



# Appraisal Compliance Update

***New: Flood Stigma Impact on Appraised Values***

**October 4, 2016 ▪ 8:30am - 12:30pm**  
**The Bankers Center ▪ Baton Rouge, LA**

## **PART I: VALUATION PROGRAM COMPLIANCE**

- Items of Compliance
- Most Common Appraisal Issues
- 2018 - 19 USPAP Proposed Draft
- Third Party Arrangements: AMC - Update of LA Law and Enforcement
- **NEW: Flood Stigma Impact on Appraised Values**



## **PART II: TRID: DISCLOSING APPRAISAL FEES**

- CFPB Examination Procedures
- TRID Exclusions
- LREAB Customary & Reasonable Survey

## **PART III: APPRAISAL PROCEDURE COMPLIANCE AND FORMS**

- Appraisal Policy vs. Appraisal Procedures
- Contract with the Appraiser
- Appraisal Review
- Quality Assurance Reviews - Review of the Review

## **Who Will Benefit**

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

## **Registration Fee**

\$175, per LBA member  
 \$275, per non-member

## **Workshop Instructor**

**Cheryl Bonnaffons Bella** is a General State Certified Appraiser in the State of Louisiana and the State of Texas. She has earned both the MAI and AI-GRS (General Review Specialist) designations through The Appraisal Institute. Cheryl is an active member of the Local and State Chapters of the Appraisal Institute, serving in various State and Regional offices including La. Chapter President in 2013. She is also a member of the Greater Baton Rouge Association of Realtors. In 2015 Cheryl Bella was appointed by the Governor of Louisiana to serve as a member of the Louisiana Real Estate Appraisers Board. She 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 and recently returned from presenting a compliance seminar at the Appraisal Institute's national conference. Cheryl currently serves as a consultant for financial institutions on appraisal related issues and is the Chief Compliance Officer for FICAP.

**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.