From: Joseph T. Abell

Subject: Regulation Z -- Truth in Lending

Comments:

Date: Apr 19, 2011

Proposal: Regulation Z - Truth In Lending Act

Document ID: R-1394 Document Version: 1 Release Date: 10/18/2010 Name: joseph t abell

Affiliation:

Category of Affiliation:

Address: City: State:

Country: UNITED STATES

Zip:

PostalCode:

Comments:

Please be advised that all laws regarding fees must specifically address the "fee received by the appraiser must be customary and reasonable". If any law simply states "appraisal fee" then the AMCs are still going to take as much as they can. The appraisers are taking ALL the risk and doing ALL the work, and the AMCs are taking a huge chunk of our pay.