From: Christopher S. Call

Subject: Regulation Z -- Truth in Lending

Comments:

Date: Dec 21, 2010

Proposal: Regulation Z - Truth In Lending Act

Document ID: R-1394 Document Version: 1 Release Date: 10/18/2010 Name: Christopher S Call

Affiliation: NAIFA

Category of Affiliation: Other

Address: City: State: Country: Zip:

PostalCode:

## Comments:

Please do not consider AMC fees for the "Reasonable and Customary" fees to be paid to appraisers. These companies have sold the lenders a bill of goods and have no added value to the process. Their service is more of harassment to appraisers who have to reply to statuses constantly. We independent fee appraisers can do our jobs better without these middlemen. Do lawyers, doctors, accountants have these "management" companies interfering with their businesses? Please give us credit for being able to conduct ourselves as professionals and compensate us accordingly.