From: Daniel M. Wagaman

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: daniel m wagaman

Affiliation:

Category of Affiliation:

Address: City: State: Country: Zip:

PostalCode:

Comments:

The AMc fees are too low. An appraisals should start at 400.00 and increase with the difficulty of the assignment. Most of the AMC's are trying to hold me to the original contract I signed years ago when it was acceptable to give 3 comps if dated within 6 months. Today when I deliver a report it is a minimum of 32 pages. This all takes time and time is money!