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Subject: Regulation Z -- Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act

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## Comments:

The Appraisal Industry is taking a big hit on there fees. I have been in the business for 29 years and I never thought my fees would go below what I was making when I started the business. Our fees are far below the 6 percent realtors and fees mortgage brokers get for doing the loan then selling the loan. It is a insult to all appraisers to have as much or more responsibility then the previous and now we have to take a fee cut not to be called on the carpet it the value is not there for the above not to recieve the fees. Leave our fees alone and if the market wants to have an appraisal mangement fee the let there be a AMC fee. The appraiser should not be hijacked to pay these fees