From: Douglas N. Compton

Subject: Regulation Z -- Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act

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## Comments:

I concur that the appraisal should be done in a professional manner by competent appraisers and it should benefits the housing industry, not the banks. I also think that they should be locale and not out of the area and should be able to see what you can see in the MLS.