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Subject: Regulation Z -- Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act

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## Comments:

AMC companies are paying Appraisers unbelievably low fees and charging consumers unbelievably high fees. This is primarily the reason that most "good" Appraisers are moving on to other job types (state work, attorney work, etc.) where decent fees are being paid for the expertise. If these companies are not forced to pay resonable fees, few Appraisers will continue to work for AMC and Lending Institutions. There are other options for Appraisers to make decent money and leaving the low fees and compiling headaches of Lending Institutions is becoming more and more appealing to Appraisal Professionals. For the sake of the industry and public trust, please enforce reasonable fees and make AMC companies show "true" appraisal fees instead of allowing them to include their own fees as "appraisal" fees.