

From: Mike Kennedy
Subject: Regulation Z -- Truth in Lending

Comments:

From: "Mike Kennedy"
To: Jamie.Z.Goodson
Cc:
Date: 04/18/2011 02:12 PM
Subject: RE: INTERIM FINAL RULE ON Customary & Reasonable Appraisal Fees

Dodd-Frank clearly states: "Evidence for such fees may be established by objective third-party information, such as government agency fee schedules, academic studies, and independent private sector surveys. Fee studies shall exclude assignments ordered by known appraisal management companies."

Mike Kennedy
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Regarding the unmistakable violation of Federal Law by the FRB legal staff and AMCS, we are hoping with your personal intervention will force the FRB to do what it is supposed to, complete the Interim Final Rule based on the actual Law not the profit policy of the Banking Industry. Revision of a Federal Law (Dodd-Frank) requires a Congressional Amendment not the intentional misreading of the Law by non-elected individuals.

Kindly act NOW to correct this grievous error.