

Virginia Association of Community Banks

Conducting In-House Appraisal Reviews that Meet Examiner Scrutiny

WEBINAR – ON-DEMAND WEB LINK & FREE CD ROM

Wednesday, February 17, 2010

3:00 pm – 4:30 pm Eastern

With market valuations fluctuating in today's economy, appraisals are a hot issue. A sound appraisal that accurately depicts market valuation at a specific point in time is a key element of any real estate loan decision. How will your bank fare under the enhanced scrutiny examiners have shown during recent regulatory exams on appraisal issues and the review process?

Regulators expect comprehensive training for whoever is responsible for appraisal review at your bank. If you are conducting in-house appraisal reviews and want to insure they meet current compliance expectations, this must-attend session will provide the necessary tools. Learn the current issues facing lenders and what the regulators are looking for in appraisal compliance and review.

HIGHLIGHTS

- What minimum requirements do examiners expect for a sound and complete appraisal?
- How/when should a bank conduct an appraisal review?
- How do you keep the process independent?
- Learn how to utilize an FFIEC real estate appraisal checklist to review an actual appraisal

WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to ensure your bank's appraisal review procedures will meet regulatory guidelines, as well as fulfill the training requirement for staff who conduct appraisal reviews. You may train as many individuals as you like for one set price. There will be no travel costs, no time lost from work, and no one will be required to leave the institution.

WHO SHOULD ATTEND?

This informative session is designed for appraisal review staff, lenders, loan staff, compliance officers, and auditors.

PLEASE NOTE: Your registration fee allows you to have **one telephone connection**. However, as many people as you like may listen from your office speaker phone. If you register for the webinar, your registration fee also includes **one internet connection** from a single computer terminal.

ABOUT THE PRESENTER – Ann Brode, Brode Consulting Services, Inc.

Ann Brode began her career in 1973 and has continued her service as a consultant to regional and community financial institutions through a wide range of areas including strategic planning, lending, deposits, marketing, training, compliance, and management. Ann is a well-respected presenter and has spoken to audiences across the country for over 20 years. She has presented sessions for numerous state associations and has taught at the School of Banking Administration at the University of Wisconsin as well as many other state banking schools. Ann is the author of *The Bank Deposit*

Documentation Manual for Front-Line Personnel, published by Bankers Publishing Company, and is well represented in numerous industry publications.

THREE REGISTRATION OPTIONS

1. LIVE WEBINAR

The **LIVE WEBINAR** registration option allows you to have one telephone connection for the audio portion and one internet connection (from a single computer terminal) 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 will allow entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials will be sent prior to the broadcast along with hookup instructions. Your pin number, hookup instructions and handouts will be emailed to you. You will need the most current version of Adobe Acrobat Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK** AND FREE CD ROM*

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 5 business days following the webinar, you will be provided with a web link that can be viewed anytime 24/7 for the next 6 months. This link will expire 6 months after the live program date. **But there's more . . . AS AN ADDED BONUS, you will also receive a FREE audio/visual CD ROM.*** The CD includes the original audio/visual presentation, the question and answer sessions, and the handouts. Use the on-demand link or this "off-the-shelf" training program for those that could not attend the live seminar and for future training.

3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK** (INCLUDES FREE CD-ROM*)

Includes options 1 and 2 above

AFFORDABLE, PROFESSIONAL TRAINING, WHEN AND WHERE YOU CHOOSE

*CD Rom for PC use only

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Registration Form

Conducting In-House Appraisal Reviews

February 17, 2010

Company/Bank Name

Contact Name

Title

Billing Address

City/State/ZIP

Email Address

Phone

Program Type (All Pricing is for Members. Non-Member Fees are Double)

- Live Webinar (\$250) On Demand Link w/free CD (\$250)
 Both Live Webinar with On-Demand Link & Free CD (\$275)

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Check Enclosed: Amount: \$_____

Visa Master Card Expires ___ / ___ / ___

Credit Card Number: _____

Cancellation Policy: Cancellations must be received within three or more business days prior to the day of an educational program to receive 100% credit. If less than three days prior, a 20% cancellation fee will apply. There are no refunds on the day of a program, substitutions, however, are welcome.