

From: Richard J Haldeman, Jr.  
Subject: Regulation Z -- Truth in Lending

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Comments:

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Comments:

My name is Richard J.Haldeman Jr. and I have looked at the VA panel of fees and as a consumer feel that they are okay. However I feel that it is unacceptable for the banks to take half the fee without telling the consumer. The appraisers deserve to be paid the full fee. Thank you for taking the time to listen to my comments.