

From: Sal Mazzella
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Name: Sal Mazzella

Affiliation: IFA

Category of Affiliation: Commercial

Address:

City:

State:

Country:

Zip:

PostalCode:

Comments:

There are many AMC in the NY areas that have strong-armed the appraiser to adjust to their fees or have no work. When the lenders are being pushed to go to AMC for lack of accountability the appraiser is being asked to constantly increase the scope of work at reduce rates. Since the AMC control about 80% of the market how can one determine what a fair rate is? If you listen to them they have appraiser who will do the work for 75% less than you are charging and since they control the orders and so many AMC are divisions of the same parent company, the appraiser work disappears. Many of my peers have done all possible things to stay afloat while accepting these terms. The AMC are not playing fair and are hurting the very people they claim to help. When there is an issue with the appraisal report it is never the fault of the AMC but the appraiser. AMC are demanding so much, willing to pay so little and they keep talk about their worth to the industry. In some cases they are taking 50% to 60% of the fee for order servicing. Why not place a cap on what the AMC can keep. Make it so they must pay 80% of the fee to appraisers and charge the lender directly and separately for managing the appraisal servicing aspect of the business. Maybe then lenders would start controlling the process once again rather than farming out the work to the same AMC they own. Let the fee charged to the borrower be stated in the appraisal report and let the amount being paid to the appraiser also be report. Shed light on what is going on and maybe we will see more favorable terms to the smaller individual appraiser and not the large AMC. As a point I receive orders all the time that clearly says you are not to discuss your fee (appraiser) with the owner of the property and when asked you are to mention they need to contact their lender. As an appraiser I have worked for AMC and continue to do so but my business has declined from bank work basically due to the fees I request. I have not requested fees that are unreasonable but been told that the main criteria that is followed for orders is price, time to deliver report and if your are licensed you are assumed to be qualified so that is not an issue for me or any of my competitors. If you appraised two years and never had a problem or 25 years and never had a problem that is the same and your quality of report makes

no difference. I disagree and the AMC are operating as an oligopoly in many markets.