From: Anonymous

Subject: Regulation Z -- Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act

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Name: Affiliation:

Category of Affiliation:

Address: City: State: Country: Zip:

PostalCode:

Comments:

HVAC had good intentions but has not worked. It has succeeded in lowering fees and giving AMC'S great business opportunities. The appraisal profession is in trouble if nothing is changed. Please listen to appraisers when considering this legislation. There are good ways to assure independence and not ruin the profession.