



New Appraisal & Evaluation Guidelines

Webinar • March 21, 2012, 1:30-3:30 p.m.

Guidelines issued December 2, 2010, create new requirements and burdens for lenders. This program will update bankers on requirements and best practices from a community bank perspective.

Effective December 2, 2010, banking regulators at last finalized new Guidelines intended to enhance the requirements for collateral valuation methods for transactions that permit use of an evaluation and to clarify expectations for real estate appraisals. This program will update bankers on requirements and best practices with regard to real estate appraisals and evaluations.

This regulation is primarily about safety and soundness which makes a banker's approach to compliance different from almost any other regulation. Handout material will include information needed to understand and effectively deal with requirements unique for your bank, including checklists, forms and regulator pronouncements.

Highlights

The guidelines will be discussed primarily with regard to the needs of community banks. New demands and requirements will be presented that must take into account and recognize a bank's appreciation and conformance with:

- Sound collateral valuation (appraisal) practices that are an integral part of the loan underwriting process;
- New, updated regulator guidance including developments with regard to appraisal and evaluation requirements;
- Requirements for collateral evaluations (loans < \$250,000) and methods (such as a broker's opinion) that do not provide a property's market value;
- New requirements regarding review of appraisal and evaluations prior to funding;
- Use of Automated Valuation Models;
- Necessity, scope and content of adequate valuation documentation to support the decision to lend; and
- Appraisal and Evaluation standards, development and reports.

Audience

All bankers involved in real estate lending and/or administration.

Institute of Certified Bankers: This program has not been pre-approved for ICB credit. Attendees may go to <http://www.aba.com/icb/membersreview> for instructions regarding self-reporting. Estimated credits earned: 2.5 hours CRCM/CLBB relevant instruction.

Speaker

Bob Ullom, nationally recognized banking educator, has been teaching appraisal regulation since 1991 on a nationwide basis. As president of two successful start-up banks, he brings real-world relevance and up-to-date perspective on new challenges presented by the new guidelines. Questions and answers will be the order of the day in this fast-paced program.

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Check all appropriate boxes

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Late Registration: Please register online when registering 2 days prior to the event (credit cards & e-Checks accepted). Call 888-262-7701 for help.

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