

From: David G. Harrington
Subject: Regulation Z -- Truth in Lending

Comments:

HELLO, I AM DAVID G. HARRINGTON - REAL ESTATE BROKER - AUCTIONEER - CERT. REAL ESTATE APPRAISER.

THE APPRAISERS NEED SOME HELP HERE: MY OWN FEES HAS DROPPED SINCE FROM 10/01/20009 OF \$xxxxx TO \$xxxxx OR SOME EVEN LESS - THE AMC COMPANYS ARE TELLING US WHAT TO CHARGE - WHAT IF WE TELL THE AMC COMPANIES OR THE BANKS - LENDING COMPANIES WHTA THEY SHOULD CHARGE - OR GO TO A DOCTOR - HOSPITAL OR EVEN A LAWYER AND TELL THEM WHAT THEY ARE GOING TO CHARGE - OR LETS TELL THE GAS - OIL COMPANYS WHAT TO CHARGE.

ON AN APPRAISAL ORDER - COMPLETE ALL THE SCOPE OF WORK - INSPECT THE SUBJECT PROPERTY - TAKE PICTURES OF ALL THE COMPARABLES CONSIDERED IN THE REPORT WHILE

OUT IN THE FEILD WORKING - AUTO EXPENSE - SOFTWARE UPDATE - LICENSE - E&O INSURANCE - OFFICE EQUIPMENT - EDUCATION - I MAKE MIN. WAGE PER HOUR - SO NOW THE BAKS,LENDING COMPANYS - ALSO THE AMC COMPANYS ARE WANTING TO CUT OR WAGES

ON THE REPORT - NOTE THIS IS NOT FAIR - SO IF WE ARE TO GET FAIR - THEN LET US AS APPRAISERS TELL THE BANKS - AMC COMPANIES - LENDING COMPANIES TELL THEM WHAT TO CHARGE THEIR CLIENTS. I AM LOSING AT LEAST \$100.00 PER APPRAISAL WITH MORE PAPER WORK - MORE EXPENSE TO GET A GOOD APPRAISAL BACK TO OUR CLIENT FOR

THE PEOPLE HOPING TO GET A REPECTFULL APPRAISAL. WHAT IF THEY LETT THE APPRAISER TELL SENATORS - OR ALL THE PEOPLE IN WASHINGTON WHAT THEY SHOULD HAVE A SALARY.

NOTE; LETS GET SOME FAIRNESS FOR THE APPRAISERS.

NOTE; THE VA HAS A FEE THEY GO BY AND WOULD BE FAIR FOR THE APPRAISERS. PLEASE HELP.

THANKS AGAIN, FOR CONSIDERING THE APPRAISERS

DAVID G. HARRINGTON