From: Briane J. McLoone

Subject: Regulation Z -- Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act

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## Comments:

In dealing with AMCs over 18 years; I've experiebced the fee/time squeeze placed on appraisers. When the Dodd-Frank bill was passed I confess to curiousity as to how the AMCs viewed this "customary and reasonable" proposal. They profess that it has no impact on them but "may" cost the consumer more. Is this an indication of defiance? Do the AMCs not think they may have to adjust their gouging of appraisers. It is one thing to pass legislation...quite another to enforce it. Does our government have any teeth left?