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It is inevitable for companies to have appraisers sign a form that says, "yes, I was paid a reasonable and customary fee". I can imagine the appraiser being asked to sign the form, and if it is not signed, the order cannot be given. I get emails regularly asking me to appraise properties for \$175-\$275, when the reasonable and customary fee is \$350. I don't accept these assignments, but so many appraiser do. If their hands were not tied though and they were allowed to operate freely in business and not deal with a middle-man company, I imagine less of these unreasonable fees would be in the marketplace. I would like to see more freedom to do business with lenders I choose. I can hire and fire whatever clients I do not wish to work for, and there is something great about having the freedom to do that.