From: Bankers Choice Appraisals, LLC., Fritz G. Vogel

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: Fritz G Vogel CREA, CRS, CEI, GRI Affiliation: BANKERS CHOICE APPRAISALS, LLC. Category of Affiliation: Commercial Address: City: State: Country: Zip: PostalCode:

Comments:

I am very against more government regulation or intrevention in our lives as a whole. But... The AMC monopoly has put the 100,000 Licensed and Certified Appraisers either out of business or seeking other income. I have been in the industry over 24 years and have never seen a drop in income like I have seen in the past 24 months. It is not the economy it is the Large Banks creating new "profit centers" and charging the consumers much more than they have ever been charged, without disclosing where the consumers money is really going, at the expense of the lowly, self employed, entreprenural appraiser.