulation Z -- Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act Document ID: R-1394 Document Version: 1 Release Date: 10/18/2010 Name: Jan Mandel Affiliation: Category of Affiliation: Other Address:

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Comments:

Hvcc needs to sunset I understand appraisal independence, but it make no sense to me to have the GSAs say it is ok for a bank to own or have any interest in a AMC. The largest are owned by the biggest banks. So much for independece. They must be made portable as well. This is costing the consumers extra. Just because of this. All in all just get rid of it.