



Appraisal Compliance Seminar

October 10, 2019 ▪ 9:00am - 3:00pm
The Bankers Center ▪ Baton Rouge, LA

Bankers and Appraisers, don't miss this year's presentation!

Bankers – This information directly relates to your responsibilities as a risk manager for your bank and outlines the “why” and “how” regarding appraisals and evaluations.

Appraisers - This update is not just for lenders, but also for appraisers that perform bank work. Appraisers can meet clients (actual/potential), and receive 5 CE Hours!

Federal and State Legislative changes have occurred over the past year that impact Financial Institution Appraisal Department Policies and Procedures. These will be discussed in addition to Regulatory Hot Topics, Best Practices and upcoming USPAP Changes.

PART I: FEDERAL LEGISLATION AND ITS IMPACT ON:

- Appraisal Thresholds – New Commercial Threshold and New Residential Threshold.
- Evaluations – Side By Side comparison of Evaluation vs. Appraisal requirements.
- AMCs (Appraisal Management Companies) – Is this a solution for your bank?
- Appraiser Shortages – Is this a real concern?
- SBA – Did the appraisal threshold change?

PART II: STATE LEGISLATION AND ITS IMPACT ON:

- Banks charging for Evaluations and Reviews
- Selection of Evaluators vs. Appraisers (internal vs. external)
- Appraiser Liability
- ORE (owned real estate)

PART III: DISCUSSION WITH RESIDENTIAL APPRAISER PANEL

PART IV: UPCOMING 2020-2021 USPAP CHANGES

PART V: OTHER HOT TOPICS

- Issues Noted by FDIC and OCC Examiners
- Clarification of Bank Questions such as:
 - ◆ Must an engaged appraiser sign an appraisal?
 - ◆ Can the RM see an appraisal before it is reviewed?
 - ◆ Are duplicate signatures required on a review document?
 - ◆ Does a bank have to provide evaluations to a borrower?
 - ◆ Is a restricted appraisal report an acceptable evaluation?
 - ◆ Does a bank have to use an engagement letter?
 - ◆ Can a borrower bring you another bank ordered appraisal to use for loan purposes?

PART VI: BRING YOUR QUESTIONS AND CONCERNS TO DISCUSS

Who Will Benefit

Bankers and Appraisers involved in real estate valuation services, real estate lending, credit administration and risk management.

Please note: This seminar has been approved by the Louisiana Real Estate Appraisers Board for **5** continuing education hours.

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 over the years 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. In 2018 Cheryl became an AQB Certified USPAP Instructor.



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Registration Form

Registrant 1

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

Registrant 2

Mr./Mrs./Ms. _____
 Bank _____
 Email Address _____
 Branch 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
 \$250 per LBA member
 \$450 per nonmember

- I am unable to attend. Please send me _____ copies of the manual for :
 - \$175 (member fee)
 - \$375 (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

8:30 a.m. Registration
 9:00 a.m. Program Begins
 12:00 p.m. Lunch
 3:00 p.m. Program Adjourns

Registration Fee

\$250, per LBA member
 \$450, 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 \$125 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 \$127."

Candlewood Suites

5353 Bankers Avenue, Baton Rouge, LA 70808
 For reservations, call (225) 925-3353 and ask for the "Louisiana Bankers Association special room rate of \$89 by mentioning the rate code IX3UX." [Click here](#) to book online.