

From: AccuFast Appraisal Services, Inc., Steven Jones

Subject: Regulation Z -- Truth in Lending

Comments:

Dear Sirs,

Appraisal Fees paid to appraisers, by AMC's, have been held artificially low. Assignments outside AMC's are still 30% to 75% more than what they have been paying.

The determination of "reasonable and customary" fees MUST exclude fees paid, past present or future, by AMC's to appraisers.

Steven Jones
AccuFast Appraisal Services, Inc.