From: Steven Fox <faahxx@gmail.com> Sent: Wednesday, March 26, 2014 3:23 PM

To: !FHFA REG-COMMENTS

Subject: RIN 2590-AA61

Seriously, do we need more regulation.

AMC's were set up to oversee and distance the banks from the appraisal process. Since that time residential appraisers income has fallen and the AMC's have garnered income from the appraisers to manage the process. Causing the appraisers to work harder for less income, while the AMC's have lowered the net amount.

Consumers have been protected, but the people who do the work haven't

Steven Fox 310-365-8592 faahxx@gmail.com