

From: Patrick M. Smith, Sr.  
Subject: Regulation Z -- Truth in Lending

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Comments:

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Comments:

Please use the Veterans Administration as a guideline for setting proper appraisal fees nationwide. They have already conducted the necessary research. Additionally, they have a business model with a panel of approved appraisers that has helped them to better weather the housing market meltdown as a result. Look at how they developed that model.