

From: Pam Strothman  
Subject: Regulation Z -- Truth in Lending

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Comments:

To Whom It May Concern:

As a real estate appraiser in the state of Kentucky, I am asking you to please consider using the VA fee schedule as the customary and reasonable fee for all other entities contracting appraisers for appraisal assignments. I have been an appraiser for 17+ years and have seen my contracting fees reduced to the lowest level in my career. I have come to a point where I cannot accept work offered me by some of the larger AMC because of reduced fees and the requirement that we sign a contractor's agreement where we are responsible for the AMC's legal liabilities. It is only fair that we are paid a reasonable fee for our first hand knowledge of the market and our expertise in this field. Please consider this request.

Sincerely,

Pam Strothman