

From: Home Federal Bank of KY, Darryl L Thornton
Subject: Regulation Z -- Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act
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Comments:

The Appraiser Independence Section of 1472 the Dodd-Frank Wall Street Reform act Docket No R-1394 and RIN No AD-7100-56 is unnecessary and burdensome legislation. Instead of addressing a problem, you are attempting to put tape on it in regards to regulation of Real Estate Appraisers. The problem starts in Washington and New York, not LaFollette, TN and Middlesboro, KY where I perform state certified Real Estate Appraisals. I have a BS from UT in Knoxville, state certification from TN and KY and work in house for Home Federal Bank of KY with \$xxxxxx in deposits and \$xxxxxx in loans. Home town banks are not the problem, Wall Street Banks are the problem and small town America is being punished for Big Business screw ups. Do America a favor, get out of our business and tend to the Real Problem in Washington and New York! I help my employer ensure that appraisals I do and review are legitimate and accurate regardless of what the loan officer and borrower want. All of your actions cannot replace my integrity and honesty. You are part of the problem. Thanks, Darryl Thornton