From: Fred G Vander Wal

Subject: Regulation Z -- Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act

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Comments:

I am currently blacklisted by PNC Bank for reasons they refuse to share. PNC Bank orders some appraisals through MDA Solutions who do not dare stand up to PNC Bank (absolute control by PNC Bank). PNC Bank attempted to "persuade" me how to do Appraisal reports. When I refused, I was blacklisted. I quote: "..the interim final rule to ensure that real estate appraisers are free to use their independent professional judgement in assigning home values without influence or pressure from those with interests in the transactions." I pray for the day Institutions like PNC Bank are finally held accountable but hold absolutely no faith this Bill will ever accomplish that. As for customary/reasonable fees.....good luck. Every County, every assignment varies. Best option: a MINIMUM FEE for each type of order type (1004/2055/field review). Then, let the Appraiser negotiate a higher fee given the complexity of the assignment. Corelogic (formerly eappraiseit) tried to get me to do a desk review for 65.00 with a turn time of 12 hours. reviews are extremely time consuming if done properly. Assignment was "re-assigned".