From: Bruce A. Goff

Subject: Regulation Z -- Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act

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I believe the inclusion of fees from AMC's would be misleading in the determination of reasonable and customary. It is quite evident that the low fees by AMC's have driven many Appraisers from the business. Take a moment and review the number of Appraisers in the business in 2005 and look at the number in business today. The decline is staggering and if you want to contradict the Dodd-Frank Bill intentions you will potentially eliminate this profession.