From: Steve Teal

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: Steve Teal Affiliation: Category of Affiliation: Address: City: State: Country: Zip: PostalCode:

## Comments:

We still have the same type of pressure for turn around time from AMC's that we had in the past. Most AMC's want you to have an office manager, I'm a one man shop with my cell phone which is always on and I do return calls. The fees from AMC's are lower and usually take 60 to 90 days to pay, what's up with that?