From: John May

Subject: Regulation Z -- Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act

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## Comments:

Please be aware that current customary and reasonable fees are artificailly deflated due to the current AMC situation. They have lowered fees to extraordinary levels and we have been forced to take them to keep food on the table. The typical fees we had in Utah before HVCC and the lower fees was \$350-\$400 for a conventional loan on a single family home and an additional \$100 for an FHA appraisal of the same home. CUSTOMARY AND REASONABLE FEES SHOULD BE DEFINED BY WHAT FEES WERE PRIOR TO HVCC AND AMC'S!