

From: Igor Bily  
Subject: Regulation Z -- Truth in Lending

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Comments:

To whom it may concern:

I am independent appraiser. I worked very hard to come to this point in my career. I have put many years of learning and experience to be able to provide my expertise to the clients in form of quality appraisals. I determine how much work is involved in each appraisal and set my fees accordingly.

I came to this country in 1988, where everything was government regulated, including pay.

Please do not let government control our independence by regulating our fees. THIS IS A FREE COUNTRY! And I hope it stays that way.

I came here with certain dreams! Please do not ruin them by overregulating.

Thank you

Igor Bily