From: Annoymous

Subject: Regulation Z -- Truth in Lending

Comments:

Date: Apr 09, 2011

Proposal: Regulation Z - Truth In Lending Act

Document ID: R-1394 Document Version: 1 Release Date: 10/18/2010

Name: Annoymous

Affiliation:

Category of Affiliation:

Address:

City: State: Country: Zip:

PostalCode:

Comments:

As a consumer/borrower I was shocked to learn that the appraisal fee I paid to the bank was twice what the appraiser said she was getting \$450/\$225 - I doubt the public in general knows this - yet. I'm generally for the fee market but the oligopoly you have created with Wells Fargo, Citigroup and JP Morgan appears to be exploiting the public/borrowers and workers/appraisers that don't have lobbies or unions. I thought the Fed was supposed to be independent - maybe the consumer finance protection agency won't be influenced (bought) by lobyyists?