



Conducting an Appraisal Review

December 3, 2009 ▪ 9am - 4pm
Baton Rouge, The Bankers Center

Registration Form

Name

Email Address

Mr./Mrs./Ms. _____

Mr./Mrs./Ms. _____

Mr./Mrs./Ms. _____

Mr./Mrs./Ms. _____

Bank _____

Address _____

City / State/ Zip _____

Phone _____ Fax _____

Payment Options

Check (Made payable to the Louisiana Bankers Association)

Visa MasterCard

Card # _____ Expiration Date _____

Credit Card Billing address _____

Name on Card (Please Print) _____

Signature _____ Amount to be Charged on Card _____

I am unable to attend. Please send me
 _____ copies of the manual for \$125
 (includes shipping and handling)

This training will be covered under SBET (Small
 Business Employee Training Program). Please send me
 necessary documentation for reimbursement.

***Manuals will be shipped after the seminar.**

Location

The Bankers Center
 5555 Bankers Avenue
 Baton Rouge, LA 70808

**Please fax this registration form before
 mailing. Registration can also be submitted on
 LBA's Website, www.lba.org,
 in the Education Section.**

Registration Fee

\$205, per LBA member
 \$305, per nonmember

Fax 225-343-3159
Louisiana Bankers Association
5555 Bankers Avenue Baton Rouge, LA 70808
225-387-3282

Agenda

8:45 a.m. Registration
 9:00 a.m. Program Begins
 Noon Lunch
 4:00 p.m. Program Adjourns

**Online registration list updated
 weekly at www.lba.org
 in the Education Section.**



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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 appraisal 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 appraisals in addition to the documentation required to prove that a thorough review has been conducted. It will also focus 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.

The specific areas to be covered during this session include:

1. Review of the interagency policy on appraisal and evaluation standards
2. Review of 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 will cover:

1. Areas of the appraisal to review
2. Secondary Market Expectations
3. Common problems found in these types of appraisals

For Commercial Appraisals, the session will cover:

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 the appraisals

At the end of this 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 an appraisal to determine its acceptability.

Who Will Benefit

CEOs, loan officers, loan review officers, credit analysts, loan operations personnel, bank appraisal officers, special assets officers and any other bank personnel needing to understand appraisals.

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\$205, per LBA member

\$305, per nonmember

Workshop Instructor

Jeffery W. Johnson started his banking career in Atlanta where he spent years in Credit Administration, Lending (Commercial, Consumer and Real Estate), Business Development, Loan Review, Management and Training & Development. Now a training professional, Jeffery teaches actively for fifteen state banking associations in the United States, Risk Management Association (RMA) and individual banks nationwide. Jeffery earned a B.A.



Degree in Accounting from Morehouse College in Atlanta, GA; MBA degree in Finance from John Carroll University in Ohio; Banking diploma from Prochnow School of Banking at the University of Wisconsin-Madison and a Graduate Certificate in Bank Management from Wharton School of Business at the University of Pennsylvania.