From: Jacqueline Monette

Subject: Regulation Z -- Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act

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Comments:

AMC's have taken the lion's share of appraisal fees. My personal experience is that the appraisal company I worked for stopped supplying research engines (Comps, Inc., MLS, etc.) and at the same time lowered our fees on jobs. It was a double whammy! I've actually seen cases where they were paid \$1,000 appraisal fees and only offered me \$200. These practices hurt the appraisers as well as the general public we are trying to serve and should be stopped.