From: Sebastian Czajkowski

Subject: Regulation Z -- Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act

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

Affiliation:

Category of Affiliation: Other

Address: City: State:

Country: UNITED STATES

Zip:

PostalCode:

Comments:

I would the Government to look into Appraiser fees paid by the AMC's. By all used tactics it is extorsion. they charge people anywhere between \$ 400-600 for appraisal while appraisers get \$ 200. I know I did some of these. Who gets the majority of the fee? AMC !!!