



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

Residential Appraisal Reviews from Start to Finish

Thursday, May 20, 2021

10 - 11:30 a.m.

A sound appraisal that accurately depicts the market valuation at the specified time is a key element of any loan decision. It is essential that lenders employ effective, independent appraisal and evaluation processes. Both safety and soundness examiners and compliance examiners are carefully scrutinizing appraisal processes – from policies, to procedures, to independently ordering appraisals, to appraisal reviews, and more.

Appraisers should have the knowledge and expertise to perform independent appraisals and evaluations in accordance with regulatory guidance and industry standards. Appraisals need to be independently assessed to ensure the quality is commensurate with the subject property's complexity and transaction risk. This webinar delves into a sample residential loan appraisal and identifies issues and concerns. You are also guided through sample written policy, procedures, and checklists – invaluable tools for reviewing and improving your processes.

HIGHLIGHTS

- Understand the appraisal rule requirements and thresholds
- Anticipate examiner expectations for your appraisal policy and review process
- Distinguish when a full appraisal is required versus an evaluation
- Implement a strong appraisal review process for real estate appraisals
- Thoroughly review a real estate appraisal using the tools provided

TAKE-AWAY TOOLKIT

- Real estate appraisal checklist
- Real estate appraisal review checklist
- Sample real estate evaluation
- Employee training log
- Interactive quiz

DON'T MISS THIS RELATED WEBINAR!

Red Flags in Residential Appraisal Compliance on Tuesday, February 2, 2021

Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?

This informative session benefits loan officers, loan operations staff, compliance officers and anyone responsible for ordering and reviewing appraisals.

ABOUT THE PRESENTER

Dawn Kincaid, Brode Consulting Services, Inc., began her banking career while attending The Ohio State University, Columbus. She has 19 years experience in client service, operations, information technology, administrative and board relations, marketing and compliance. Most recently, Kincaid served as the senior vice president of operations for a central-Ohio-based community bank, where she created and refined policies and procedures, conducted self-audits and risk assessments, and organized implementation of new products and services. Kincaid has served in the roles of compliance, BSA/AML, CRA, privacy and security officer. She has led training initiatives, prepared due diligence information, completed a variety of regulatory applications, and coordinated internal and external audits and exams.

THREE REGISTRATION OPTIONS

1. LIVE WEBINAR

The live webinar allows you to have up to three audio and Internet connections 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 allow entrance to the seminar. The session is approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, PIN number, and handouts are emailed to you prior to the broadcast. You need the most-current version of Adobe Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK**

Can't attend the live webinar? The ON-DEMAND WEB LINK** 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. Within two business days following the webinar, you are provided with a web link that can be viewed anytime for the next six months. This link expires six months after the live program date.

3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK**

Options 1 and 2 described above.

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

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AFFORDABLE TRAINING, WHEN AND WHERE YOU CHOOSE

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