From: Diane Lovina

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: DIANE LOVINA Affiliation: Category of Affiliation: Other Address: City: State: Country: Zip: PostalCode:

## Comments:

I just think that the appraisers fee should be based on the degree of difficulty of the property. The way they are doing it now is just not fair. The fees are not even enough to pay for their gas. \$200 - S210 for a property up in the hills on an incredibly out of norm scenario for \$200 whereas the property owner are being charged with about \$500 for appraisal fees. The management companies are making the dough and appraisers are left with dimes and nickels. It is quite demoralizing to be an appraiser at this point. I can see an exodus of competent appraiser in the future if this wont change. There will be a shortage of talent and well competent appraisers.