From: Anonymous

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 Name: anemious anemious Affiliation: ifa Category of Affiliation: Commercial Address: anemious City: anemious State: Country: Zip: PostalCode:

## Comments:

I worked for one of the 5 largest Amc.s, since 1990. In 1993 this AMC paid me \$200 for the 1004 report. I was talking to a good appraiser's friend recently about his fees with this same AMC firm, here in 2010. This same AMC firm is paying my friend, of 18years, a "Giant" \$165 for the same full type report, which has considerably more detail. This is \$35 less dollars less, after 17 years, for the same appraisal report that is allots more detail/time consuming. Thank you Mr. AMC, for being a "CHEAP CHARLIE" You are part of the problem, not the solution.