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Comments:

I think that the AMC need to be accountable for their action, its is true that they look for the appraiser that is willing to work for the lowest possible fee which in turn may mean that an appraiser may not be up to speed to do the job right and without the supervision of an experience appraiser we once had that ran their own appraisal shop, he or she may never get up to speed. there is no one to teach them and the AMC do know, many of them don't even hire appraiser to review the report they just train people to look for certain things and when you try to tell them about USAPA they have no ideal of what your talking there response is just follow the special instruction on the order form. Many of the appraisers who accept these orders for these low fees turn in inferior report which hurts the homeowner trying to refinance or the first time buyer. If you factor in the time it takes to complete a quality report at today's fee that the AMC offer you are actually working for fees that are below the minimal wage, this is why there are so many bad reports that being submit these day's. Many appraiser are traveling much greater distance in order to complete the inspection and with the price of gas as high as it is and the amount of time it takes to complete a quality report its just doesn't make sense anymore but many of the appraiser like myself love our career and are holding out hoping for things to turn around. The AMC offer \$140.00 to \$185 complete a 1004 1family report with the 1004MC form and expect a 24 hour turn around time, while they charge the homeowner \$350 to \$425 the appraiser does all of the work and is legally reasonable for the report which is not fair. base on the increase in volume that the AMC are now receiving their over head is far less then the appraiser over head and with the expense that the appraise has like the maintains of their vehicle, insurance, gas, computer, camera and software leasing fees, EÖinsurance taxes it is extremely difficult to make a living and I have even mention health insurance it just not fair to us appraiser and we didn't create this mess it was the banks. If they did their jobs and made sure that the homeowner could afford the mortgage then we would not be in this mess but if you have arms length transaction as data to use remember appraiser only do what the market tell us to do and not the other

way around. We need to be able to make a fair and reasonable living we are not congress we can give ourselves a raise when we want one. At this time we can even pay our taxes because we need all of the money from low fee just to feed our families. We need help and a fair and reasonable fee is a needed Thank You