

December 20, 2010

**SUBJECT: Customary & Reasonable Fees for Appraisers
Per 12 CFR Part 226, Regulation Z; Docket No. R-1394, RIN AD-7100-56 "Truth In Lending" Interim Final Rule-Public Comments**

TO: Kathlene Ryan, Senior Counsel, Division of Consumer & Regulatory Affairs, Federal Reserve Board, Washington, DC 20551

Please accept the following as my comments per the subject Interim Final Rule:

My name is Jason Aaron Johnson and I am a Certified Residential Appraiser and owner of East Central Kentucky Appraisal, LLC. My respectful request is that the Board of Governors of the Federal Reserve System amend Regulation Z (Truth In Lending) to adopt as a "**minimum**" the **VA Fee Schedule** as a measurable standard of assuring that Appraisers shall receive "Reasonable and Customary Compensation" for their services.

Respectfully,

A handwritten signature in blue ink that reads "Jason A. Johnson". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Jason Aaron Johnson