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I hate to say it but appraiser selection needs to be regulated by the state. Before the HVCC lenders chose appraisers who 'hit the number' needed to make the deal work. After the HVCC was implemented, appraisers were graded/selected on how often they 'hit the number' and given preference over those appraisers who were objective/honest. Nothing has changed except for the process by which the selection is safeguarded. ALL real estate entities need to be governed by similar such as USPAP in order to really protect the public trust. Otherwise appraiser will become the police and the process will not move forward in a positive direction and honest appraisers will be extinct. As for the fees, appraisers have the most burden, the most overhead from data sources, software and insurance, while receiving the least of the pay from the transaction. An unbiased rotation is desperately needed.