

From: Anonymous
Subject: Regulation Z -- Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act
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Name: Anonymous Appraiser
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Comments:

Truth in Lending HUD 1 1) Appraiser disclosure line 2) Management fee disclosure line Deception in Lending Management fees disclosed in a manner to hide their fees and gain unlawful enrichment by hiding their own fees from the consumer. The Federal Reserve choice is to continue consumer deception or bringing transparency to the transaction by requiring Independent appraiser fees to be disclosed to the consumer on a separate HUD 1 line from the AMC Fee independence is independence to the appraiser, and transparency to the consumer. This has previously been known as Truth in Lending