From: Ronald D Smith

Subject: Regulation Z -- Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act

Document ID: R-1394 Document Version: 1 Release Date: 10/18/2010 Name: Ronald D Smith

Affiliation:

Category of Affiliation: Other

Address: City: State:

Country: UNITED STATES

Zip:

PostalCode:

Comments:

Get real and stop bending to the AMC lobby. Appraiser fees are available from several independent sources including government agencies(FHC, VA) and private companies with no dog in the hunt(Alamode, OREP)