From: Jennifer A. Swalve

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: JENNIFER A SWALVE Affiliation: REAA Category of Affiliation: Other Address: City: State: Country: Zip: PostalCode:

Comments:

I AM NOT CLEAR TO THESE FACTS. 1. MY FEES HAVE BEEN CUT IN HALF. I STILL WILL AND DO MAINT MY LEVEL OF SERVICE,COSTS,EDUCATION AND HAVE NO CONTROL OVER MY

EARNING POWER. MY FEES FOR A STNADARD 1004 WERE AT \$375. WHEN I GO OUT ON MY APPRAISAL APPTS. THROUGH AN AMC AND THE BORROWERS ARE TELLING ME HOW THE APPRAISAL FEES HAVE GONE UP AND HOW GREAT THAT MUST BE FOR ME. I ALWAYS ASK WHAT THE FEES ARE THEY ARE CHARGED. THE LOWEST I HAVE BEEN TOLD IS \$475 THE HIGHEST WAS \$575 FOR A STANDARD 1004, THEN IF THEY DECIDE THEY DON'T LIKE THE LENDER MANY TIMES THEY HAVE TO PAY AGAIN. SO I ASK MYSELF WHERE IS THE DIFFERENCE GOING? THIS BILL WAS TO HELP THE CONSUMER AND THE APPRAISER. BUT IN FACT THE APPRAISER'S INCOME HAS BEEN CUT IN HALF IF NOT MORE AND THE BORROWERS

EXPENSES HAS BEEN INCREASED. I DO ASK FOR HIGHER FEE AND THE MOST I CAN GENERAL

GET IS \$220. WHERE IS THE HELP FOR THE APPRAISER.