

From: Helen Harrison
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Comments:

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Proposal: Regulation Z - Truth In Lending Act
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Comments:

In 1986 a 1004 appraisal included a two page form, 2 pages of pictures, a sketch and a map of the comparable and we charged \$225.00. Gas was \$.68/gallon, real estate taxes on a \$80,000 house were \$468.00 and Ma Bell was still a monopoly. Now the government is the monopoly - all the regulation in the world will not make the crooked straight, the idiots smart or the lazy hard workers. Please adjust the above fee for inflation and increased office expenses (computers, e-mail, mls, errors and omissions, gas, utilities, cell phones and taxes) and pay the appraiser's a fair compensation. As an appraiser I take my responsibility very seriously and consider myself to be the last line of defense for the lender and the borrower to be well informed about the likely largest purchase one will make in this world.