From: Pamela A. Pittman

Subject: Regulation Z -- Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act

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Comments:

I am urging you to adopt the VA fee schedule as the model for usual and customary fees for residential appraisal services. As a VA appraiser I find these fees to most accurately reflect the compensation due an appraiser in the current market. As a one person office and an appraiser for over 25 years, I simply cannot afford to work with AMCs, whose fee schedule skims far too much from the appraisal fees charged to the borrower and not passed on to the appraiser.