



## Appraisal & Evaluation Compliance Risk Management Workshop

**September 11, 2025**

**Registrations begins 8:15am**

Member Fee: \$395

**Business Session 8:30am-3:00pm**

Non-Member Fee: \$595

**Lunch on your own 11:30am-12:30pm**

Montgomery Marriott Prattville Hotel & Conference Center at Capitol Hill  
2500 Legends Circle, Prattville, Alabama 36066

As regulatory expectations continue to evolve, staying ahead of appraisal and evaluation compliance is more important than ever. Join us for the Appraisal and Evaluation Compliance Risk Management Seminar, a must-attend event designed to equip financial institution professionals with the knowledge and tools needed to navigate today's complex appraisal landscape.

Whether you're responsible for ordering or reviewing appraisals, conducting internal evaluations, managing third-party vendors, or overseeing real estate lending risk, this seminar delivers the latest regulatory updates, best practices, and examiner insights to help you meet today's compliance demands.

### What You'll Gain:

- **Clarity on Current Regulations:** Understand federal Interagency Guidelines, agency bulletins, and state-specific laws affecting appraisal and evaluation practices—including the latest AMC (Appraisal Management Company) oversight rules.
- **Strategies for Reducing Risk:** Learn how to spot weaknesses in your appraisal program before examiners do, and implement proactive measures to strengthen internal controls.
- **Actionable Tools:** Walk away with compliance checklists, reference materials, and examiner-tested approaches that can be implemented immediately at your institution.

### Topics:

- **Reconsideration of Value (ROV):** Understand how to handle ROV requests appropriately and consistently, while aligning with fair lending expectations.
- **Addressing Bias in the Appraisal Process:** Learn about the growing regulatory focus on appraisal bias, red flags to watch for, and what you can do to promote fairness and equity in valuations.
- **Impacts of Secondary Market Changes:** Explore how updates from Fannie Mae, Freddie Mac, and other market players affect appraisal requirements and underwriting practices.

- The New Residential Appraisal Form: Get an overview of the updated Uniform Residential Appraisal Report (URAR), why it's changing, and how it impacts your review and acceptance process.
- Examiner Hot Buttons: Discover the most common compliance issues flagged in recent exams—and how to avoid them.

This Appraisal and Evaluation Compliance Seminar lays the foundation for effective risk management and regulatory alignment—critical for anyone involved in the appraisal and/or evaluation functions within a financial institution.

Whether you're responsible for ordering, managing, reviewing appraisals, conducting evaluations, or overseeing real estate lending risk, this seminar offers a timely, practical, and regulatory-focused training experience. Attendees will receive updates on current and emerging federal regulations, examiner expectations, and state-level laws regarding appraisers, evaluations, and AMC operations.

This seminar also dives into key industry developments—ranging from new residential appraisal forms and the reconsideration of value (ROV) process to artificial intelligence's role in valuation and the growing focus on bias in appraisals.

## What You'll Learn

- Federal & State Regulatory Updates including FIRREA, Dodd-Frank, EGRPRA, and PAVE
- Agency Guidance on appraisal-related compliance and oversight
- Practical Advice for shaping policy and procedures within your institution
- Examiner Insights into what regulators are watching and how to prepare
- Current Hot Topics, including:
  - Reconsideration of Value (ROV) – What's the current status?
  - Addressing Bias in the Appraisal Process
  - The Impact of Secondary Market Changes and the New Appraisal Form
  - Use of AI in Appraisal Development
  - Frequently Asked Examiner Questions

## Who Should Attend?

This seminar is ideal for professionals at banks and other financial institutions who are involved in:

- Appraisal and Evaluation Program Management
- Ordering, Reviewing, or Performing Appraisals or Evaluations
- Real Estate Lending Oversight
- Credit, Risk, and Compliance Roles and AMC Oversight

# Course Outline

## Part I: Regulatory Talk

- Federal Update
  - FIRREA
  - Dodd-Frank
  - Agency Guidance
  - EGRPRA
  - PAVE Task Force Status
  - ROV Status
  - FHFA Collected Data
- State Legislative Update
  - State Licensing and Certification Law
  - AMC Licensing Law

## Part II: Secondary Market, USPAP & Hot Topics

- Secondary Market Update
  - Value Acceptance vs. Waiver
  - AIR, PDCIR, and FAQs
  - ANSI Property Measurement
  - Life of an Appraisal
  - AQM
  - AVMs and TAVs
  - New Appraisal Forms
  - AI's Role in Appraisals
- TAF Changes
  - USPAP
  - Real Property Appraiser Qualification Criteria (RPAQC)
- Hot Topics for Regulators
  - Common Questions from Banks to Examiners

## Who Should Attend:

- Appraisal and Evaluation Program Managers
- Chief Credit and Chief Risk Officers
- Loan Officers and Real Estate Lending Managers
- Appraisal Reviewers and Internal Auditors
- Compliance Officers and Regulatory Risk Staff
- AMC and third-party oversight personnel

Whether you're new to the appraisal compliance world or a seasoned professional looking to stay sharp, this seminar provides the insight, tools, and confidence you need to manage your institution's appraisal risk effectively.



Speaker: Cheryl Bonnaffons Bella, MAI, AI-GRS, AQB Certified USPAP Instructor, 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. She previously served as Vice President of Bank One Corporation and Appraisal Manager for Hancock Bank. 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 Appraisers national conferences. She previously 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.