

Description

This seminar traces the origin of federal appraisal regulations to current regulatory requirements for both community bank lenders and state licensed, certified appraisers. Seminar participants will receive a complete overview of appraisal regulations in order to review the adequacy of their bank's Appraisal Policy for regulatory compliance.

Features

- > The following topics will be covered:
 - Federal Appraisal and Evaluation Regulation Overview
 - Board of Director Oversight Responsibility for the Bank's Appraisal and Evaluation Program
 - Current Regulator Expectations for Regulatory Compliance
 - The Bank's Appraisal and Evaluation Program (Written Policy Content)
 - Selection of Individuals Who May Perform Appraisals and Evaluations
 - Independence of the Appraisal and Evaluation Functions
 - Transactions that Require Appraisals
 - Minimum Appraisal Standards
 - Appraisal Content and Fair Market Value Opinions
 - Required In-house Evaluation Content
 - Valid Appraisals and Evaluations
 - Renewals, Refinancings and Other Subsequent Transactions
 - Internal Controls Required to Ensure Appraisal Policy Compliance
 - Underwriting Appraisals and In-House Evaluations
 - Appraisal Referrals

Workshop Resources

- > Handout materials contain a variety of resources, including:
 - Current Regulator Expectations (and "Attitudes") for Regulatory Compliance
 - Appraisal Regulations: Frequently Asked Questions
 - Regulatory Guidance - Three Financial Institution Letters
 - Important Appraisal & Evaluation Web Sites
 - The Bank's Appraisal and Evaluation Program (Sample of Written Policy Content)

Expected Audience

Directors, chief executive officers, chief lending officers, lending officers, credit administration supervisors and key members of the bank's loan support staff, including those with loan review responsibility and loan processors.

Speaker

John Cochran, prior to starting his own company, John Cochran & Associates, John served in various management and lending positions over the 25 years that he was in banking, which included compliance and loan review officer, consumer and commercial lender, senior lender and president and CEO of a community bank.



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**Managing the Appraisal and Evaluation Process
Web Seminar \$249**

Running Time: 1 Hour 33 Minutes

This course includes a detailed manual and video presentation

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