

2025 Appraisal and Evaluation Compliance Seminar

Wednesday, Oct. 22 — Johnston

Presented by: Cheryl Bella, FICRAS

The 2025 Appraisal and Evaluation Compliance Seminar lays the foundation for risk management and is important to anyone involved in the appraisal and/or evaluation function at a bank, whether they are actively ordering/ managing/ reviewing appraisals, performing/ ordering evaluations or involved in real estate lending risk management. This seminar will update you on current regulations and Agency Guidance including your state laws on evaluations and AMCs. It will focus on the major topics of today including Reconsideration of Value, Bias in the Appraisal Process, use of AI in Appraisal Development in addition to discussing hot topics with examiners.

Course Topics

- Federal Laws and Agency Guidance
 - EGRPRA
 - PAVE Task Force – Appraisal BIAS
 - Reconsideration of Value (ROV)
 - Use of Artificial Intelligence in Appraisals
- Appraiser Certification Law and Rules
- Appraisal Management Companies (AMC) Law and Rules
- Appraisal Exemptions
- GSE rules and recent form changes
- The Appraisal Foundation Document Changes
 - USPAP 2024
 - Real Property Appraiser Qualification Criteria
- Policy and Procedure Development
 - Engagement letters
 - Review forms
 - Risk Breakpoints
 - Solutions!
- Hot Topics for Bank Examiners

Who Should Attend?

Target audience for this seminar includes Appraisal Department Members, Credit Officers, Credit Analysts, Loan Officers, Loan Review Officers, Credit Administration, and Loan Assistants.

REGISTRATION

Registration Fee:

\$255 – IBA Member (*per person*)

\$510 – IBA Non-member (*per person*)

Registration Includes:

Continental breakfast, program materials, lunch, refreshment breaks.

Cancellation Policy:

Refunds will be made if requested one week prior to seminar date. No refunds after that date. Substitutions allowed at any time prior to seminar date.

Register online:

www.iowabankers.com
(Events tab – scroll to date)

Or mail registration form with payment to:

Iowa Bankers Association,
Attn: Registrar, PO Box 6200
Johnston, IA 50131

**For online registration and information
about additional IBA training and
development see www.iowabankers.com**

IBA Event Code #480

2025 Appraisal and Evaluation Compliance Seminar

Bank _____

1. Name _____

Address _____

Email _____

City _____ State _____ ZIP _____

2. Name _____

Phone _____

Email _____

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About the Presenter: Cheryl Bella




Cheryl Bonnaffons Bella, MAI, AI-GRS, AQB Certified USPAP Instructor is an experienced appraisal compliance consultant with deep expertise in the banking industry. She has managed appraisal departments at major financial institutions, including Bank One and Hancock Bank, and now consults with banks nationwide on regulatory compliance, policy development, and department structure.

Cheryl has authored training materials, corporate-wide appraisal policies, and annual compliance seminars for state banking associations and financial institutions. She is a recognized instructor, having presented at national conferences for the Appraisal Institute and the American Society of Appraisers, and currently teaches for the Risk Management Association (RMA).

Date & Location

Johnston - Wednesday, Oct. 22

Iowa Bankers Association
8901 Northpark Drive
Johnston, IA 50131


 515-286-4300

Lodging Accommodations

Seminar participants may contact the hotel listed below to arrange lodging accommodations. A room block has not been reserved. Online reservations offer the lowest room rate.

Hilton Garden Inn


8600 Northpark Drive
Johnston, Iowa 50131

 515-270-8890

Questions

Contact Hannah Sloan at:

 hsloan@iowabankers.com

 515-286-2915

Agenda

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