



2014 Appraisal Compliance Seminar

October 2, 2014 ▪ 9:00am - 4:30pm
The Bankers Center ▪ Baton Rouge, LA

PART I: INTERAGENCY APPRAISAL AND EVALUATION GUIDELINES

- Minimum Appraisal Standards
- Appraisal Exemptions
- Evaluation
 - What is an Evaluation?
 - Who can perform an Evaluation?
 - When can a financial institution use an Evaluation?
- Independence of Appraisal and Evaluation Programs
- Lender/Appraiser Communication:
 - Allowed
 - Not allowed
- Selection of Appraisers and Evaluators
- Current USPAP Requirements vs. "Agency" Appraisal Regulations
- Appraisal Management Company (AMC) Discussion



PART II: UNDERSTANDING A RESIDENTIAL APPRAISAL

- Measurement Standards – Discussion of ANSI Standards and need for consistency
- UAD Form Discussion and Explanation of Terms / Fannie Mae and Freddie Mac FAQ
- Issued Field Specific standardization requirements
- UCDP discussion
- Quality and Condition Ratings
- Market Value Requirement – concessions and financing disclosure
- Discuss reasonableness and degree of adjustments

PART III: APPRAISAL PROCEDURE FORMULATION AND FORMS

- Appraisal Procedure Grid
 - Financial Institution Decisions
- Content of an Engagement Letter
- Appraisal Review
 - Understanding terms: administrative, compliance, technical
 - Review Forms – brief overview
- Appraisal Management System – web based appraisal management and compliance system

Who Will Benefit

This fast-paced and timely program is intended for all bankers involved in real estate lending and/or administration.

Registration Fee

\$225, per LBA member
\$425, per non-member

Workshop Instructor

Cheryl Bella holds the MAI designation through the Appraisal Institute and has served the organization as President of the Louisiana Chapter in 2013, along with holding other executive offices. She serves on the regional nominating committee. Cheryl actively participates as an information resource for the Louisiana Real Estate Appraisers Board and has written articles for the Louisiana Real Estate Commission's newsletter, Louisiana Chapter of the Appraisal Institute's newsletter and the Louisiana Real Estate Appraiser Board's newsletter. She has developed and instructed seminars on commercial appraisal topics and regulatory training for appraisers, bankers and real estate agents. She has participated as a speaker with regulatory representatives including FDIC to assist in training appraisers and lenders. Cheryl currently serves as a consultant for financial institutions on appraisal related issues.

Joseph A. Mier, SRA, AI-RRS, MAA, is a Certified Residential Real Estate Appraiser with skills proven by 20 years of experience and education. Joseph holds dual designations from the Appraisal Institute of SRA and AI-RRS Appraiser. These professional designations are held by real estate solution providers who are experienced in the analysis and valuation of real property and review of residential real property appraisals. Joseph is the owner and Chief Appraiser of Joseph Mier & Associates.



2014 Appraisal Compliance Seminar

October 2, 2014 ▪ 9:00am - 4:30pm
 The Bankers Center ▪ Baton Rouge, LA

Registration Form

Name	Email Address
Mr./Mrs./Ms. _____	_____
Mr./Mrs./Ms. _____	_____
Mr./Mrs./Ms. _____	_____
Mr./Mrs./Ms. _____	_____
Bank _____	
Street Address _____	
City/State/Zip _____	
Phone _____	Fax _____

Payment Options

Check (Made payable to the Louisiana Bankers Association)
 Visa MasterCard American Express
 Card # _____ Expiration Date _____
 Credit Card Billing address _____
 Name on Card (Please Print) _____
 Signature _____ Amount to be Charged on Card \$ _____

Registration Fee
 \$225 per LBA member
 \$425 per nonmember

- I am unable to attend. Please send me _____ copies of the manual for :
 \$150 (member fee)
 \$350 (non-member fee)
 (includes shipping and handling)
***Manuals will be shipped after the seminar.**

This training will be covered under SBET (Small Business Employee Training Program). Please provide an email address on the line below to receive the necessary documentation for reimbursement:

***Please Note: Manuals not eligible for SBET funding.**

Location

The Bankers Center
 5555 Bankers Avenue
 Baton Rouge, LA 70808
 225-387-3282

Agenda

8:45 a.m.	Registration
9:00 a.m.	Program Begins
12:00 p.m.	Lunch (30 minutes)
4:30 p.m.	Program Adjourns

Registration Fee

\$225, per LBA member
 \$425, per non-member

Cancellation Policy

Due to commitments we must make to secure a class, we need your help. If you must cancel your registration, please do so at least 3 business days prior to the seminar date to avoid a \$100 cancellation fee. Any registrant who does not cancel will be billed the full registration fee and sent the manual. Substitutions are welcome at no additional charge.

Hotel Information

Residence Inn by Marriott - Towne Center at Cedar Lodge
 7061 Commerce Circle, Baton Rouge, LA 70809
 For reservations, call **(225) 925-9100** and ask for the "Louisiana Bankers Association special room rate of \$112."

Submit registration and view rosters in the Education Section of LBA's Website, www.lba.org.