From: Mark R. Powell

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: Mark R Powell

Affiliation:

Category of Affiliation: Other

Address: City: State: Country: Zip:

PostalCode:

## Comments:

I was just solicited to complete a \$1,000,000+ appraisal on a complex property for \$220 from a large banking institution. This is less than 1/2 of the appraisal fee that is charged to the borrower. It is inappropriate to charge the consumer a fee, call it an appraisal fee, and then keep more than half of it for just routing it to me. A separate transaction fee should be in place for this item, while the appraiser should be allowed to retain the customary fee.