

2025 COMMERCIAL & RESIDENTIAL APPRAISALS: REVIEWING & INTERPRETING

MAY 1, 2025

HYBRID TRAINING - ATTEND IN PERSON OR VIRTUALLY



OVERVIEW

Learn the fundamental principles of the appraisal process, with a focus on reviewing the report for integration into the overall underwriting. The class will also provide an overview of the 2010 Inter-agency Appraisal and Evaluation Guidelines, the 2018 FAQs on Appraisal Regulations and the Inter-agency Appraisal and Evaluation Guidelines, with tips for integrating them into your existing policies, plus other practical issues that banks face.

HIGHLIGHTS

Why review appraisals? (beyond regulatory requirements)

Current guidelines

- FIRREA and the five minimum standards
- Latest appraisal guidelines issued in 2010 and 2018 FAQs
- Why banking guidelines are more focused on commercial real estate (CRE)

Issues with residential appraisals

- Dominance of market approach and comps, including adjustments and bracketing
- Increase attention to condition of neighborhood and site
- Residential-specific regulatory issues, including:
 - Home Valuation Code of Conduct (HVCC)
 - Uniform Mortgage Data Program (UMDP)
 - American National Standards Institute
- Guidelines for determining square footage
- Examples of review forms
- Residential-specific regulatory issues, including:
 - Home Valuation Code of Conduct (HVCC)
 - Uniform Mortgage Data Program (UMDP)
 - American National Standards Institute (ANSI) guidelines for determining square footage
 - Examples of review forms

Issues with commercial appraisals

- Multiple levels of review to consider (sample checklist included)
 - Administrative/compliance review
 - Technical/internal review
- Types of appraisals by scope
- Types of appraisals by format
- Assumptions and limiting conditions
- Property identification and ownership interest
- Third-party or outsourced review and USPAP Standard 3
- Approaches to value
 - How the cost approach works
 - Direct capitalization method for the income approach
 - Sales comparison or market approach
- Outcomes: When to request revisions
- Using your analysis to validate existing or older appraisals and documenting conclusions
- Brief overview of guidelines for evaluations when an appraisal is not required

WHO SHOULD ATTEND

Real estate lenders, commercial and consumer lenders, credit analysts, mortgage lenders, private bankers, small business lenders, loan review specialists, special assets officers, lending managers, credit officers and support staff involved in the appraisal review and real estate lending process.

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REGISTRATION

Please type or print legibly.

Bank Name

Attendee Name

Email Address

Additional Attendee Name

Email Address

Address

City

State

Zip

Telephone

Cell # (in case of weather emergency)

PAYMENT

Credit Card Information (check one):

MasterCard VISA AMEX Invoice Me

\$ _____
Total Amount Due

Cardholder Name

CVV Code

Card Number

Exp. Date

ASSOCIATION CONTACT

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317-387-9380

Cancellation Policy

Within three or more business days prior to the day of an educational program, no cancellation charge will be assessed. Within two days prior, 50% of the fee is assessed. Refunds are not provided for cancellations 1 day prior or absences on the day of the program. Substitutions are welcome at any time.

AGENDA

Times are in EST

8:30 a.m. Registration & Continental Breakfast
9:00 a.m. Program Begins
Noon Lunch
1:00 p.m. Program Resumes
4:00 p.m. Program Adjourns

HYBRID TRAINING

This course is being held as a hybrid training, simultaneously live in-person as well as streamed online. Each attendee will have the option to attend live or virtually. The live training will be held at the IBA Center for Professional Development, located at 8425 Woodfield Crossing Blvd Suite 155E, Indianapolis, IN 46240. Virtual training connection links and handouts will be provided 2-3 days in advance to allow for printing of the materials before class.

IBA Members

\$295 first attendee

\$245 each additional attendee from same company

Surcharge of 100% for Non-Members

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



PRESENTER
Richard Hamm

Richard Hamm has been training bankers for more than 30 years, including both creating and teaching courses for the American Bankers Association (ABA) and the Risk Management Association (RMA), plus regional banking schools (Graduate School of Banking – Wisconsin, Graduate School of Banking at Colorado, Southwestern Graduate School of Banking and Barret School of Banking – Memphis), numerous state banking and community banking associations and individual banks.

Register online at indiana.bank!