

From: Brett R. Hansen

Subject: Reg. Z

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Comments:

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Proposal: Regulation Z; Truth in Lending

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Comments:

If one of the intents of this Act is to provide appraisers with reasonable and customary fees excluding AMC fees, but there is no penalty for non-complying then what good does it do? AMC's are still paying what they want with 4 that we work with offering fees at least 100.00 less than what would be considered customary for this area.