

COMMUNITY BANKERS FOR COMPLIANCE PROGRAM



3 MAIN SUBJECTS

Appraisals and Evaluations

Reconsideration of Value

Automated Valuation Models

LIVE SEMINAR Dates & Locations

May 5, 2026
Crowne Plaza, Springfield

May 6, 2026
Chicago Marriott, Naperville

Registration begins at 8:30 a.m. each day.

The seminar will run from 9:00 a.m. to approximately 4:00 p.m. each day.

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MAIN SUBJECT: APPRAISALS AND EVALUATIONS

This quarter's CBC will focus on appraisals and evaluations. We will discuss them from several perspectives.

We will begin with a review of the December 10, 2010, Interagency Appraisal and Evaluation Guidelines, including all updates. While we understand this is a safety and soundness issue, it is a part of the overall appraisal process. We need to understand the general standards that are required.

Secondly, we will review several regulations that have an impact on the appraisal process. For example, Regulation B requires notices to the customer and appraisals to be provided to the customer within certain time frames, and Regulation Z has rules regarding when an appraisal can actually be ordered.

Regulation B also affects appraisals in other important ways. For instance, issues can occur when appraisals are done unfairly, taking into account protected class status. An appraisal/appraiser can create fair lending issues for your institution.

Another key topic will be Reconsideration of Value (ROV) requirements. We have covered this previously, but a review seems to be necessary, based on the content of hotline questions that we receive.

We will also cover the basics of appraisal and evaluation review. This will not detail how to review each line on the appraisal. That is a different course. But there are certain minimum requirements that need to be met in order to indicate to regulators and others that you have done a thorough review of the appraisal or evaluation.

We will conclude the session with the most recent appraisal information – Automated Valuation Models (AVMs).

Who Should Attend?

This seminar benefits anyone from your institution who deals with the appraisal process, both consumer and commercial. The presentation is useful for compliance officers, mortgage and commercial loan management, lenders, loan processors, auditors and any other interested parties.

SEMINAR AGENDA

Regulatory Update

- Subjects as released by the CFPB and other federal agencies.

Main Subjects – Live Seminar

- The December 10, 2010 Interagency Appraisal and Evaluation Guidelines and Updates
- The regulatory issues surrounding Appraisal and Evaluations
- Reconsideration of Value
- Requirements for reviewing Appraisals and Evaluations
- Automated Valuation Models

SEMINAR PRESENTER



Dale Neiss, CRCM

Consultant

With over 30 years of banking experience, Dale has developed compliance management systems, loan review and CRA programs, and ERM frameworks for multiple banks. He has served as Compliance and Loan Review Manager, BSA and CRA Officer, and Enterprise Risk Management Director. Dale began his career as a national bank examiner with the OCC. At Young & Associates, he provides consulting, training, and writes compliance manuals. He holds the CRCM designation from the Institute of Certified Bankers in Washington, D.C.

FUTURE PRESENTATIONS & SUGGESTIONS

Subjects for future seminars are shaped by regulatory events as they unfold. The CBC quarterly compliance program remains committed to providing as much up-to-the-minute information as possible. The program will closely monitor releases from the CFPB and other agencies to ensure you receive the most current and accurate information possible.

The subject matter for these presentations is often determined by regulatory actions and/or issues that are problematic for banks. However, we always welcome and consider requests received from CBC members regarding topics they would like us to address. Note that part of this quarter's topics was suggested by a CBC member. Please email suggestions to Bill Elliott, CRCM, at bille@younginc.com.

ABA EDUCATION CREDIT AVAILABLE

CBC Q3 2026 will be available for CRCM credit through American Bankers Association (ABA). Further details will be provided at the start of the class.

REGISTRATION FORM: CBC Q3 2026

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CBAI CBC Program Member Fees

- No charge for the first person from a CBC Program member
- \$200 for each addl. person from a CBC Program member & CBAI member
- \$400 for each addl. person from a CBC Program member

Individual CBC Seminar Session Fees

- \$410 for the first CBAI member
- \$220 for each addl. CBAI member
- \$820 for the first prospective CBAI member
- \$440 for each addl. prospective CBAI member
- Individual session on demand (add \$250)

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Tracy McQuinn, SVP of Education & Special Events
Melinda McClelland, SVP of Career Development & Training
Jennifer Nika, VP of Education & Special Events
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