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# Understanding Appraisals & Appraisal Review Concepts for Lenders

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**Wednesday, FEBRUARY 4, 2015**

12:00 pm – 1:30 pm Pacific  
1:00 pm – 2:30 pm Mountain  
2:00 pm – 3:30 pm Central  
3:00 pm – 4:30 pm Eastern

Dodd-Frank and the 2010 expanded Interagency Appraisal and Evaluation Guidelines have put appraisal review front and center for financial institutions and examiners. Initially, regulators focused on appraisal compliance within larger financial institutions. Recently, however, examiners have shifted their focus to smaller institutions, most of which have no appraisers on staff. As a result, appraisal compliance has become a larger issue for all banks. This webinar will lay the groundwork for best practices.

## **HIGHLIGHTS**

- Insights into the appraisal process: a general understanding of what appraisers can and cannot do and what appraisal reports do and do not conclude
- How regulators view the appraisal selection and review process
- What regulators expect of appraisal reviewers
- Basic review mechanics and the dos and don'ts of reviewing
- Methods to improve the quality of appraisal reports submitted to your financial institution
  
- **TAKE-AWAY TOOLKIT**
  - Glossary of appraisal terms
  - Employee training log
  - Quiz you can administer to measure staff learning and a separate answer key
  - Attendance verification for CE credits provided upon request.

## **WHO SHOULD ATTEND?**

This informative session is designed for staff involved with appraisals, credit administration, and credit review personnel, as well as lending staff that want to understand the appraisal function's relationship to loan production.

## **ABOUT THE PRESENTER – Heidi C. Lee, Appraisal Review & Consultation**

Heidi Lee is a seasoned commercial review appraiser with 18 years' experience at Whitney National Bank, a mid-sized financial institution. Since retiring from Whitney Bank, Heidi has founded Appraisal Review & Consultation to share her skills and regulatory appraisal knowledge base with other financial institutions. Her firm offers commercial review services and appraisal policy/procedures assistance to small- and medium-sized financial institutions across the country.

Heidi holds the MAI designation issued by the Appraisal Institute and the MRICS designation issued by the Royal Institution of Chartered Surveyors. In 2014, she earned the prestigious AI-GRS review designation issued by the Appraisal Institute. Licensed in two states, she is a Louisiana-certified and Texas-certified general real estate appraiser. In addition, she was appointed by two governors to serve on the Louisiana Real Estate Appraisers Board.

**THREE REGISTRATION OPTIONS**

<p><b>1. LIVE WEBINAR</b></p> <p style="text-align: right;"><b>Price \$230</b></p> <p>The <b>live webinar</b> option allows you to have <b>one telephone connection for the audio portion and one Internet connection (from a single computer terminal)</b> to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that will allow entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, PIN number, and handouts will be emailed to you prior to the broadcast. You will need the most-current version of Adobe Reader available free at <a href="http://www.adobe.com">www.adobe.com</a>.</p> <p style="text-align: right;"><input type="checkbox"/> Check - This Option</p>	<p><b>2. ON-DEMAND WEB LINK &amp; FREE CD ROM*</b></p> <p style="text-align: right;"><b>Price \$230</b></p> <p><b>Can't attend the live webinar?</b> The archived webinar is a recording of the live event, including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Approximately one week prior to the webinar, you will receive an email with the archived webinar link. This webinar link can be viewed anytime 24/7, beginning 6 business days <b>after</b> the webinar and will expire 6 months after the live program date.</p> <p><b>As an added bonus, you will also receive a FREE audio/visual CD ROM.*</b> The CD ROM includes the original audio/visual presentation, the question and answer sessions, and the handouts. Use the archived webinar or this "off-the-shelf" training program for those that could not attend the live seminar and for future training.</p> <p style="text-align: right;"><input type="checkbox"/> Check - This Option</p>	<p><b>3. BOTH LIVE WEBINAR &amp; ON-DEMAND WEB LINK (INCLUDES FREE CD-ROM*)</b></p> <p style="text-align: right;"><b>Price \$350</b></p> <p>Options 1 and 2</p> <p>The archived webinar (including the free CD ROM) may <b>ONLY</b> be ordered for 6 months following the webinar. Neither the link nor CD will be available after this time.</p> <p><b>*CD ROM for Mac and PC use only</b></p> <p><b>Convenient! Listen on your iPad, iPhone, Android - Instructions will be emailed to you with the on-demand link .</b></p> <p><i>Note: All materials are subject to copyright. Transmission, retransmission, or republishing this webinar to other institutions or those not employed by your financial institution is prohibited. Print materials may be copied for eligible participants only.</i></p> <p style="text-align: right;"><input type="checkbox"/> Check - This Option</p>
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- **By Mail: Community Bankers Financial Education, 455 S. Junction Road, Suite 101, Madison, WI 53719**
- By Fax: 608 / 833-8114 QUESTIONS - call 608/ 833-2384
- **On Line: [Click Here](#) Your Log-In ID Number is the same as your bank's FDIC Cert. Number.**

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