



March 11, 2005

Mr. Armando Falcon, Jr.  
Director  
Office of Federal Housing Enterprise Oversight  
1700 G Street, NW  
4<sup>th</sup> Floor  
Washington DC 20552

Dear Mr. Falcon:

*Board of Advisors*

The Honorable  
Andrew M. Cuomo  
*Former Secretary of HUD  
Chairman, Board of Advisors*

The Honorable  
Jack F. Kemp  
*Former Secretary of HUD*

William C. Apper  
*Former Commissioner of the  
FHA*

Edward J. Davidson  
*Chairman and CEO of  
AMCO*

Patrick J. Moore  
*Director of AMCO*

We are members of the Board of Advisors of AMCO, one of the nation's largest valuation management firms and the following are our comments on the OFHEO proposed rule for the GSEs. We applaud OFHEO's effort to better regulate Fannie Mae and Freddie Mac's role in mortgage fraud, particularly involving appraisals. The attached surveys and responses of appraisers exhibit the rampant degree of fraudulent over valuation in the residential marketplace. According to virtually every industry resource, over 50% of appraisals have been improperly influenced by lenders, many of which have been purchased by FNMA and Freddie Mac. In fact, the sale of these mortgages by lenders to the GSEs has reduced the responsibility of lenders for not appropriately controlling the improper influence of production staffs and real estate brokers upon valuations, as directed by FIRREA.

We are aware that the GSEs have taken the position that:

1. They should not and cannot police seller servicers of loans in their valuation practices.
2. Their automated models are sufficient to pinpoint fraudulent situations.
3. Doing pre delinquency field reviews of under one fifth of one percent of their loan portfolios offers sufficient protection to the system.
4. Field reviews are appropriately handled by the servicer of the loan being audited

Obviously, the methodology used by the GSEs has been unsuccessful in either

- a) Uncovering instances of fraud; or fraudulent over valuation; or
- b) Discouraging fraud and fraudulent over valuation from the residential marketplace.

If the existing surveys of appraisers are, in any manner, accurate; the average overvaluation on between 25% and 50% of all loans is over 10% of the fair market value. This would create billions of dollars worth of over valued properties, many of which are the result of fraud.

We recommend strongly to OFHEO that the GSEs not be permitted to create their own methodology to insure that valuation fraud is reported. A problem with the GSEs is that they have an interest in not reporting fraud as it may negatively impact their relationship with those lenders which are their customers and create larger numbers of repurchases, which would have negative implications upon the rating and returns on their mortgage backed securities.

Accordingly, we believe strongly that the GSEs should have a minimum percentage of the loans within their securities field reviewed by a totally independent source within a year of acquisition. This percentage could vary yearly with the results of the prior year's testing results. The entity managing and ordering the field review must have no connection to the loan, specifically excluding the GSE, the seller and the servicer.

The sampling should be done in a totally random pattern determined by OFHEO. It should consist of what is known as a re-appraisal in which an appraiser other than the one who created the original appraisal, reviews the pictures and work product of the original appraiser in order to determine if it was proper and accurate when first done. In the event that any appraisal is found to be improper, this should (i) be included in a report to OFHEO and (ii) trigger repurchase immediately under the terms of the GSE's agreement with the seller of the loan. In the event that a pattern of fraud by a particular lender or appraiser is found, further audits of their valuations would be done, at the cost and expense of the lender.

This would have tremendous benefits to the entire system. Lenders, aware of the much greater scrutiny, would more carefully police their practices and procedures for ending improper appraisals. The GSEs would be protected against over statements of the collateral value securing loans, which can create material misstatements of bad debt reserves and capital requirements.

Sincerely,

A handwritten signature in black ink, appearing to read "Andrew M. Cuomo". The signature is fluid and cursive, with a large initial "A" and "C".

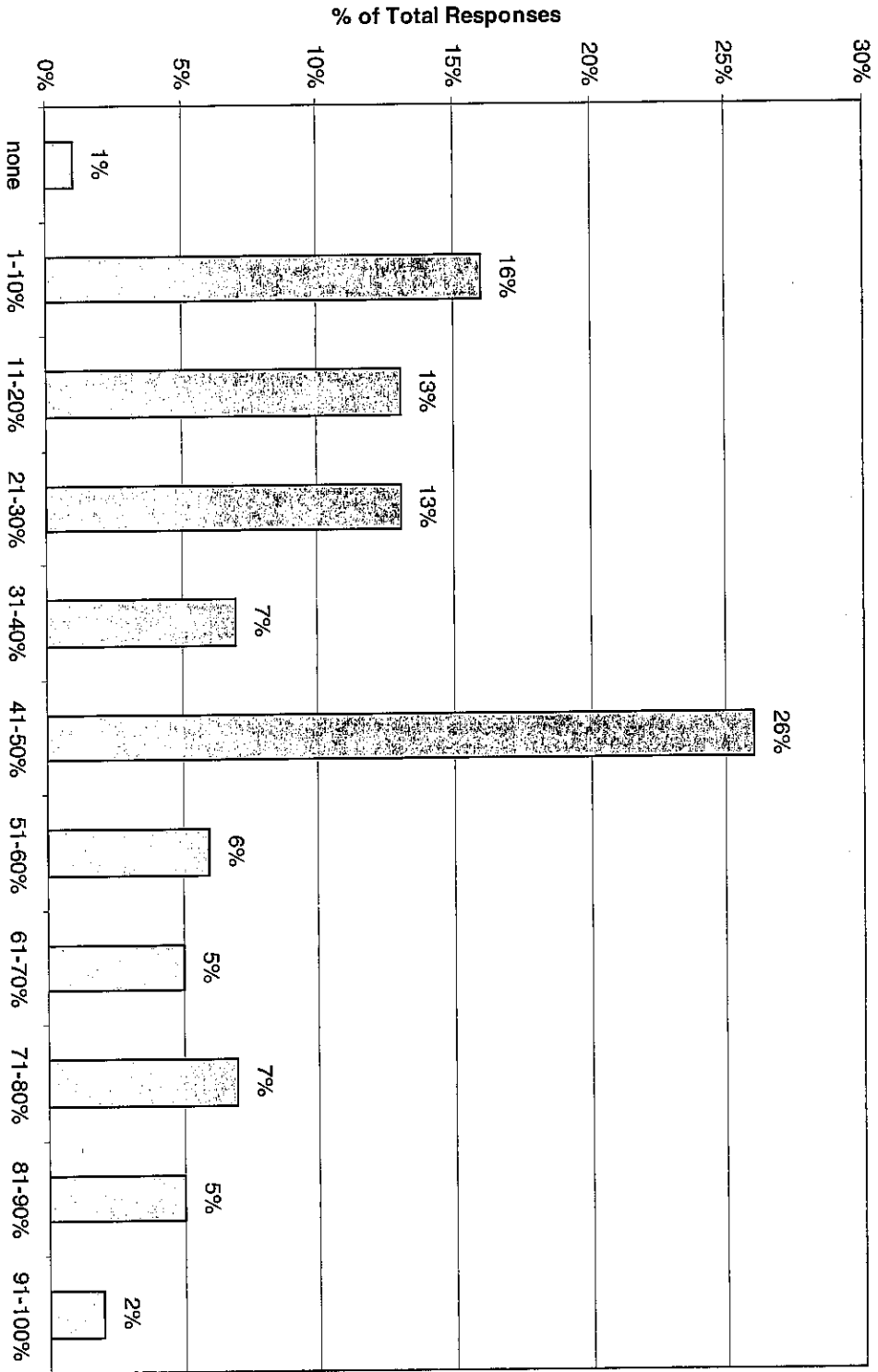
The Honorable Andrew M. Cuomo  
Former Secretary of HUD  
Chairman, Board of Advisors

Enclosures



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# How Often Appraisers Give in to Pressure to Overstate Value



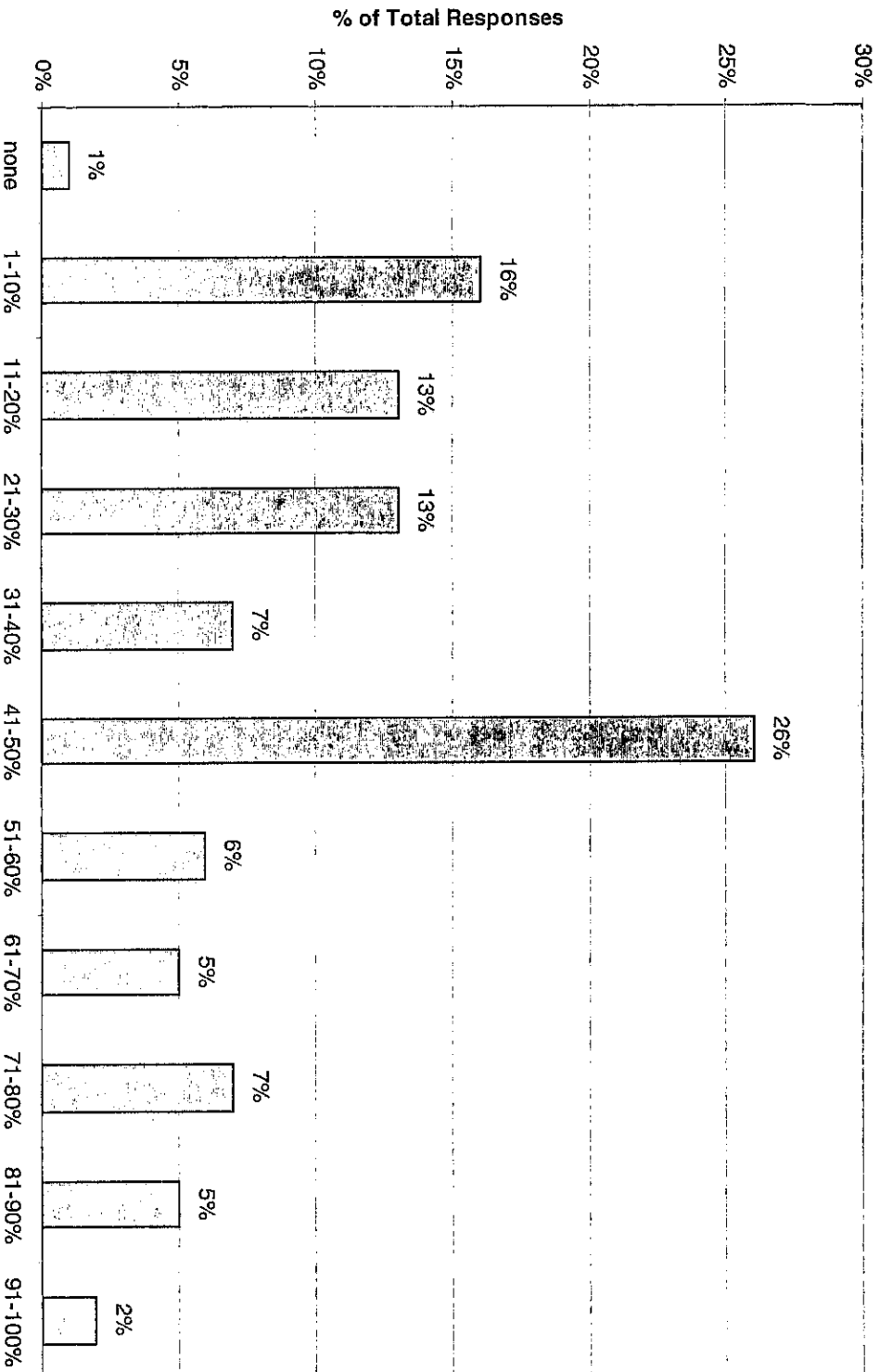
Percent of Appraisers that Go Along

Data Collected from October Research Corporation, 2/9/2004



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# How Often Appraisers Give in to Pressure to Overstate Value



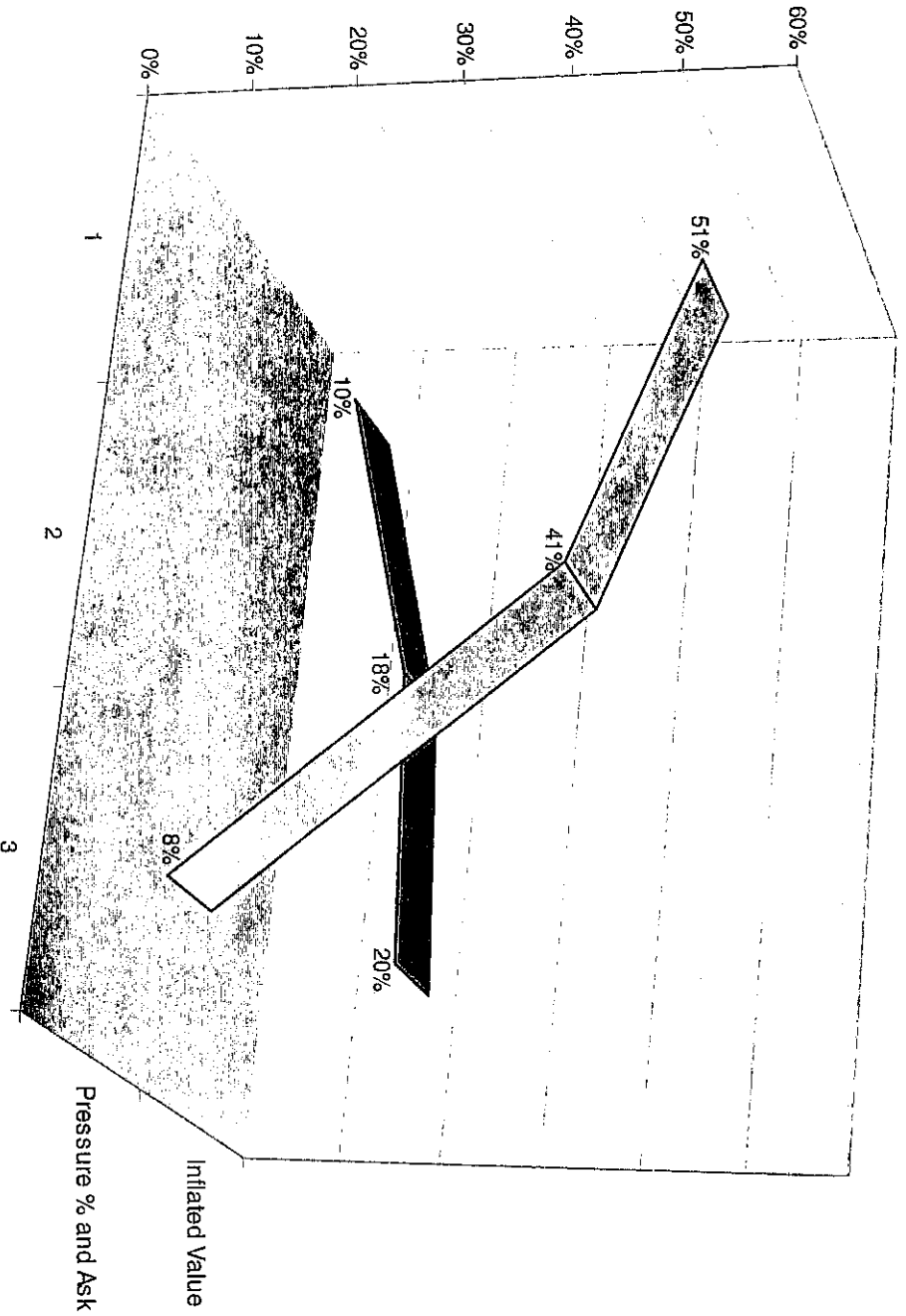
□ Percent of Appraisers that Go Along

Data Collected from October Research Corporation, 2/9/2004



*Innovative Partner... Trusted Advisor*

# Percent by which Pressured Appraisers Inflate the Value



- Pressure % and Ask
- Inflated Value

Data Collected from  
October Research  
Corporation, 2/9/2004

8239. Misty Scaggs 1144 Monza Drive St. Charles, MO 63303  
Posted from: 24.217.124.26

8238. MARY G. STACK 701 LAGUNA DRIVE WALLED LAKE, MI 48390  
Posted from: 68.74.14.172

8237. Kevin Curtis 5516 11th Avenue South minneapolis, MN 55417  
Posted from: 65.25.254.89

8236. Susan C. O'Neal 3784 Plumcrest Road Smyrna, Ga 30182  
Posted from: 68.157.134.203

8235. Alice Ligon 901D Kildaire Farm Road Cary, nc 27511  
Posted from: 24.172.250.48

8234. Tim Perry P.O. Box 421411 Indianapolis, IN 46242  
Posted from: 68.253.58.19 "Lender Select" is the problem. Take the power away from lenders.

8233. DANIEL LEWIS 2607 Candlej Dr. DELTONA, FL 32725  
Posted from: 68.202.140.18

8232. Edwin A. Caffrey 669 Nebraska Avenue East Saint Paul, MN 55106  
Posted from: 24.118.141.145 Even reviewers are subject to the same pressures.

8231. CHRISTIAN NAPOLITANO po box 993 island heights, nj 08732  
Posted from: 68.37.17.159 it is also OUR responsibility to report fradulent appraisers to our State Board

8230. Mike Dalton, Jr 9084 Farmoor Germantown, Tn 38139  
Posted from: 208.63.171.178

8229. Kevin W. Reed 55 Bowen Drive Belmont, NC 28012  
Posted from: 66.32.71.217

8228. brad tench 1055 monroe drive atlanta, ga 30305  
Posted from: 68.47.164.110

8227. Greg Abell PO Box 374 Jasper, IN 47547-0374  
Posted from: 216.49.117.171

8226. Bryan Kent Shelman 107 West 11th Street Pueblo, CO 81003  
Posted from: 24.9.245.222

8225. Don M. Lee 219 Country Club Acres Belleville, IL 62223  
Posted from: 24.217.72.189

8224. Craig Clevidence po box 8562 Kalispell, MT 59904  
Posted from: 69.144.40.16 The Lender should share liability for inflated value, undisclosed defects.

8223. Berry Kent Fry, SRA 8945 W. Agua Lane Huntingburg, IN 47542  
Posted from: 216.49.118.247 Nearing the end of career - the pressure is off.

8222. Terrance Bechtel 1172 E. Vaughn Dr. -A Tempe, AZ 85283  
Posted from: 70.57.98.115

8221. Angie Perry 2608 W Kenosha #498 Broken Arrow, OK 74012  
Posted from: 69.148.35.37

8220. Harv Simmons 921 W. Wisconsin St. Sparta, WI 54656

Posted from: 69.179.116.59 I have a simple solution toward solving the problem. Be happy to discuss it.

8219. Harv Simmons 921 W. Wisconsin St. Sparta, WI 54656

Posted from: 69.179.116.59

8218. David McInturff 603 S. Lake Creek Drive Round Rock, TX 78681

Posted from: 69.153.164.181 please improve the industry at all levels

8217. Richard Heffner 2724 Line Lexington Rd Hatfield, PA 19440

Posted from: 68.80.68.204

8216. rene fougeray 801 interchange rd lehighton, pa 18235

Posted from: 24.238.36.195

8215. Michael Pecora 239 West Broad St Hazleton, Pa 18201

Posted from: 24.229.135.80

8214. Joseph J. Rosen ASA 15 PUBLIC SQUARE WILKES BARRE, PA 18701

Posted from: 152.163.100.199

8213. Russell E. Snow 2539 Hemlock Farms Lords Valley, PA 18428

Posted from: 204.186.148.115 something needs to be done; its out of control

8212. Diane Buneo 253 Saw Creek Estates Bushkill, PA 18324

Posted from: 24.229.164.190 This is rampant . . . we need action now !!!!

8211. Thomas P. Buneo 253 Saw Creek Estates Bushkill, PA 18324

Posted from: 24.229.164.190

8210. Michelle Wilson PO Box 620151 Las Vegas, NV 89162

Posted from: 68.224.89.192

8209. G.C. BARKER 5449 MARCIA CIRCLE JACKSONVILLE, FL 32210

Posted from: 152.163.100.199

8208. Derek Ahart 43-32 Kissena Blvd Suite 9S Flushing, NY 11355

Posted from: 141.155.13.42

8207. John P. Buenzli 36447 Crown Street Palm Desert, CA 92211

Posted from: 66.74.49.173

8206. Michael Geis 18 Hillwyck Dr. Toledo, OH 43615

Posted from: 69.68.35.57

8205. Gustavo Ahumada 30-48 87th street Elmhurst, NY 11369

Posted from: 152.163.100.199 It's time to Unify.

8204. Louis Martina 2101 Greentree Rd Pittsburgh, PA 15220

Posted from: 24.3.166.118 We are honest HUD Eagle Lenders who lose deals to pirates who force these inflated home values

8203. Sean M. Darby 1244 Hooksett Road Hooksett, NH 03106

Posted from: 24.62.222.116 This lender pressure is leading to the biggest potential "RE BUST" in US history!

8202. Dale Dykema 11837 NW 32 ct Coral Springs, FL 33065

Posted from: 24.14.18.50 The current environment rewards dishonest appraisers and is driving ethical appraisers out of the business.

8201. Clyde J. Standley 409 Corte Dorado Danville, CA 94526

Posted from: 67.188.172.220

8200. Kris Chase 7015 Livery Lane San Jose, CA 95135  
 Posted from: 67.118.12.190

8199. Richard H. Black 1334 Vouloir Ct Fallston, Md 21047  
 Posted from: 69.250.167.79 Please use your offices to attempt to address this national problem.

8198. Gary McIntosh 1897 NW 80th Place Clive, IA 50325  
 Posted from: 207.108.47.236

8197. J,Robert (Bob) Ward 1707 Romeria Drive Austin, TX 78757  
 Posted from: 70.113.30.199 This has been needed for a long time.

8196. Joe Linn Sloan, MAI 2218 Kentucky Avenue Paducah, KY 42003  
 Posted from: 68.155.200.143

8195. Joseph A. Gargiulo 11 Boulder Road Holliston, MA 01746  
 Posted from: 155.212.221.2

8194. M. Joanne Roney 775 E. Blithedale Avenue #205 Mill Valley, CA 94941  
 Posted from: 67.174.235.253

8193. Cindy Fernandes Clinton St McGraw, NY 13101  
 Posted from: 24.58.183.198

8192. Vince Radzieski 5360 Leeward Run Drive Alpharetta, GA 30005  
 Posted from: 68.209.250.105

8191. BEN Z ITZKOWIT POB 716 Harriman, ny 10926  
 Posted from: 67.139.52.40 This is a major problem, and they should be held accountable as we are.

8190. debra YORKE 7008 32ST CT W APT #11-103 universtiy pl, wa 98466  
 Posted from: 209.124.187.79

8189. MAZZYAR ARYA 18100 BURBANK BLVD. #13 TARZANA, CA 91356  
 Posted from: 24.24.196.86

8188. Keivan Koleini 2855 Pinecreek Dr #E221 Costa Mesa, CA 92626  
 Posted from: 24.126.132.72 We MUST start petition to require lenders and loan officers to become licensed, like any other real estate entity.

8187. Burl Cole 6 Hickory Road Spring Valley, IL 61362  
 Posted from: 12.221.171.89

8186. Walter P Buckley 1951 Sagewood Lane # 323 Reston, VA 20191-5413  
 Posted from: 68.54.255.157

8185. Kelli B. Weber 6108 Holly Tree Drive Alexandria, VA 22310  
 Posted from: 24.255.103.44 Each loan officer should be required to take a USPAP class, not just appraisers as USPAP is for us both.

8184. Vincent Manfredi 5024 South Ash Drive Suite 105 Tempe, az 85282  
 Posted from: 67.50.205.139 If appraisers stopped accepting orders asking for predetermined values there would be no issue, as this is a clear violation.

8183. Vincent Manfredi 5024 South Ash Drive Suite 105 Tempe, AZ 85282  
 Posted from: 67.50.205.139 Please also look into appraisers that accept orders asking to check for value as its a violation os USPAP.

8182. John Williams 2408 Millford Rd Springfield, IL 62704  
 Posted from: 12.223.62.194

8181. Lawrence J. Langley P.O. Box 426 Pomona, KS 66076



Posted from: 69.69.115.3 This is such a big problem. I would like to get involved in helping to stomp this out.

8180. Danielle Schultz 5670 North 38th Street Milwaukee, WI 53209

Posted from: 65.29.137.40

8179. Leonard S. Fisher, III 1455 La Maison Drive Lawrenceville, GA 30043

Posted from: 68.211.4.179

8178. W Henry Bailey, SRA, CG319, GG687 117 Commerce St Kingsport, TN 37760

Posted from: 207.65.103.82 The appraisal profession is suffering extremely by those people who trying to meet numbers and not performing appraisals.

8177. Eric Thompson 5112 NW 26th Oklahoma City, OK 73127

Posted from: 68.12.145.220 www.1stRateAppraisals.com

8176. Alberto Gonzalez 14023 Midland Rd. Poway, CA 92064

Posted from: 68.7.192.81

8175. Byron Claybrook 6066 Grey Circle Tuscaloosa, AL 35406

Posted from: 68.62.125.89

8174. Sheridan M. Shaffer 3646 14th W. #203 Seattle, WA 98119

Posted from: 24.19.155.84

8173. John Hester 1270 Castle Pointe Lane Grayson, GA 30017

Posted from: 68.155.164.131

8172. Amy Humphrey 4238 Leonard Ave. Cincinnati, Oh 45217

Posted from: 66.161.253.92

8171. Gary Beaudette 3900 wichita way modesto, ca 95357

Posted from: 69.225.61.114

8170. Jeff Clipse CR1935 117 Commerce Street Kingsport, TN 37660

Posted from: 207.65.103.82 USPAP is TN state law. TN Code 62-39-329

8169. Tracey Magdeburg 1297 Professional Drive, Suite 201 Myrtle Beach, sc 29577

Posted from: 63.172.193.235

8168. Kay A. Van Hoesen 1297 Professional Drive, Suite 201 Myrtle Beach, SC 29577

Posted from: 63.172.193.235

8167. robert 5080 abbotts glen way acworth, ga 30101

Posted from: 68.209.255.89

8166. Michael K Morris 700 NE Loop 820, Ste 313 Hurst, Tx 76053

Posted from: 66.137.132.249

8165. Richard Lyon 5500 covington ct #106 Dearborn, MI 48126

Posted from: 68.40.161.252

8164. Sam Martin 521 Creighton Ln Schaumburg, IL 60193

Posted from: 67.163.45.194

8163. Valorie Hamilton 650 S Orcas St., Ste 114 Seattle, WA 98118

Posted from: 131.191.56.157

8162. William Jacobsd 1518 Cherokee Trail Plano, Tx 75023

Posted from: 4.16.106.234

8161. Karen L. Smith 26 S. 27th Street Pittsburgh, PA 15203  
Posted from: 65.170.143.226

8160. Kurt Burnside 6211 W. Northwest Hwy. Suite C-148 Dallas, TX 75225  
Posted from: 67.64.113.34

8159. Joel M. Smith 14126 Winfield Scott Way Draper, UT 84020  
Posted from: 67.169.255.196

8158. Sean McMillan 402 101st Dr SE Lake Stevens, WA 98258  
Posted from: 4.65.227.65

8157. Brad D. Chesley 10750 FM 2813 Flint, Tx 75762  
Posted from: 64.139.227.59

8156. George J. Raybourne 1887 Whispering Trail Union, KY 41091  
Posted from: 12.220.106.121

8155. Donald C. Hanson 650 S. Orcas Street Ste 114 Seattle, Wa 98108  
Posted from: 165.121.24.227

8154. C. Taylor Johnson, III 14802 Enterprise, #52C Dallas, TX 75234  
Posted from: 67.166.185.72

8153. Ian Lamb 650 S. Orcas St. Seattle, WA 98108  
Posted from: 64.122.207.180

8152. Sibyl Lamb, Office Manager 650 S. Orcas St, #114 Seattle, WA 98108  
Posted from: 64.122.207.180

8151. Marc S. Lucarelli 648 George Street Suite A. Old Forge, PA 18518  
Posted from: 69.168.251.92

8150. Jack Rowland 2100 N. Collins Blvd. #305 Richardson, TX 75080  
Posted from: 65.17.90.146 I am engaged for my opinion of value...that's what I give!

8149. Colleen Litfin 410 Highland View Houlton, WI 54082  
Posted from: 68.21.129.49

8148. Kevin Moloney 1331 Broad Ave., Suite One Findlay, OH 45840  
Posted from: 24.123.65.38 Borrowers have refinanced so often that their home's equity is depleted. Now we're pressured to inflate values. Not me!

8147. Ellen Jackson P.O. Box 397 Kennebunk, ME 04043  
Posted from: 24.53.76.88

8146. Carla DeYoung 30820 E. Knight Dr. Denham Springs, LA 70726  
Posted from: 70.180.43.2 The appraiser #8143 "go to hell" obviously doesn't have a clue about being a professional Real Estate Appraiser.

8145. Chris Perdue 2206 Montclair Street Augusta, GA 30904  
Posted from: 24.236.105.156

8144. James LaBron 2445 main #6 Riverside, ca 92506  
Posted from: 208.57.92.216 I will not send another deal to any appraiser on this list.

8143. Go To Hell 1145 stuart lansing, Mi 95488  
Posted from: 208.57.92.216 Hello... If someone is willing to pay the price... Isn't the home then worth that price?

8142. George Velazquez 599 S. Barranca Avenue, Suite 203 Covina, CA 91723

Posted from: 4.43.192.62 This is only the first step but it is critical for the lending industry in general!

8141. ROY R. FISHER, JR. MAI#1927 ,SRA, 403 S. Arizona Celina, Tx 75009

Posted from: 70.242.210.196 Past President SREA 1971

8140. andrea.gallagher-mitchell 4208 Reily Lane Shreveport, LA 71105

Posted from: 216.83.230.8

8139. kelly.gallagher 2436 shady turf bedford, tx 76022

Posted from: 68.240.11.93

8138. Brad Bailey 2921 Brown Trail, Suite 135 Bedford, TX 76021

Posted from: 64.207.57.78 I am a Mortgage Broker & we are also negativley affected by this practice & should be able to sign this petition.

8137. Mark Hastert ASA 12 W. 58th Terr. Kansas City, MO 64113

Posted from: 64.219.131.134 A signficant portion of my practice is appraisal review and fraud investigation. If the profession is not cleaned up it will

8136. Timothy Norton PO Box 1242 Kalispell, MT 59903

Posted from: 64.91.60.87 Regulation doesn't work if it is only 1 sided. Orders from local lenders are mostly to blame, but pressure is everywhere.

8135. Ryan P. McGinnis 132 Santa Maria Avenue Portola Valley, ca 94028

Posted from: 24.6.157.247

8134. Jerry Kohler P O Box 13091 Prescott , AZ 86304

Posted from: 216.19.8.15

8133. Jerry A. Allegro,SRA 4600 Greenville Ave. #110 Dallas, Tx 75206

Posted from: 68.88.210.61

8132. Phillip McKim 235 Tejas Place Nipomo , CA 93444

Posted from: 24.205.241.167

8131. Kristina C Ilcuk 4495 Indian Trace Drive Alpharetta, GA 30004

Posted from: 69.164.242.65

8130. Mike Jackson 6463 Windsor Drive Monile, AL 36695

Posted from: 68.220.184.71

8129. David Roseman, Jr 621 Presbyterian Road Mooresville, NC 28115

Posted from: 69.164.26.76

8128. Cynthia Reed 4716 Lawrence Ln Plano, TX 75093

Posted from: 205.188.116.199

8127. Doug Cline 4068 So. Broadway Englewood, CO 80113

Posted from: 64.135.172.105

8126. Cynthia L. Gallagher 8700 Clear Sky Drive Plano, TX 75025

Posted from: 24.1.27.252 We need a task force & enforment

8125. LINDA ALLEN 951 PARK AVE ROCKY MOUNT, nc 27870

Posted from: 71.0.22.146

8124. JOHN E. ALLEN 951 PARK AVE ROANOKE RAPIDS, nc 27870

Posted from: 71.0.22.146

8123. Niurka Flores 3000 Osprey Court Mesquite, TX 75181

Posted from: 66.82.9.57

8122. Sharon Kay Auffet 501 Magnolia Trail Grapevine, TX 76051  
Posted from: 4.29.46.248

8121. Steve Thomas 1406 Jennifer St Richardson, TX 75082  
Posted from: 67.64.146.210

8120. CHARLES I. CHESHIRE 1606 Peavy Road, Suite 2 Dallas, TX 75228  
Posted from: 209.30.64.53

8119. FRANK A. CHESHIRE 1606 Peavy Road, Suite 2 Dallas, TX 75228  
Posted from: 209.30.64.53

8118. SAM ANDERSON 9722 HIGHWAY 19 SOUTH ATHENS, TX 75751  
Posted from: 152.163.100.199

8117. Charles I. Cheshire 1606 Peavy Road, Suite 2 Dallas, TX 75228  
Posted from: 209.30.64.53

8116. Cheryl C. Massey, RAA 3104 St. Germain Drive McKinney, TX 75070  
Posted from: 152.163.100.199 It is imperative that this be resolved for the integrity of our profession.

8115. Teresa Biggers 4403 County Road 3140 Lone Oak, TX 75453  
Posted from: 64.202.224.7 THANK YOU!!!!

8114. John Perritt 23011 Lodgepoint Drive Katy, TX 77494  
Posted from: 66.170.213.28

8113. Patrick E Eubanks 3753 N. 56th Street Milwaukee, WI 53216  
Posted from: 24.160.238.105

8112. Jim R. Price 607 W. Auglaize St Wapakoneta, OH 45895  
Posted from: 216.255.39.184 I'm a residential real estate Broker and whole heartedly concur. Over inflating real estate is becoming the norm.

8111. George Gervasi 112 Carriage Ct Kutztown, PA 19530  
Posted from: 64.9.42.177

8110. James Moore PO Box 2751 Scottsdale, AZ 85252  
Posted from: 24.251.218.157

8109. Krista B. Cathey 302 Woodbyne Ave. Hendersonville, NC 28739  
Posted from: 70.144.69.197

8108. Jack McParland 10813 Music St. Newbury, oh 44065  
Posted from: 162.40.57.195

8107. Deborah J. Bloxham-Hamel 10736 Galena Street Dallas, TX 75228  
Posted from: 68.88.192.177

8106. Thomas J. Greene 1009 West 1st North Street Morristown, TN 37814  
Posted from: 65.6.34.41

8105. William L. Emerson 616 Pine Ridge Drive Lakeland, FL 33809  
Posted from: 24.73.1.184 We want to be honest....help us!

8104. Michael E. Kent, Jr. 1734 Blackwillow Ct Marietta, ga 30066  
Posted from: 66.83.194.90

8103. James Laws 82 Cross Branches Acworth, GA 30101

Posted from: 66.83.194.90

8102. Robert Dodge 142 Summit Drive Branson, mo 65739

Posted from: 64.136.49.226 To Senior Appraisers - Ethics and action, reflect leadership.

8101. Brad A. Davis 617 Roswell Street Marietta, GA 30060

Posted from: 66.83.194.90

8100. Michael Drazner 1835 E. Hallandale Beach Blvd # 600 Hallandale, FL 33009

Posted from: 66.176.72.201

8099. Perry M. Gagnon 2779 Old Hwy 69 Florence, WI 54121

Posted from: 66.96.97.252

8098. William H. All, III 617 Roswell Street Marietta, GA 30060

Posted from: 66.83.194.90

8097. Marcus A. Kent 1540 North Milford Creek Lane Marietta, ga 30008

Posted from: 65.6.145.106

8096. Martha Battistelli 30 Glade Path Hampton, NH 03842

Posted from: 64.222.163.121

8095. C.C. Conn 325 Cedar Leaf Ct. Centerville, Oh 45459

Posted from: 68.76.140.113

8094. Cynthia L. Hamilton P.O. Box 3127 Alameda, CA 94501

Posted from: 24.143.147.155 AL031839

8093. Linda Bloom 78 Sinaway Road Cos Cob, CT 06807

Posted from: 68.160.238.10

8092. David A. Korb 13331 Caves Road Chesterland, OH 44026

Posted from: 69.172.31.183 Only the dishonest appraisers/loan officers are making a decent living.

8091. David T. May 14043 Martin Warren, MI 48088

Posted from: 68.43.241.202

8090. EVAN MALONE 2262 RUSSET MEADOWS TERRACE BIRMINGHAM, AL 35244

Posted from: 66.147.126.122

8089. J. W. Carle 371 Cedar Run Canyon Lake, tx 78133

Posted from: 12.181.79.49 These practices have been ongoing for over 20 years without the authorities taking any action to stop them

8088. Sherri Talley P.O. Box 84434 Phoenix, AZ 85071

Posted from: 68.230.26.223

8087. Steven T Carle 1381 S Main #235 Boerne, TX 78006

Posted from: 12.145.14.120

8086. Richard J. Oliver 2535 Tamora Way Colorado Springs, CO 80919

Posted from: 69.67.108.194

8085. Will Fieser 2415 Vanreen Drive Colorado Springs, CO 80919

Posted from: 70.32.156.26

8084. Tyler J Grundvig 3614 Windflower Circle Colorado Springs, CO 80918

Posted from: 68.64.30.33

8083. Travis P. Fischer 8371 S. Upham Way #101 Littleton, CO 80128  
 Posted from: 69.15.91.81

8082. STEVE GRIMES 12813 N. 25TH STREET PHOENIX, AZ 85032  
 Posted from: 68.98.95.20

8081. Toni Robinson 16844 Sarah's Place, Apt. 206 Clermont, fl 34711  
 Posted from: 205.161.233.188

8080. James h barnette jr. 105 n overlook terrace hendersonville, nc 28739  
 Posted from: 12.214.211.239

8079. L. Marvin Slappey, Jr. 412C W. Lamar St. Americus, GA 31709  
 Posted from: 68.154.66.162 We need a national law like the state of TN has

8078. Frank Roe P.O. Box 2276 Belleview, FL 34421  
 Posted from: 65.40.9.33 Congress is allowing financial failure by lenders again!!

8077. Eric W, Van Horn 840 California St. #57 San Francisco, CA 94108  
 Posted from: 68.127.156.177

8076. Brenda Arnold 8933 Carra Lane Sunset Beach, NC 28468  
 Posted from: 207.144.30.21 totally out of hand

8075. Tammy Marsh 116 Averill Court Lynchburg, VA 24501  
 Posted from: 69.168.2.236

8074. Jeff Milbrandt P.O. Box 80036 Rcho. Sta. Margarita, CA 92688  
 Posted from: 68.106.220.220

8073. David Dyal 409 S. Navy Blvd. Pensacola, FL 32507  
 Posted from: 68.99.56.121

8072. Stephanie LeBlanc 22900 Power Farmington, MI 48336  
 Posted from: 67.107.59.179

8071. Steven C. Krueger 1737 Colorado Drive East Lansing, MI 48823  
 Posted from: 24.11.166.135

8070. Sidney W. Campa 14962 Bear Valley Road, Suite G#219 Victorville, CA 92395  
 Posted from: 66.215.46.37

8069. Diane M. Turner 6270 GA. Hwy 20 SW Loganville, GA 30052  
 Posted from: 68.217.46.88 Too many appraisers want the \$\$ without regard to honesty and integrity.

8068. Janese Turner 958 Bay Creek Rd Loganville, GA 30052  
 Posted from: 68.223.127.117

8067. Thomas C. Linsin 10990 Quivira Road, #110 Overland Park, KS 66210  
 Posted from: 66.148.238.166 In my opinion lenders, like appraiser's, should be held accountable to a code of ethics.

8066. Kris Casburn 6120 NE Moonstone Ct Lees Summit, MO 64064  
 Posted from: 216.212.68.98

8065. CAMILLE ABRAHAM 14025 MARTIN PLACE RIVERSIDE, CA 92503  
 Posted from: 69.161.240.55 THIS NEEDS TO GET INVOLVED AND STOP THIS!

8064. Pamela Hensley 11232 Jennings Road Fenton, MI 48430

Posted from: 24.236.226.96 Mortgage reps or processors should not be the ones chosen the appraisers, due to being bias and having a monetary interest.

8063. Jonnie E. Grimm 242 Swanson Drive Ste C Lawrenceville, Ga 30043

Posted from: 65.82.197.123

8062. David Deska 37290 Five Mile Rd Livonia, MI 48154

Posted from: 67.92.187.2 Not only do lenders expect you to hit a value, they expect you to "write off" any appraisal that goes not close

8061. CK GRAVES 1423 KINGS LANDING HAMPSTEAD, NC 28443

Posted from: 68.118.7.158 those that use this ploy should be reported to the banking commission and fined haevily then put out of business

8060. Mandy Smith po box 3513 cartersville, ga 30120

Posted from: 69.164.211.140

8059. Mike Santos 428 e cypress ave #D burbank, ca 91501

Posted from: 66.215.15.202

8058. Aaron M. Greaver 1374 Luther Way Lawrenceville, GA 30043

Posted from: 68.158.48.70

8057. John Kurti 19722 One norman Blv. Cornelius, NC 28031

Posted from: 66.157.113.114

8056. tamara vargas 277 ogden ave JERSEY CITY, NJ 07307

Posted from: 68.166.140.171

8055. Jphn A. Patti 4712 Belfield Dr. Dublin, OH 43017

Posted from: 67.149.173.41 Eventually appraisers with integrity will be forced out of the industry

8054. Liberty Santagata 8 Page St. Brunswick, ME 04011

Posted from: 24.53.8.127 Appraisers in each state should be a united front, that way banks can't jump from one appraier to the other!

8053. Minor R. Adams, III Post Office Box 1282 Gastonia, NC 28053-1282

Posted from: 66.156.201.58

8052. Renae F. Heustess 3288 Su-San Farm Road Gastonia, NC 28056

Posted from: 166.82.72.228

8051. Bill Starnes Post Office Box 117 Mount Holly, NC 28120

Posted from: 65.1.182.36

8050. Gene Booth 232 N. Main Street Rutherfordton, NC 28139

Posted from: 65.6.137.140

8049. Todd R. Jesso 528 East Blvd Charlotte, NC 28203

Posted from: 24.199.132.58

8048. Dale Holland 7804 Fairview Road #118 Charlotte, NC 28226

Posted from: 24.74.1.233

8047. MARTIN C. EUDY 1533 rivermont dr gastonia, nc 28054

Posted from: 69.132.31.210

8046. Jim Chitty 500 West Warren Street Shelby, NC 28150

Posted from: 69.134.111.33 thanks for your effort in correcting what is a serious problem in our industry

8045. Nancy Quinn 1205 Stoney Point Road Kings Mountain, NC 28086

Posted from: 68.115.148.149 Lender pressure and all outside pressure, needs to be stoped and made illegal.

8044. Betty Haynes 2589 Lee Bess Road Cherryville, NC 28021  
Posted from: 68.115.148.149 It is not fair or right for the honest appraisers to be penalized.

8043. Ray Haynes 2589 Lee Bess Road Cherryville, NC 28021  
Posted from: 68.115.148.149 This is a very Hugh and serious problem and immediate attention is desperatly needed.

8042. Teri Hoke 14402 Lucia Riverbend Hwy Mount Holly, NC 28120  
Posted from: 68.187.172.132 This is a HUGE problem!

8041. Alan J. Beall 68 old Clairton Road Pittsburgh, PA 15241  
Posted from: 151.201.136.29

8040. Neal A. Kaufman 1607 E DORCHESTER DR Palm Harbor, FL 34684  
Posted from: 66.15.191.225 Underwriters should be required to cite USPAP/Suppl. Std. to support objections. They enforce their opinion over the Apprasr

8039. Mel Hallam 6261 Conestoga Pkwy Pahrump, NV 89048  
Posted from: 12.176.200.69

8038. Ronald Hauser 11758 E. Atlantic pl Aurora, CO 80014  
Posted from: 24.9.14.51

8037. Susan A. Dellea 171 Route 6A Sandwich, MA 02563  
Posted from: 69.165.99.91

8036. Patricia W. Sempsrott 764 Friendly St N Ft Myers, FL 33903  
Posted from: 68.54.73.7

8035. Patricia W. Sempsrott 764 Friendly St N Ft Myers, FL 33903  
Posted from: 68.54.73.7 How can anyone pretend that lenders do not have the power to apply pressure? They place the order!

8034. John M Schmidt 3013 NW 13th St Ankeny, IA 50021  
Posted from: 12.216.122.45

8033. John Tanner 9025 SW 36 STREET Miami, FL 33165  
Posted from: 65.2.71.135

8032. Richard C. Vierzba P.O. Box 8118 Kalispell, MT 59904  
Posted from: 64.91.119.111 We need a level playing field - lenders do not allow it

8031. Robert J. Franta 11636 Brookview Lane Orland Park, IL 60467  
Posted from: 24.14.29.229

8030. Laura Ogle 6828 Vincent Ave S Richfield, MN 55423  
Posted from: 24.26.171.158 We are held by a code of ethics why aren't they?

8029. Kurt Barenthin 1264 2nd ave Newport, MN 55055  
Posted from: 66.41.220.63

8028. Chuck Mackley 449 Calle de Vargas Bernalillo, NM 87004  
Posted from: 69.241.162.14

8027. James D. Fobear SRA 728 Allison Drive Marshall, MI 49068  
Posted from: 69.51.151.8 In the lending industry - I wish the appraised value came first, not last.

8026. Bryan Knowlton 4901 Morena Blvd #315 San Diego, CA 92117  
Posted from: 64.165.17.217

8025. Troy Sneddon 69128 Barton Rd. St. Clairsville, OH 43950



Posted from: 67.163.240.207

8024. Michael Nettle 3991 Stevens Creek Blvd Santa Clara, CA 95051

Posted from: 65.45.106.175

8023. Michelle Cromwell 2812 SE 6th Street Blue Springs, MO 64014

Posted from: 69.242.137.203 very common for refinance transactions. Borrower often doesn't realize the implications, just want to get the money.

8022. Benjamin Carter 930 Broadmoor Drive dayton, oh 45419

Posted from: 69.213.248.84

8021. Bonnie Hastings 6510 SE Morrison St Portland, OR 97215

Posted from: 67.168.223.76

8020. Daniel S. Connor 616 S. Pleasant Street Royal Oak, MI 48067

Posted from: 67.38.30.50

8019. Karen A Myers 444 Ridgewood Drive West Branch, MI 48661

Posted from: 24.180.91.20

8018. Chris Klawitter 1253 Wayburn Grosse Pointe Park, MI 48230

Posted from: 68.42.254.117

8017. kevin j. driscoll 1244 Bowdoin Street San Francisco, CA 94134

Posted from: 216.175.83.130 thank you

8016. Ken Verrett 11500 NW Freeway Suite 355 Houston, TX 77092

Posted from: 66.139.13.25

8015. Kern G. Slucter 6635 Creyts Road Dimondale, MI 48821

Posted from: 24.56.205.80 Additionally, only your clout can influence uniform reciprocity and enforcement.

8014. Robin Buchler 11330 Fenton St Westminster, Co 80020

Posted from: 24.8.159.230 This is a serious issue.

8013. Wade Bartlett 107 West Dodson St. Americus, GA 31709

Posted from: 68.217.223.241

8012. John N Wilson 5414 Silvercrest Lane Saginaw, MI 48603

Posted from: 68.188.232.155 Lenders need to be licensed!!!!!!!!!!!!!!!!!!!!!!!!!!!!!! Just like appraisers...

8011. David A. Thomas 435 S 28th Lane Brighton, CO 80601

Posted from: 152.163.100.199 Lets require that lenders meet the same ethics code as required of appraisers.

8010. Dorothy H. Harrington 65 Royal Palm Pointe, Suite F Vero Beach, FL 32965

Posted from: 65.2.32.158

8009. Angelique Flodstrom 6018 NE 33rd Circle Vancouver, WA 98661

Posted from: 24.21.93.51

8008. Michael W. Turner 2144 Lower Birmingham Rd. Canton, GA 30115

Posted from: 68.158.155.216 It's not my job to make a "deal". You should see some of the appraisals I've reviewed!

8007. Michael W. Turner 2144 Lower Birmingham Rd. Canton, GA 30115

Posted from: 68.158.155.216 It's not my job to make a "deal", it's my job to protect the customer and the lender servicing the loan.

8006. Frank R. Best 9483 Seltzer Ct. San Diego, ca 92123

Posted from: 69.75.239.127

8005. Sandra Fowler 985 West Haynes Road Canton, GA 30114  
Posted from: 67.141.172.62

8004. ROY LEE 1874 PIEDMONT ROAD SUITE 300-C ATLANTA, GA 30324  
Posted from: 66.240.64.171 ALL LOAN OFFICERS SHOULD TAKE A CLASS IN ETHICS AS WE APPRAISERS HAVE.

8003. MARK RUSSELL 1874 PIEDMONT RD. STE: 300-C ATLANTA, GA 30324  
Posted from: 66.240.64.171 Appraisers suffer for doing good work. why?

8002. Blaine A. Freeman 217 The Hollows Court Hendersonville, TN 37075  
Posted from: 65.1.108.216

8001. Chad R Pitcock 5944 chambersburg rd huber heights, oh 45424  
Posted from: 65.185.100.33

8000. Jeffrey A. Bain 215 South Jeffers Street NORTH PLATTE, Ne 69101  
Posted from: 139.55.213.68 Ethics are a virtue in this business

7999. Ronald Runyon, Jr. 5944 Chambersburg Rd Huber Heights, OH 45424  
Posted from: 65.185.100.33 Have lost quite a bit of business the past few years because we were unwilling to push values...please help.

7998. Stephanie A Foster 901d Kildaire Farm Road Cary , NC 27511  
Posted from: 24.106.178.52

7997. Robert McGaughey 1510 Yorkshire Dr. Richardson, TX 75082  
Posted from: 24.1.137.157

7996. Dennis K. Kruse, II 6688 County Road 31 Auburn, IN 46706  
Posted from: 4.41.28.63

7995. Lee Ann Harp 11931 Brinley Avenue, Suite 300 Louisville, KY 40242  
Posted from: 66.83.74.174 Thank you for this outlet! Please nail these criminals to the wall - they hurt all of us!!!

7994. CLIFFORD GREENFIELD 82 ELM ROAD CALDWELL, NJ 07006  
Posted from: 68.44.192.18

7993. FRANK PERKINS 559 WOODS DRIVE SAN MARCOS, CA 92069  
Posted from: 66.245.227.199

7992. Susan Carlin Giroir 38233 Michael Anthony Ct Gonzales, LA 70737  
Posted from: 209.124.210.165

7991. Kurt Meyer MBA 1916 Orange Tree Lane # 450-F Redlands, CA 92374  
Posted from: 209.203.76.38

7990. Patty Sines 561 Humberson rd FRIENDSVILLE, MD 21531  
Posted from: 69.89.163.193 unscrupulous Loan Officers-Lender Pressure-Coercion-PreDetermined Values. ALL ARE ILLEGAL!!!

7989. Almeta Walker 31 Laurel Avenue East Orange, NJ 07017  
Posted from: 69.142.129.55

7988. Doug Watson 4405 Alicent Ct. Louisville, KY 40207  
Posted from: 66.37.197.105 Lenders must be held accountable for putting undue pressure on appraisers for inflated values.

7987. Harold E Shirley 301 Barfield Dr. Dublin, Ga 31021  
Posted from: 68.220.105.37 Please help stop the pressure which is going to eventually put us into another situation similar to the S&I scandal.

7986. Bill Rose 1338 Knoxville Street San Diego, CA 92110

Posted from: 66.27.86.238

7985. Patty Sines 561 Humberson rd Friendsville, MD 21531

Posted from: 69.89.163.193 I deal with this exact issue multiple times weekly, It is imperative this be stopped ASAP!!!

7984. Wilbert A. Turner 920 W Pinhook Road, Ste 317 Lafayette, LA 70503

Posted from: 68.226.142.240

7983. James A. Ross 12440 Lake Shallmar Dr Bonita Springs, FL 34135

Posted from: 69.139.58.135

7982. Shelle S. Dohn 7710 Riverside Dr Dublin, OH 43016

Posted from: 152.163.100.199

7981. Eve Anderson 731 S. Tremont St., Suite B Kewanee, IL 61443

Posted from: 204.42.22.177

7980. Julie West 7245 Forest Park Drive Indianapolis, IN 46217

Posted from: 68.57.226.199

7979. John Fife 1335 E. 96th Street Indianapolis, IN 46240

Posted from: 68.58.3.14

7978. Steven Branch 3519 Patrick Street, Suite 133 Lake Charles, LA 70605

Posted from: 67.32.156.68 Appraiser independent is vital in order to maintain the public's trust in our profession.

7977. Ron Sanford 1420 Maple Dr NW Cullman, AL 35055

Posted from: 68.159.129.79

7976. Christopher Crain 9571 Raleigh Ct. Delhi, ca 95315

Posted from: 68.116.94.70

7975. Christie Alkire 1155 E. Bates Pkwy Englewood, CO 80113

Posted from: 67.176.110.238

7974. Yaacov Simon Richbell Road Mamaroneck, NY 10538

Posted from: 162.83.135.162 appraisers need to be free of pressure from lenders and mortgage brokers.

7973. Cathy Raynes 10 Hampshire Road Portsmouth, NH 03801

Posted from: 24.61.218.198 I am glad to sign your petition. But, why would AppraiserUSA.com be an ad on a site that appears to be supporting the USPAP?

7972. Richard Edmondson 341 Oakview Dr. Jefferson, nc 28640

Posted from: 205.244.103.164

7971. Chris Glover 3493 Woodsedge Dr, Suite 150 Okemos, MI 48864

Posted from: 67.162.169.238

7970. Peter Gallo 11709 Fruehauf Drive Suite 108 Charlotte, NC 28273

Posted from: 65.13.235.35

7969. Gady Amor 7811 Missjon Gorge Road San Diego, CA 92120

Posted from: 67.116.216.213

7968. Laurie Moses 582 West Hoewisher Sidney, oh 45365

Posted from: 24.210.242.69 Any Loan Officer requesting a pre-determined value or asking for comps on their order should be disciplined.

7967. Troy Porter 1420 Lapalco Blvd suite 101 Harvey, LA 70058

Posted from: 67.35.250.253 Take off the presure & let the appraiser FIND the real value!

7966. Thomas Barney 1420 Lapalco Blvd suite 101 Harvey, LA 70058  
Posted from: 67.35.250.253 I was informed directly that I would not be used any more if I did not find THEIR VALUE.

7965. Cathy Schnell 8002 Canter Lane Alpharetta, GA 30004  
Posted from: 68.219.183.127

7964. Ishmael Howard 773 Chelsea Avenue Bexley, OH 43209  
Posted from: 65.24.131.135

7963. Ishmael 773 Chelsea Avenue Bexley, OH 43209  
Posted from: 65.24.131.135

7962. Paul K Moy 7840 Babb Ave Skokie, IL 60077  
Posted from: 24.12.219.53

7961. Charlie Gravlee 1700 La Mancha Lane Bosque Farms, NM 87068  
Posted from: 65.100.120.110

7960. Andrea L. Goschie 30005 El Rio Lane Junction City, OR 97448  
Posted from: 24.20.119.105

7959. Timothy B. Hogan 1104 Arnold Avenue, Suite B Point Pleasant, NJ 08742  
Posted from: 68.39.226.82

7958. John Smith 1 main street san antonio, tx 78215  
Posted from: 205.160.47.42 how about appraisers just wanting to collect a quick buck from hard working people, for appraisals they know wont work

7957. Brian Frost 19 Victoria Drive Londonderry, NH 03053  
Posted from: 68.233.66.67

7956. Donald L. Gorny 7 Sutton Drive Berkeley Heights, NJ 07922  
Posted from: 68.37.147.110

7955. James lang 4243 valley hi dr sacramento, ca 95823  
Posted from: 64.168.102.173 it's all true!!!!!!

7954. Gary Glomb 121 Griffith Drive Whippany, nj 07981  
Posted from: 152.163.100.199

7953. Eric Dean Morse, RAA 4018 Miller Road Flint, MI 48507  
Posted from: 24.247.175.34 lower fees = higher risks

7952. Daniel W Bryars 3170 Kensington Road Avondale Estates, GA 30002  
Posted from: 64.12.116.199

7951. Frank C. Donnahoo 3590 Happy Valley Cir. Newnan, GA 30263  
Posted from: 24.241.172.70

7950. Robert Oglesby 6459 S. Mesa Vista Circle Gold Canyon, AZ 85218  
Posted from: 12.215.219.13

7949. Steven DiGaetano PO Box 393 Millville, NJ 08332  
Posted from: 69.136.201.62 Tried of doing appraisal's an having to fight for your fee.

7948. Luis J Leon 14265 NW 83 path Miami Lakes, FL 33016  
Posted from: 66.176.222.71

7947. Matthew J Balog 12922 W. Campbell Avenue Litchfield Park, AZ 85340

Posted from: 68.106.44.16

7946. Gregory M. Boyd 17975 S. Highway 101 Hopland, CA 95449

Posted from: 66.82.9.41

7945. Benjamin Singleton PO Box 55266 Riverside, Ca 92517

Posted from: 69.163.126.36

7944. Charles (Chuck) E. Cotton III 3636 Wells Road Oakley, Ca 94561

Posted from: 67.169.129.173

7943. Dave Martin 2 Farm Dell CT Greer, SC 29651

Posted from: 66.191.168.202 We really got taken advantage of by appraisal over inflating when we purchased our home

7942. Kevin Grehan 3560 dorchester dr. horn lake, ms 38637

Posted from: 24.33.12.230 I should just put whatever value they want on the appraisal, the government doesn't care, they get more tax revenue

7941. Jim Faur 1165 Greenvale Avenue Akron, OH 44313

Posted from: 204.210.198.186

7940. Nelson Roque 3800 16 Avenue North St. Petersburg, FL 33713

Posted from: 65.2.61.205

7939. Ron Mandato 604 Sawmill Drive Dagsboro, DE 19939

Posted from: 12.219.93.233

7938. Dale Rickert 2009 Orchard Lake Rd. Sylvan Lake, MI 48320

Posted from: 68.41.177.187

7937. Richard Appel 3308 Englewood Rd Wilmington, DE 19810

Posted from: 69.136.253.161

7936. Tom Martin 167 Kittle Rd Wheelersburg, Oh 45694

Posted from: 68.233.105.145

7935. Keith Suttles 12827 Gallia pike Portsmouth, Oh 45662

Posted from: 68.234.144.3 if you can't get value you get black-listed

7934. Danny Armstrong PO Box 438 Union, Ky 41091

Posted from: 12.220.255.220

7933. Rachel Weekley 6530 Olde Moat Way Davie, FL 33331

Posted from: 65.2.136.169

7932. Shelley A Dunlap 649 E Sheridan Street Dania Beach, FL 33004

Posted from: 67.35.68.111

7931. Eric Cogswell 74 east echo lake road presque isle, me 04769

Posted from: 24.25.169.17

7930. Judy B. Colman, SRA 135 Carriage Dr. Portsmouth, RI 02871

Posted from: 68.0.211.252

7929. Debbie Mae Kershaw P.O. Box 795 Portsmouth, NH 03801

Posted from: 24.34.181.52

7928. Mark A. Dlug 6825 Kingswood Blvd. Fort Wayne, IN 46804

Posted from: 68.53.209.81 the system, as currently applied, needs to be changed

7927. TAMMY SCHUH 2416 GRANGE HALL RD FENTON, MI 48430  
Posted from: 68.85.138.58

7926. Elizabeth A. Mura 1330 E. Fairfield Street Mesa, AZ 85203  
Posted from: 68.2.164.55

7925. Mari Mabus 661 Ziegler Dr Grayslake, IL 60030  
Posted from: 64.36.219.107

7924. Donna Powers 1480 S. Harbor Blvd. La Habra, Ca 90631  
Posted from: 64.12.116.199

7923. Lanny Mackey 5201 Capitol Blvd. S PMB 240 Tumwater, WA 98501  
Posted from: 24.18.59.156 At present we do not police our profession.

7922. Katie Schönover 4414 14th Way SE Lacey, WA 98503  
Posted from: 24.18.59.156 great petition!

7921. Ronald Hauser 11758 E. Atlantic place Aurora, CO 80014  
Posted from: 24.9.14.51

7920. Anthony Pope 905 Shasta Street Yuba City, CA 95991  
Posted from: 24.10.4.125

7919. david vukovinsky 5263 Essex Ave Castle Rock, co 80104  
Posted from: 24.9.67.100

7918. James Hopkins 1220 Ivy Street Denver, CO 80220  
Posted from: 205.240.11.90

7917. John clancy appraisals, Inc. 2010 S. Salcedo St. New orleans, LA 70125  
Posted from: 68.14.98.205

7916. Patricia Pope 3100 Briarcliff Road, Suite 493 Atlanta, GA 30329  
Posted from: 24.30.48.147

7915. matthew c. brown 565 e. yale st. ontario, ca 91764  
Posted from: 198.81.26.75

7914. Steve Bell 951 Merced Avenue South Lake Tahoe, Ca 96150  
Posted from: 63.196.104.214

7913. Gene Kwiatkowski 4340 Willis Milan, mi 48160  
Posted from: 68.42.190.109

7912. Donald W. Melton 12529 Cypress Ave. Chino, Ca 91710  
Posted from: 4.11.103.99

7911. Victoria Ragsdale 2926 Evans Way Kissimmee, FL 34758  
Posted from: 205.188.114.169 Lenders, mortgage brokers, & real estate agents should be held accountable and penalized along with the appraiser(s).

7910. Matthew Caffrey 250 Rt. 28 Bridgewater, NJ 08807  
Posted from: 68.37.148.100

7909. Michael Drazner 467 North Occidental Blvd Los Angeles, CA 90046  
Posted from: 24.30.97.147

7908. Terri S Young 2401 Lafayette kansas city, KS 66104

Posted from: 65.28.10.229 Client should pay at the door. Appraiser does not get paid when value not there. Mortgage brokers don't care for anyone.

7907. Shane Lee 11430 nw 31 pl Sunrise, FL 33328

Posted from: 68.223.185.250 we're appraisers, not value confirmers.

7906. Doug Leff, RAA,GAA 16300 Academy Drive Strongsville, OH 44149

Posted from: 65.54.98.166

7905. Diana Christine Piechocki 5 Innwood Circle, Ste 110 little rock, AR 72211

Posted from: 65.67.88.169

7904. Terry Smith 8905 Parr Bonner Cove Memphis, TN 38133

Posted from: 68.18.196.34 Lenders need to be licensed. We are the only ones held accountable.

7903. MICHELLE 12529 CYPRESS AVENUE Chino, CA 91710

Posted from: 66.15.137.44 This is a major problem, and they should be held accountable as we are.

7902. CAROL LEYGRAAF n2009 hwy 22 WAUPACA, WI 54981

Posted from: 64.108.141.203

7901. Dann Cann PO Box 4021 Leitchfield, KY 42755-4021

Posted from: 12.30.182.137 I beleive that each appraisal should not have any pre-notification of value,ie no sales contract, no owner estimate of value

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