From: Diane Forsberg

Subject: Regulation Z -- Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act

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Comments:

I am a certified residential appraiser here in Oregon. I would like to lend my comments to 'customary and reasonable fees' paid to appraisers. It is my opinion that 'customary and reasonable fees' are the fees that the lender charges the consumer. This is before any AMC chops it to bits and profits at the expense of the appraiser who accepts it. It is also my opinion that this is a business decision made by the business owner (appraiser) and not for the government to regulate. It places the appraiser in a very difficult position to negotiate their product if the assignment is 'unique' property or something other than your typical suburban property. I think it is up to the appraiser to set their fees. Thank you for your time.