From: Connie Krebs

Subject: Regulation Z -- Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act

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Comments:

The AMC's should be regulated. Not only have they not improved appraisal processes, they have cost the consumer extra money in closing and they do not get an appraisal from an appraiser familiar with the marketplace. The HVCC only caused a middle person to be involved and did not improve the process or independence of an appraiser.