

COMMUNITY BANKERS FOR COMPLIANCE PROGRAM



2 MAIN SUBJECTS

Appraisals and Evaluations

Reconsideration of Value

Automated Valuation Models

Virtual Seminar

 **May 13, 2026**

The seminar will run from 9:00 A.M. to 2:00 P.M. with a 1 hour lunch.

Are you a member of ICBA who holds the Community Banker University Compliance Certification? Receive CPE credits for your participation in CBA's CBC Program.

PRESENTED BY



SPONSORED BY



MAIN SUBJECT: APPRAISALS AND EVALUATIONS

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).

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

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



Dale Neiss, CRCM

Consultant

With over 30 years of banking experience, Dale has developed compliance management systems, loan review and CRA programs, and ERM frameworks for multiple banks. He has served as Compliance and Loan Review Manager, BSA and CRA Officer, and Enterprise Risk Management Director. Dale began his career as a national bank examiner with the OCC. At Young & Associates, he provides consulting, training, and writes compliance manuals. He holds the CRCM designation from the Institute of Certified Bankers in Washington, D.C.

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.

Are you a member of ICBA who holds the Community Banker University Compliance Certification? Receive CPE credits for your participation in CBA's CBC Program.

REGISTRATION FORM: CBC Q2 2026

2

CBC PROGRAM MEMBER FEES

- No charge for current CBC program members (based on individual bank membership)

INDIVIDUAL SESSION FEES

- \$350 for the first person for CBA members
- \$200 for each additional person for CBA members
- \$700 for the first person for non-CBA members
- \$400 for each additional person for non-CBA members

RECORDING LINK**

****Not a member of the CBC program and would like to purchase individual recording per session?**

- \$495 flat fee: no certificates provided for those who purchase the recording link only

DESIGNATED BANKER

Name	<input type="text"/>		
Bank	<input type="text"/>		
Address	<input type="text"/>		
City	<input type="text"/>	State	<input type="text"/>
Phone	<input type="text"/>	Zip	<input type="text"/>
		Email	<input type="text"/>

**Email is required for registration.*

ADDITIONAL DELEGATE(S)

Name	<input type="text"/>
Email	<input type="text"/>
Name	<input type="text"/>
Email	<input type="text"/>

PAYMENT INFORMATION

Payment Method Check Enclosed

Email Invoice: will pay online by credit card

CBC 2 MAIN SUBJECT VIRTUAL SEMINAR

May 13, 2026

Each virtual CBC quarterly seminars will run from 9:00 AM to 2:00 PM (Central) with a one-hour lunch.

CBC Q2 REGULATORY UPDATE SEMINAR

May 1, 2026

Each regulatory update webinars will be held at 10:00 AM (Central) and will be approximately 1 ½ hours in length.

Are you a member of ICBA who holds the Community Banker University Compliance Certification? Receive CPE credits for your participation in CBA's CBC Program.



For additional information, please contact:

Yvonna Hansen
Vice President of Member Services
Community Bankers Association of Kansas
5897 SW 29th Street • Topeka, KS 66614
Ph: (785)271-1404
E-mail: yvonna@cbak.com