From: Rey Cano

Subject: Regulation Z -- Truth in Lending

Comments:

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It would be helpful to address legitimate appraisal concerns by providing phone access for clarification to issues re: FANNIE MAE guidelines. A recent FANNIE MAE speaker could/would not provide email nor phone information for questions to be answered. It is bad business policy to require a profession to be held accountable to vague standards when the authoring body cannot provide clarity to its publications. The American people suffer as a result, as well as the appraiser and institutions governed to enforce the issues. FANNIE MAE should provide equal access much like FHA does with their support.