



KANSAS BANKERS ASSOCIATION

APPRAISAL AND EVALUATION COMPLIANCE SEMINAR

September 10, 2024 -
KBA Office, Topeka
or VIRTUAL

TRAINING TOPICS:

PART I: FEDERAL REGULATION AND GUIDANCE UPDATE

- Federal Laws
- EGRPRA
- PAVE Task Force
- Reconsideration of Value (ROV)
- FHFA Collected Data

PART II: STATE REGULATION AND GUIDANCE UPDATE

- Evaluations
- Understanding Transaction Value
- Banks charging for Evaluations and Reviews
- Use of Evaluation Companies and local Evaluators

PART III: RESIDENTIAL

- Value Acceptance vs. Waiver
- AIR, PDCIR and FAQs
- Life of an Appraisal
- AQM
- AVMs
- Best Engagement Letters
- FNMA and Freddie requiring appraiser to comply with ANSI Standards
- The new USPAP
- Real Property Appraisal Qualification Criteria (RPAQC)
- PAREA

PART IV: OTHER HOT TOPICS (1 hour)

- Validity Checks / Revalidations
- Issues Noted by Regulators
- Property Inspectors (Hybrid Appraisals)
- Clarification of Bank Questions such as:
 - What is the difference between an appraisal update and recertification of value?
 - Must an engaged appraiser sign an appraisal?
 - Can we engage an appraisal firm?
 - 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?
 - When is a loan modification NOT a subsequent transaction?
 - What constitutes a "financial services institution"?
 - Can we charge a review fee as an internal appraisal department?

PART V: BRING YOUR QUESTIONS AND CONCERNS TO DISCUSS



CHERYL BONNAFFONS BELLA, MAI, AI-GRS, AQB CERTIFIED USPAP INSTRUCTOR

Cheryl Bonnaffons Bella, MAI, AI-GRS, AQB Certified USPAP Instructor, is a certified appraiser that actively works in the banking industry as an appraisal compliance consultant. She established and managed appraisal departments for several financial institutions and now consults with banks around the nation on appraisal regulatory compliance, department structure, and policy and procedure development.

ABOUT

This seminar will update you on current regulations and Agency Guidance including your state laws on evaluations and AMCs. It will focus on the major topics of today including Reconsideration of Value and Bias in the Appraisal Process in addition to discussing hot topics with examiners.

It's a must know!

WHO SHOULD ATTEND: The 2024 Appraisal and Evaluation Compliance Seminar lays the foundation for risk management and is important to anyone involved in the appraisal and/or evaluation function at a bank, whether they are actively ordering/managing/reviewing appraisals, performing/ordering evaluations or involved in real estate lending risk management.

EDUCATION & CONFERENCES
785-232-3444 | KSBANKERS.COM

APPRAISAL AND EVALUATION COMPLIANCE SEMINAR
SEPTEMBER 10, 2024 - KBA OFFICE, TOPEKA
610 S.W. CORPORATE VIEW
TOPEKA, KS 66615



Program Agenda

Registration - 8:30 a.m.
Program - 9:00 a.m. - 12:00 p.m.
Lunch - 12:00 p.m. - 1:00 p.m.
Program Continues - 1:00 p.m. - 4:00 p.m.

Registration Fees

___ \$300 Per Person
___ \$600 Non-Member

We understand circumstances arise requiring cancellation. Cancel up to five business days before the program and your registration will be refunded. Registration for attendance at KBA meetings and events constitutes an agreement by the registrant for KBA's use of the attendee's photograph in printed and/or digital promotional materials, publications, mobile app and social media, unless permission is revoked and received by the KBA prior to the event. No video or audio recording allowed. Please notify the KBA of any dietary restrictions.

Name: _____

Bank Location: _____ E-mail: _____

Name: _____

Bank Location: _____ E-mail: _____

Bank: _____

Total Enclosed: \$ _____ Total Attending: _____

Address: _____

City: _____ State: _____ Zip: _____

Three ways to register:

1. Complete and mail registration form with payment.
2. Fax registration form, followed by mailing of payment. Please use this form as your invoice.
3. Register Online using a credit card at www.ksbankers.com

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ASSET SIZE	LIVE
\$25 mil & under	___ \$350
\$26 mil - \$100 mil	___ \$450
\$101 mil - \$250 mil	___ \$550
\$251 mil - \$400 mil	___ \$750
\$401 mil - \$750 mil	___ \$950
\$751 mil - \$1 bil	___ \$1,250
Over \$1 billion	___ \$1,550
Assoc. Members	___ \$950
Non-members	___ \$3,100

We understand circumstances arise requiring cancellation. Cancel up to five business days before the session and your registration will be refunded. There is no limit to the number of employees that can attend the virtual session from your institution. If you have more than one attending, please email Natalie Wareham at nwareham@ksbankers.com.

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