From: Denise A Stefanelli

Subject: Regulation Z -- Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act

Document ID: R-1394 Document Version: 1 Release Date: 10/18/2010 Name: DENISE A STEFANELLI

Affiliation:

Category of Affiliation:

Address:

City: State:

Country: UNITED STATES

Zip:

PostalCode:

Comments:

Appraisers values should not be influenced by i.e. MORTGAGE BROKERS, that were previously unregulated. Lenders/Brokers are bias and DO influence value. They have a special interest in doing so because of the amount of money involved in the transaction. Examples are interest, points and commissions.