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Subject: Regulation Z -- Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act

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## Comments:

As a certified residential property appraiser here in Florida, I can tell you I will have to go out of business unless "resonable and customary" fees are enforced for AMC's. After the HVCC, the majority of my work now comes through AMC's, at fees half of what they were before the HVCC. While I enjoy working with the majority of AMCs I receive work from, receiving half the fees typical in my market has severally strained my business. Bottom line, "you get what you pay for". What good appraisal would stick around in an industry that pays less than entry level jobs out of college. This industry will collapse if nothing is done!