2026 PERFORMING COMMERCIAL EVALUATIONS

AUGUST 19, 2026

IBA CENTER FOR PROFESSIONAL DEVELOPMENT
INDIANAPOLIS



OVERVIEW

Learn or improve your ability to perform Commercial Evaluations by attending the Performing Commercial Evaluations 6-hour course. Tailored specifically for internal bank members responsible for reviewing or conducting evaluations, this course provides a robust framework for mastering the intricacies of property evaluation.

WHAT YOU'LL LEARN

1. Identifying the Subject Property: Gain the skills to accurately identify and characterize the subject property, ensuring precise and relevant evaluations.
2. Rules for Performing Residential and Commercial Evaluations and Validations: Learn the rules and the flexible options allowed for performing both residential and commercial evaluations and validations.
3. Lease Analysis: Dive deep into the world of leases, exploring key terminologies and various lease types. Understand the nuances that impact property value and financial performance.
4. Office Building Case Study: Apply your knowledge in a practical, real-world scenario with an in-depth case study of an office building. This hands-on exercise reinforces learning and boosts confidence in conducting evaluations.

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 Performing Commercial Evaluations.

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)
- Bank staff looking to enhance their evaluation skills

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Dept. 50

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

Susan Clark, Professional Development Coordinator
SClark@indiana.bank
317-333-7169

Silvia Regalado, Professional Development Coordinator
SRegalado@indiana.bank
317-333-7170

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

FEES

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.

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.

PRESENTER

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 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.