From: Bryan Parkhurst

Subject: Regulation Z -- Truth in Lending

Comments:

Date: Nov 15, 2010

Proposal: Regulation Z - Truth In Lending Act Document ID: R-1394 Document Version: 1 Release Date: 10/18/2010 Name: Bryan Parkhurst Affiliation: Certified Appraiser Category of Affiliation: Address:

City: State: Country: Zip: PostalCode:

Comments:

How come now that amc's control 70% of the residential market is there a problem with appraisal fees? Before amc's there were no issues with appraisal fees. its obvious amc's are the problem not the appraisal industry. we did not ask for this yet we have to fight for our profession and have been ripped off by the bank owned amc's stealing our fees. amc's telling us not to send an invoice with the appraisal report, you don't receive work unless you agree to their fees, etc, etc. the banks are profitting off the appraisal industry. im not sure you heard me but the banks are profitting off the appraisal industry. can you say conflict of interest. how are we to stay independent when the banks have there hands in our pockets? enough is enough. the only person that should collect any appraisal fees is the licensed appraiser who inspects the property period end of story. the appraiser collects the fee at the door. no more billing the banks.