From: Jimmy M. Blackley

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: Jimmy M Blackley Affiliation: appraiser Category of Affiliation:

Address: City: State: Country: Zip:

PostalCode:

## Comments:

I urge you to decrease or eliminate in artificial role that Appraisal Management Companies (AMCs) play in the valuation process. AMCs are functionless middlemen that decrease appraiser's income while increasing consumer costs. They serve no function other than to generate income at the expense of borrowers and appraisers.