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Reasonable and customary fees Another point out consideration in regards to appraising is all of the various groups, agencies, FBI and other influences that appraisers now must consider. Our business has become very legal oriented. I personally do not believe that the percentage of appraisers that do illegal things has changed hardly at all since 1930 when appraising got started. What has happened is the federal government and their lack of oversight and controlling the dominant groups in regards to real estate loans caused all kinds of things do go wrong. So to clean this up, it would have been simple if the federal government and its agencies would have done what they are supposed to do. But since they didn't all of the various downstream groups that interact with real estate loans comes under all kinds of scrutiny. So various policing agencies like the FBI, start looking under every legal rock and under these circumstances a higher percent of appraisers are found to be -- bad guys. So because of these environment appraisers have to take ethical classes, update every three months of what legally has changed in the appraisal world, and other legal items to keep track of all of the changes, that supposedly makes appraising a better world. Appraisers have to be accountable, to state regulatory boards that do not to use generally accepted practices by most legal courts. Real estate appraisers are control by boards that allow appraisers to be accused and condemned without being able to face the accuser. With all of this more intense scrutiny, the AMCs want to pay appraisers less, without entirely any regards to the much more complicated world that appraisers have to work under nowadays. Appraisal managed companies, AMCs have no regards for these tougher times and conditions and for the added work that appraisers have to undertake to complete more complicated and detailed reports. ANCs want to pay less for more. That is not generally accepted in the marketplace. But, when the few heavyweight AMCs controlling 75% or more of the residential market assignments, create an oligarchy that control the marketplace with less than market place fees.. . So, you people in the government should get real and pay real estate appraisers what they reasonably demand in their place in the

American marketplace.