

From: Marc S. Lucarelli  
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: Marc S Lucarelli

Affiliation:

Category of Affiliation:

Address:

City:

State:

Country:

Zip:

PostalCode:

Comments:

Appraiser fee should be 100% and seperate from what the AMC's charge the lender. The HVCC created a monster much larger than it was previously and unfortunately not only the appraiser but the public will inevitably suffer due to greed. Not all AMC's are the same. How come one AMC can pay full fee and still be very profitable but others take 25-40% and claim they aren't and need for their expenses? It's called greed and all AMCs should be audited by the govt.