

From: Virginia A Balch
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: Virginia A Balch
Affiliation:
Category of Affiliation:
Address:
City:
State:
Country: UNITED STATES
Zip:
PostalCode:

Comments:

Please make sure that the fair payment rate reflects what appraisers were earning per appraisal BEFORE the enactment of the HVCC law. As it stands now, the management companies (owned by the banks) are taking half of the fee, making it impossible for the average appraiser to earn a living.