From: Thomas A Murphey

Subject: Regulation Z -- Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act

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## Comments:

It is essential that appraisers are paid the full market based fee. The AMC's pay so little that only the bottom of the barrel appraiser's or appraiser's new to the business are willing to work at the near minimum wage fees dolled out by the AMC's. To get a professional, you have to pay a professional.