From: Sunderman Appraisal Inc., Vince Sunderman

Subject: Regulation Z -- Truth in Lending

Comments:

To whom it may concern;

I would like to state that I believe the fees paid by Managements companies are very low for the work involved. How is it that appraisal management companies can dictate fees they are paying. They should pay the appraisers based on local fees all appraisal order by management companies are 1/3 or1/2 of local fees.

Good appraisers in our area are getting out of the business ,or will not work for appraisal management companies.

Vince Sunderman Sunderman Appraisal Inc