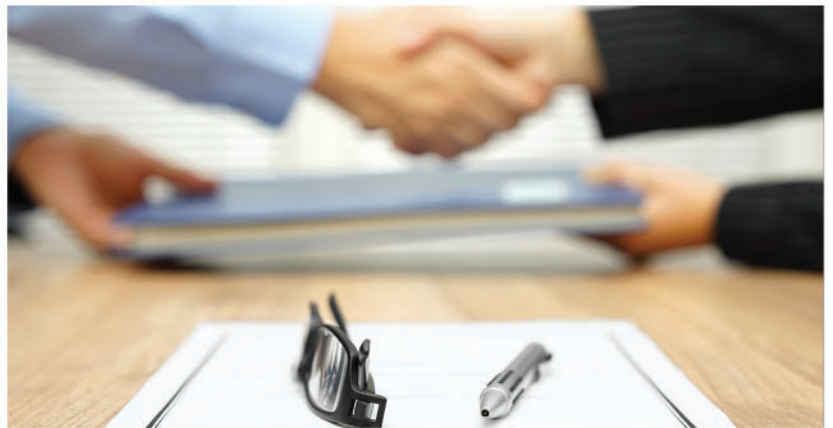




Community Bankers Association of Illinois®
One Mission. Community Banks.

Conducting an Appraisal Review



December 12, 2018
Springfield, IL

December 13, 2018
Lisle, IL

Introduction

The major regulatory agencies have increased their expectations of banks in their review of real estate appraisals. With the soft real estate market, particularly in the residential sector, understanding the requirements of the appraisal process and the appraisals itself is paramount. The appraisal review checklist provides a good start for the appraisal review process, but it should not end there. Now banks are expected to review appraisals thoroughly and question the assumptions contained therein when necessary.

This seminar focuses on the regulatory requirements regarding the review of appraisals on single-family dwellings and commercial property in addition to the documentation required to prove that a thorough review has been conducted. It also focuses on who banks should qualify to conduct appraisal reviews on their behalf. This has been an area of criticism by the regulators and a concern for bankers.

Who Should Attend?

Anyone involved in ordering and reviewing appraisals as well as using the appraisal report to support real estate values during the lending or loan review process should attend. This would include, but not be limited to senior credit officers, senior loan officers, credit analysts, commercial and consumer loan officers, loan review personnel, branch managers, loan administration staff, loan operations staff and administrative assistants.

This one-day seminar provides 6 hours of credit toward the prestigious Certified Community Lender designation

About the Presenter

What Others Have Said:

"Jeffery Johnson was an awesome teacher. He was patient and explained everything in detail. He allows time for further questions, as well."

Mitch Kortemeier, Credit Analyst
State Bank of Davis

"Jeffery Johnson is a super pro who conducted the training in a highly efficient and detailed format. I would highly recommend his course."

Rick Orr, Loan Review
Central State Bank, Clayton

"The instructor did a fantastic job at explaining the material."

Kaitlin McElroy,
Commercial Loan Analyst
National Bank, Hillsboro

"The speaker provided case studies, real-life stories and good written materials."

Allison Rogal, Credit Analyst
BankORION

Jeffery Johnson, president and founder of Bankers Insight Group, Atlanta, Georgia, has more than 36 years' experience in the banking field. He began as management trainee and was promoted to group vice president for South Trust Bank, Atlanta. Johnson also was senior vice president and commercial banking division manager for Citizens Trust Bank, Atlanta. He has taught AIB classes and lending seminars for several community and state banking associations and private banks. He has also presented lending seminars in Singapore. He has been a training professional and consultant for 11 years.

Johnson is a graduate of Morehouse College, Atlanta; John Carroll University in University Heights, Ohio; and the Prochnow Graduate School of Banking, Madison, Wisconsin. He received graduate certification in bank management from Wharton School of Business at the University Pennsylvania, Philadelphia.

Key Topics

The specific areas to be covered in this session include:

1. Review of the interagency policy on appraisal and evaluation standards
2. Review of the regulatory appraisal review requirements and current expectations
3. Review of the major provisions under the Uniform Standards of Professional Appraisal Practice (USPAP)

For residential appraisals, the session covers:

1. Areas of appraisal to review
2. Secondary-market expectations
3. Common problems found in these types of appraisals

For commercial appraisals, the session covers:

1. Approaches to value
2. The proper use of comparables
3. The proper use of capitalization and discount
4. Principles employed to adjust values
5. Important items to look for in appraisals

At the end of the session, the participant should have a better understanding of the expectations and requirements of the regulatory community as it relates to the appraisal review process and achieve a proven technique of reviewing appraisal to determine its acceptability.



Registration Fees

Fees include hand-out materials, refreshment breaks, and lunch. An income-tax deduction may be allowed for educational expenses undertaken to maintain or improve professional skills.

Cancellation Policy

Registrants cancelling two days prior to each seminar receive 100% refund; one day prior, 50%; the day of the seminar, no refund. **All cancellations must be made in writing prior to the seminar day. Invoices and training materials will be sent to all "no shows."**

CBAI MEMBER

One person.....	\$265
Two or more from same banking institution.....	\$245 each

**PROSPECTIVE-MEMBER

One person.....	\$465
Two or more from same banking institution.....	\$445 each

CDD members receive a 10% discount.

**Only financial institutions/firms eligible for CBAI membership.

Registration Form

CONDUCTING AN APPRAISAL REVIEW

Please specify preferred date and location.

___ December 12, 2018, CBAI Headquarters, Springfield

___ December 13, 2018, Hilton Lisle/Naperville, Lisle

Please Print

Name of Bank _____

Address _____

City, State, Zip _____

Tel. No. _____

Name/Title _____

E-Mail _____

(E-mail address required for registration).

Name/Title _____

E-Mail _____

(E-mail address required for registration).

___ I have special needs, please contact me before the seminar.

Please select your payment method.

___ Check Enclosed

___ Check in Mail

___ Pay at Door

___ Credit Card*

**If you are paying by credit card, please fill out the following information.*

(Visa & MasterCard accepted).

Name as It Reads on Card _____

Company Name on Card _____

Billing Address of Card _____

Card Number _____ Exp. Date _____

Three-Digit Security Code _____



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www.cbai.com



Mail it in:
CBAI Education Department
901 Community Drive
Springfield, IL 62703-5184



Fax it in:
(217) 585-8738



Call it in:
(800) 736-2224 (Illinois only)
(217) 529-2265

Dates and Locations

December 12, 2018

SHAZAM Education Center
CBAI Headquarters
901 Community Drive
Springfield, IL 62703
217/529-2265

December 13, 2018

Hilton Lisle/Naperville
3003 Corporate West Drive
Lisle, IL 60532
630/505-0900

Agenda

Registration begins at 8:30 a.m. The seminar runs from 9 a.m. to approximately 4 p.m. Continental breakfast and lunch provided.

Continuing Education

CBAI is a registered Public Accounting Continuing Professional Education (CPE) provider of the Illinois Department of Financial and Professional Regulation.

For More Information

Tracy McQuinn, Senior Vice President
Valerie Johnston, Vice President
Melinda McClelland, Vice President
Jennifer Nika & Tina Horner,
Administrative Assistants
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& Special Events
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Terry Griffin,
Vice President Chicago Area

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