

# COMMUNITY BANKERS FOR COMPLIANCE PROGRAM



## 2 MAIN SUBJECTS

**Appraisals and Evaluations**

**Reconsideration of Value**

**Automated Valuation Models**

 **May 12, 2026**

Registration begins at 8:30 a.m. The seminar will run from 9:00 a.m. to 4:00 p.m.

 **IBA Center**

for Professional Development  
8425 Woodfield Crossing Blvd  
Suite 155E  
Indianapolis, IN 46240

**Virtual Option Available**

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# MAIN SUBJECT: APPRAISALS AND EVALUATIONS

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This quarter's CBC will focus on appraisals and evaluations. We will discuss them from several perspectives.

We will begin with a review of the December 10, 2010, Interagency Appraisal and Evaluation Guidelines, including all updates. While we understand this is a safety and soundness issue, it is a part of the overall appraisal process. We need to understand the general standards that are required.

Secondly, we will review several regulations that have an impact on the appraisal process. For example, Regulation B requires notices to the customer and appraisals to be provided to the customer within certain time frames, and Regulation Z has rules regarding when an appraisal can actually be ordered.

Regulation B also affects appraisals in other important ways. For instance, issues can occur when appraisals are done unfairly, taking into account protected class status. An appraisal/appraiser can create fair lending issues for your institution.

Another key topic will be Reconsideration of Value (ROV) requirements. We have covered this previously, but a review seems to be necessary, based on the content of hotline questions that we receive.

We will also cover the basics of appraisal and evaluation review. This will not detail how to review each line on the appraisal. That is a different course. But there are certain minimum requirements that need to be met in order to indicate to regulators and others that you have done a thorough review of the appraisal or evaluation.

We will conclude the session with the most recent appraisal information – Automated Valuation Models (AVMs).

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## Who Should Attend?

This seminar will benefit anyone from your institution who deals with the appraisal process, both consumer and commercial. The presentation will be useful for compliance officers, mortgage and commercial loan management, lenders, loan processors, auditors, and any other interested parties.

# SEMINAR AGENDA

## Regulatory Update

- Subjects as released by the CFPB and other federal agencies.

## Main Subjects – Live Seminar

- The December 10, 2010 Interagency Appraisal and Evaluation Guidelines and Updates
- The regulatory issues surrounding Appraisal and Evaluations
- Reconsideration of Value
- Requirements for reviewing Appraisals and Evaluations
- Automated Valuation Models

## Seminar Presenter



## Veronica Madsen, CAMS

*Consultant*

Veronica is a seasoned consultant with a robust legal background and decades of banking experience. Her career began at a financial institution trade association, followed by roles as a Regulatory Attorney, Chief Compliance Officer at a fintech company, and founder of ESTEE Compliance, where she provided compliance services to financial institutions. She has also created and managed a compliance management system at a fintech company and has overseen the Bank Secrecy Act training program at a large bank. She holds a Bachelor of Science in English and Communication from Central Michigan University and a Juris Doctorate from the University of Detroit Mercy School of Law. She is also a Certified Anti-Money Laundering Specialist (CAMS).

## Future Presentations and Suggestions

Subjects for future seminars are shaped by regulatory events as they unfold. The CBC quarterly compliance program remains committed to providing as much up-to-the-minute information as possible. The program will closely monitor releases from the CFPB and other agencies to ensure you receive the most current and accurate information possible.

The subject matter for these presentations is often determined by regulatory actions and/or issues that are problematic for banks. However, we always welcome and consider requests received from CBC members regarding topics they would like us to address. Note that part of this quarter's topics was suggested by a CBC member. Please email suggestions to Bill Elliott, CRCM, at [bille@younginc.com](mailto:bille@younginc.com).

## ABA EDUCATION CREDIT AVAILABLE

CBC Q2 2026 will be available for CRCM credit through American Bankers Association (ABA). Further details will be provided at the start of the class.

# REGISTRATION FORM: CBC Q2 2025

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## CBC Program Member Fees

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### CBC Basic Program Level 1

- \$1,650 for the first person for IBA members.
- \$550 for each additional person for IBA members.

### CBC Enhanced Program Level 2

- \$800 additional charge to your CBC Basic Program Membership.

### Individual Session Fees

- \$400 for the first person for IBA members.
- \$200 for each additional person for IBA members.

Surcharge of 100% for Non-Members

Please select venue location you wish to attend on May 12, 2026:

- Indianapolis, IN
- Virtual

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**Refund Policy:** Due to our commitments, the price is inclusive of all four seminars. A full refund for the CBC series will be given for cancellations received two weeks prior to the first seminar.

**Green Statement:** In an effort to reduce waste and decrease the use of paper products at each seminar, we are offering the manuals electronically. One week prior to each seminar, we will provide a weblink to each manual in a PDF format. You may print them or download them to your own electronic device for use at the session. **We will not have printed copies available.**



May 12, 2026  
9:00 AM - 4:00 PM  
Registration: 8:30 AM



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For additional information contact:  
Molly Gibbs,  
AVP - Education & Training  
317-387-9380  
[mgibbs@indiana.bank](mailto:mgibbs@indiana.bank)

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8425 Woodfield Crossing Blvd.,  
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Indianapolis, IN 46240

