

From: AC Appraisal Inc., Anthony S. Cordaro  
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Comments:

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Name: Anthony S Cordaro

Affiliation: AC Appraisal Inc.

Category of Affiliation:

Address:

City:

State:

Country:

Zip:

PostalCode:

Comments:

What I still can't quite absorb is that all of the clients that I have obtained, maintained and kept through years of extreme hard work, diligence and persistence cannot use my services anymore due to the HVCC. All of this business and income that I have worked hard for has been unfairly ripped from me. So you mean to tell me that my own clients cannot use me for appraisal services anyone??? This is not indicative of the country that I live in. It is up to the appraiser to engage in ethical practice even when asked to perform otherwise.....just as in any other profession. It is extremely unfair that my veteran status of over 18 years as a seasoned certified general appraiser cannot yield me the appropriate appraisal fees based on the large number of AMCs. As I've read and support in other comments here, Appraisers should be compensated based on their experience, knowledge, education, competence, availability, and not the Appraiser willing to accept the lowest fee possible from an AMC. How does our industry benefit from this? AMCs are actually charging borrowers more than an appraiser may charge just to make themselves more money. In fact, in many cases they are earning half or even more than half of what the appraiser is being compensated. Banks, brokers and other financial lending institutions should not have to use management companies in order to find a qualified appraiser and appraisers should be allowed to solicit and obtain appraisal work from these institutions. If management companies are allowed to continue then they will certainly destroy the appraisal industry.