From: Robert E. Stewart

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: Robert E Stewart Affiliation: Category of Affiliation: Other Address: City: State: Country: Zip: PostalCode:

## Comments:

AMC's are a joke. They already know who they want to do the appraisal, and have their systems set up to give it to the 1-2 who will "hit the mark". It's worse now than before, and their charging more and giving appraisers less.