

From: Rick Neighbors
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: Rick Neighbors

Affiliation: Texas Real Estate Appraisers

Category of Affiliation: Other

Address:

City:

State:

Country:

Zip:

PostalCode:

Comments:

Appraisers are getting the shaft by AMC's and everyone, except the homeowners, know this. Make the AMC's report the fees for their services separate from the Appraisal fee. Require that the completed appraisal include an invoice from the Appraiser for his/her services! Stop the AMC's from requiring the Appraiser to delete the invoice! Also require that the AMC's have someone on staff that has some appraisal education, and must attend USPAP classes!