From: Ernet Houssiere

Subject: Regulation Z -- Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act Document ID: R-1394 Document Version: 1 Release Date: 10/18/2010 Name: Ernet Houssiere Affiliation: Category of Affiliation: Address: City: State: Country: Zip: PostalCode:

Comments:

I do as little business with AMCs as possible. When I have done an appraisal for them, they pester me so much wanting AT LEAST daily updates and status reports. I ocassionally get a request for order to do a full 1004 appraisal for \$250 or less and I turn it down. Other orders are 'shotgunned' out via text or email. First appraiser to accept gets the order. I have never been 1st.