

From: Swayn G. Hamlet  
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: Swayn G Hamlet, GAA, GRI - A239  
Affiliation: NAR-Appraisal Section  
Category of Affiliation: Commercial  
Address: Swaynj G. Hamlet & Associates, Inc.  
City:  
State:  
Country:  
Zip:  
PostalCode:

Comments:

The Dodd-Frank law is like having the KBG in our business. As an appraiser for some 32 years. I am an expert witness in matters of property values in several local county courts. These matters will occur when the values are not reached in mediation. Why is everyone trying to get into or regulate the appraisal profession? USPA my book.