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Subject: Regulation Z -- Truth in Lending

Comments:

Date: Dec 26, 2010

Proposal: Regulation Z - Truth In Lending Act

Document ID: R-1394

Document Version: 1

Release Date: 10/18/2010

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One large problem about the low fees that many AMCs are offering is that a seasoned appraiser cannot train a person because there is not enough fee to split. The educational and experience requirements to obtain a license, the database costs, E & O insurance (many require) and the general overhead there is to operate a small service business will preclude most from the appraisal industry because it will be a single person business. One will not be able to grow or hire a staff and additional appraisers because of the low fees offered by AMCs. Many community banks and FHA/VA offer \$350 per appraisal while AMCs offer \$175 to \$225 for the same assignment. The appraisal fee should be in the \$450 to \$500 range as the lender is basing part of their lending on the collateral (real estate). Title companies (many owning AMCs) have substantially increased their fees for most every step of the settlement process and now want cuts of everyone else's fee. But, there are some AMCs that do offer food fees