From: Fred P. Bounds

Subject: Regulation Z -- Truth in Lending

Comments:

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Comments:

Appraisal fees should be disclosed. For example, almost all Appraisal Management Companies (AMC) do not want an invoice from the appraiser attached to the appraisal. Nor do most appraisers disclose that they are giving a portion of their fee to an AMC. Both should be required.