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Subject: Regulation Z -- Truth in Lending

Comments:

Date: Dec 23, 2010

Proposal: Regulation Z - Truth In Lending Act

Document ID: R-1394

Document Version: 1

Release Date: 10/18/2010

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Category of Affiliation: Commercial

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Comments:

I have been appraising real estate for almost 30 years, AMC's hinder the appraisers ability operate in a free market. This leads to lack of communication between lender and appraiser. The end result is poor appraisals and qualified appraisers getting out of the business and the AMC profiting in what should be the appraisers fee. HVCC is a complete failure. The government can't legislate ethics...Parents can only teach these character traits, government cannot. What government can do is make the penalties fit the crime and leave the free market alone.