

## AGENDA

Registration and continental breakfast begins at 8:30 a.m. The seminar runs from 9 a.m. to 4 p.m. ET.

## WHO SHOULD ATTEND?

Internal bank members involved in performing internal evaluations and validations, internal bank members involved in commercial property reviews (evaluations and/or appraisals) and bank staff looking to enhance their evaluation skills will all benefit from this strategic and hands-on session. Whether you're responsible for ordering, managing, or reviewing appraisals, conducting evaluations, or overseeing real estate lending risk management, this session provides practical and actionable insights on exceptionally beneficial information

## CONTACT US

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## REGISTRATION FORM

Dept. 11

Name \_\_\_\_\_

Bank \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

## REGISTRATION PRICING

\$295 IBA Member

\$245 Additional IBA Member

100% surcharge for non-members.

Fees include casebook, study materials, continental breakfast, lunch and refreshment breaks.

Participation in IBA programs is limited to members, associate members and non-members from an eligible membership category at applicable member or non-member rates.



# APPRAISAL AND EVALUATION COMPLIANCE Update

**June 16, 2026**

**IBA Center for  
Professional Development  
Indianapolis**



# PROGRAM OVERVIEW

The 2026 Appraisal and Evaluation Compliance Seminar provides essential risk management principles and is highly relevant for professionals engaged in the appraisal or evaluation functions within banking. This includes individuals responsible for ordering, managing, or reviewing appraisals, conducting evaluations, and overseeing real estate lending risk management.

This seminar will update you on current regulations and regulatory changes made by the current administration, Agency Guidance including your state laws on evaluations and AMCs and provide guidance on Policy & Procedure decisions. Hot Topics such as Reconsideration of Value, Bias in the Appraisal Process, and the Use of AI in Appraisals and Reviews will also be discussed, along with examiner findings.

By the end of this course, you will have a thorough understanding of the data required and the steps involved in performing accurate and reliable internal Evaluations on residential commercial properties. Enhance your professional skills and ensure your Evaluations meet the regulatory standards with Appraisal and Evaluation Compliance Update.

It's a must know!

# KEY TOPICS

## Federal Laws and Agency Guidance

- EGRPRA
- PAVE Task Force – Appraisal BIAS, impact of new Executive Orders
- Reconsideration of Value (ROV)
- Use of Artificial Intelligence in Appraisals

## Appraisal Exemptions

- Evaluations vs. Appraisals
- Abundance of Caution
- Appraisal Validations (data resources)

## GSE rules and recent form changes

- Reconsideration of Value (ROV)
- Waivers
- Inspections
- ANSI Measurement Requirements – new measurement technology

## The Appraisal Foundation Document Changes

- USPAP 2024
- Real Property Appraiser Qualification Criteria

## State Regulations

- Appraiser Certification Law and Rules
  - Are evaluations allowed?
  - Who can perform evaluations?
  - Who can perform appraisal reviews?
  - Is PAREA accepted for appraiser experience credit?
  - Are bank employees exempt from State Certification Law?
- Appraisal Management Companies (AMC) Law and Rules

## Policy and Procedure Development

- Engagement letters
- Review forms
- Risk Breakpoints
- Solutions!

## Hot Topics for Bank Examiners

# MEET YOUR INSTRUCTOR

## CHERYL BONNAFFONS BELLA, MAI, AI-GRS, AQB CERTIFIED USPAP INSTRUCTOR

Cheryl Bella is a certified appraiser that actively works in the banking industry as an appraisal compliance consultant. She established and managed appraisal departments for a variety of financial institutions and now consults with banks around the nation on appraisal regulatory compliance, department structure, and policy and procedure development.

Her financial institution experience includes serving as Vice President of Bank One Corporation, Appraisal Manager at Hancock Bank, and Vice President of First Commerce Corporation. She participated in due diligence analysis as part of bank acquisitions, wrote Corporate-wide appraisal policy and procedures, and authored lender training classes and manuals. Cheryl also authored and instructed annual banking compliance seminars for various state banking associations,

individual financial institutions, and teaches a variety of appraisal and real estate agent seminars and webinars, including presentations for the Appraisal Institute and American Society of Appraisals national conferences. For Risk Management Association (rma) Cheryl teaches the Understanding and Interpreting Real Estate appraisals and annually participates in Chief Appraiser Roundtables.

Cheryl has served in various positions in the Appraisal Institute at the state and regional levels and was appointed by the Governor to serve on the Louisiana Real Estate Appraisers Board. In 2014 Cheryl participated in the development of an appraisal management and compliance program that allows banks to manage their appraisal process in-house, a system where they maintain control of decision making and data. Cheryl serves as Chief Compliance officer for this risk management program, FICRAS (Financial Institution Complete Risk Aversion Solution), which is used by banks across the nation.