

From: Miller Land & Live Stock, Co. LLC, Ray Miller
Subject: Regulation Z -- Truth in Lending

Comments:

About the only thing I have to say is all this fee talk and fee amounts seem to rotate around urban and suburban appraisers and appraisals.

The rural appraisers needs to be paid two to three times the amounts that are settled on for the urban, suburban appraisers.

As well fee structure should be base on hours to complete, subject property type, location and a lot of other data.

Review work should be considered a lot higher same for erc work, rural property.

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