



# 2016 Appraisal Webinar Series

All programs 3:00pm-4:00pm

LBA 2016 APPRAISAL WEBINAR SERIES

## **January 26, 2016: How to Have a Regulatory Compliant Appraisal Policy (Recording)**

This webinar will not only examine in detail what the regulations say about what banks should have in an appraisal policy, but more importantly, how the regulators expect those policy statements to flow through to the overall credit decision environment and the day-to-day operations of the appraisal function. The focus will be on practical take-aways from an appraisal policy consultant.

## **March 29, 2016: How to Shop for an Appraisal Management Company (AMC) (Recording)**

Should you keep your appraisal function in-house and retain control of the process, or should you turn to an AMC seeking greater expertise and management efficiencies? If a bank opts for outsourcing, how does it choose from the large number of AMCs who may vie for the contract? What questions should a bank ask prospective AMCs? What are red flags and pitfalls in the process? What are the bank's regulatory obligations, both before and after an AMC is selected and contracted?

## **May 17, 2016: Using Technology to Enhance the Appraisal Function (Recording)**

There are some things the appraisal function cannot short cut without facing regulatory consequences. But there are other elements of a bank's appraisal program that can be modified to improve production, without sacrificing safety and soundness. Learn how technology can improve your bank's appraisal bidding, engaging and reviewing functions. Learn how technology can benefit your evaluation and validation assignments.

## **July 26, 2016: Importance of Appraisal Function Monitoring (Recording)**

Your bank policy has been revised to meet all the regulatory requirements. Your internal processes flow out from and reflect the regulatory mandates listed in your appraisal policy. Is that it? Are you done, leaving only day-to-day issues to contend with? Unfortunately, the regulators answer to that question is *No*. Banks must not only set up framework for a regulatory compliant appraisal program, they must shine periodic attention on the nuts and bolts of the process to ensure vigilance has not been relaxed or independence impaired.

## **September 20, 2016: Appraisals Function: What Many Banks Get Wrong (Recording)**

This webinar is the culmination of a bank regulatory consultant's interaction with financial institutions around the country: questions asked, situations of concern, problems faced. In many cases, the problems and issues are the result of an appraisal function that is not compliant with the more crucial aspects of the regulatory guidance. Tune in and learn from their mistakes.

## **November 15, 2016: Impact of the Appraisal Function on Operational Risk**

The regulators want banks to comply with appraisal guidance. But more importantly, the regulators intend for banks to recognize and avoid situations that create risk. Operational risk incorporates many of the other types of risk a bank can face. There are some conditions under which a faulty appraisal program can inflate a bank's operational risk. This webinar will look closely at those situations and options to avoid them.

## **Who Will Benefit**

Bankers involved in real estate lending and/or administration

## **Speaker**



**Heidi C. Lee, Appraisal Review & Consultation:** After 18 years in the Whitney Bank Appraisal Department, Heidi Lee founded Appraisal Review & Consultation to pass on the appraisal, review, regulatory and process expertise she honed in her previous employment. Ms. Lee holds appraisal licenses in both Louisiana and Texas. She has also earned the MAI and AI-GRS designations issued by the Appraisal Institute and the MRICS designation issued by the Royal Institution of Chartered Surveyors.