From: Ron Appraiser

Subject: Regulation Z -- Truth in Lending

Comments:

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## Comments:

There is no way on earth we can compete with BPO's and AVM's. I started my business on my own in 2000 grew to 7 fulltime employees. The past 3 years have completely broke me. I owe IRS big and now I work out of a back bedroom as I did 15 years ago. No one cares about experience or quality, matter of fact the better I do the appraisal the more revisions I have to do and need to explain to someone that has never done this work what, where and why. It's very sad what has become of this profession. It's hard to care when you don't!!!