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Subject: Regulation Z -- Truth in Lending

Comments:

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Proposal: Regulation Z - Truth In Lending Act

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## Comments:

I have been an appraiser for 11 years. We have not had an increase in our fees since I have been appraising. Since HVCC we have actually had a decrease in fees and are doing more work due to the 1004MC and additional requests by Appraisal Management Companies (AMC). I believe the base minimum fee for interior/exterior appraisals should be \$500. We have lost the ability to market our services due to AMC's dominating the market and are required to adhere to HVCC which increases our scope of work. This is due in large part to government regulation, e.g. we cannot market our services directly to mortgage brokers and the 1004MC. We used to get paid for additional forms. In its current state I would not recommend ANYBODY to become a real estate appraiser unless the fee schedule changes.