From: Edwin G. White

Subject: Regulation Z -- Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act Document ID: R-1394 Document Version: 1 Release Date: 10/18/2010 Name: Edwin G White Affiliation: Category of Affiliation: Address: City: State: Country: Zip: PostalCode:

Comments:

Not only does there need to be more influence on the AMC's stating their fees, the Appraiser should be getting FULL fee for his/her work. Fees are still the most insulting portion of this Industry as the AMC's have been 'dropping' their fees since 10-19-10 just to show they can and try to establish reasonable & customary fees that they are PAYING, not what the Appraiser are due as Customary & Reasonable fees for the complexity of the work performed. These fees may be viewed via the VA website and/or the Alamode.com survey taken across the United States. It is NOT the Appraiser who is gaining ground here, but, the AMC (Appraisal Management Company) as they have taken anywhere from 30-60% of our fees since their recognition via the HVCC-which did not work by the way. We also need someone to report abuse from the AMC directly to that will at least investigate it and correct it properly. Appraisers have been dealt a large load of cr*p for the last 2 years and it is high time to get it straightened out. We have had to give our money to 'money humgry' AMC's that will not budge off their fee schedule as they are raping us for their portion of OUR FEES instead of just adding their fees to ours and making everyone happy in the process.