From: Quintin G. Young

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: Quintin G Young Affiliation: Category of Affiliation: Address: City: State: Country: Zip: PostalCode:

Comments:

Being an appraiser I have watched my income go down substantially over the last couple of years. This is because of the unfair cut AMC's have taken from my fees. I realize that AMC's are going to be around but they should be regulated in the amount of fees they can take from an appraiser. This amount should be limited to between 10-15% of the fees charged. If things are left as they are, I will be driven out of business within the next 1/2 year.