From: Robert Stiles

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: Robert Stiles Affiliation: Appraisal Category of Affiliation:

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## Comments:

I have been in the industry for over 30 years and what I have observed in the past 1 to 2 years is the lowering of appraisal quality, It looks like the reports are being prepaired by someone who really is not sure what should be in the report.