Real Estate Valuations – Current Issues & Best Practices

Thursday, MARCH 19, 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

The contraction in real estate lending is mostly behind us and the banking industry is looking for opportunities to grow assets and add to earnings. Commercial real estate lending is back in favor with lenders in both construction and permanent lending opportunities. Is your bank well positioned with current policies and procedures to best address growth in this segment of your portfolio? This webinar will cover the basics, taking a closer look at focus areas to ensure regulatory compliance with commercial real estate valuation policies and procedures.

HIGHLIGHTS

- Current regulatory focus
- Appraisal engagement practices
- Review and validation of existing appraisals and evaluations
- Risk-based approaches to portfolio monitoring
- Changing expectations as a loan becomes collateral dependent

- **TAKE-AWAY TOOLKIT**
  - Real estate valuation resources
  - Appraisal engagement form
  - 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 loan officers, credit officers, and credit analysts.

ABOUT THE PRESENTERS – Kevin Graff, CPA, CRC & Cynthia Brzeski, Wipfli LLP
Kevin Graff manages Wipfli's loan review and field examination services. The loan-review services are structured to meet clients' specific needs for the risk-management policies within their institutions and include due diligence engagements, regulatory orders, and other special projects. Kevin draws upon the experience and expertise of the firm's financial institutions practice to provide current accounting insight into challenging issues facing clients today.

In addition, Kevin supports the firm's field examination services, which are designed to assist clients' credit decisions and overall loan portfolio management when the credit structure has a reliance on either accounts receivable or inventory. This service provides detailed insight into the quality and quantity of the lendable current assets. His clients include both national and community financial institutions.

Cynthia Brzeski has more than 30 years' financial institution experience. Prior to joining Wipfli, she spent six years as a senior credit officer with a regional financial institution. Her responsibilities included credit underwriting and approval, portfolio management, and compliance. With additional experience in commercial credit, credit administration management, workout, compliance, and internal audit, Cynthia is able to provide insight and expertise to financial institution clients.

THREE REGISTRATION OPTIONS

1. LIVE WEBINAR

Price $230

The **live webinar** option allows you to have **one telephone connection for the audio portion and one Internet connection (from a single computer terminal)** 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 www.adobe.com.

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2. ON-DEMAND WEB LINK & FREE CD ROM*

Price $230

Can't attend the live webinar? 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 **after** the webinar and will expire 6 months after the live program date.

As an added bonus, you will also receive a FREE audio/visual CD ROM.* 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.

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3. BOTH LIVE WEBINAR & ON-DEMAND WEB LINK (INCLUDES FREE CD-ROM*)

Price $350

Options 1 and 2

The archived webinar (including the free CD ROM) may ONLY be ordered for 6 months following the webinar. Neither the link nor CD will be available after this time.

***CD ROM for Mac and PC use only**

Convenient! Listen on your iPad, iPhone, Android - Instructions will be emailed to you with the on-demand link .

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TO REGISTER

- ***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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