

From: Mako Appraisal, Inc., Kris Heiser

Subject: Regulation Z -- Truth in Lending

Comments:

The AMC's have destroyed the appraisal business for this honest appraisers and their small businesses. If we are to work in this profession, we are forced by the AMC's to work for wages similar to those in the 1970's.

The Frank Dodd Act was supposed to help, but has language in it that allows them to continue to act as they do today offering appraisers fees of 50% and they take the rest, without any knowledge of the public. Only in America would such a policy exist!

Please remove Provision 1 and allow appraisers to charge appropriate fees, or tell us that we are no longer needed and totally shut us down. Those are the choices as honest appraisers cannot continue to work in this environment.

Thank you

Kris L. Heiser
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