From: Scoobs S. Keesler

Subject: Regulation Z -- Truth in Lending

Comments:

Date: Dec 27, 2010

Proposal: Regulation Z - Truth In Lending Act

Document ID: R-1394 Document Version: 1 Release Date: 10/18/2010 Name: Scoobs S Keesler

Affiliation:

Category of Affiliation: Other

Address: City: State: Country: Zip:

PostalCode:

Comments:

I have been a certified appraiser for 23 years and am dismayed at the direction of our industry. I have worked for AMC's for several years and have been threatened to lower my fees, if I still want to receive work. Than HVCC was implemented and I had no choose but to lower the fees in order to provide for my family. There are several respectable AMC's in the country, but their numbers can be counted on one hand. There needs to be a standardized system in place, in order for the continued growth of the appraisal industry. This would attract new appraisers and would allow those professionals that left to return. Overall, we need to elevate the appraisal profession to be a respectable career that would be competitive for similar professions in the open market.