From: Anonymous

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

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## Comments:

Some AMCs are killing appraisal industry. Not only they are not solving the problem of independence, they are creating more problems by pushing for unrealistic turn times, while minimizing appraiser's fees to the levels that were never acceptable. AMCs (some of which have no first hand knowledge of appraisal practice) have to be regulated to protect appraisers independence, and for appraisers to be compensated for their work.