

# COMMUNITY BANKERS FOR COMPLIANCE PROGRAM



## 2 MAIN SUBJECTS

**Appraisals and  
Evaluations**

**Reconsideration  
of Value**

**Automated  
Valuation Models**

## LIVE SEMINAR

### DATE & LOCATION

**MAY 14, 2026  
CBM Office  
830 W. Lake Lansing Rd.  
Suite 250  
East Lansing, MI 48823**

Registration begins at 8:30 AM  
The seminar will run from  
9:00 AM to 4:00 PM

**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



### **Bill Elliott, CRCM**

*Director of Compliance Education*

Bill brings over 45 years of banking experience to Y&A, where he leads compliance seminars, conducts reviews, and provides in-house training. He previously spent 15 years as a compliance and CRA officer at a large community bank and also worked for a regional bank. Bill has experience as a lender in consumer, commercial, and mortgage loans, and has managed departments such as loan review, loan processing, credit administration, collections, and commercial loan workout.

## 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 2026

# 2

## CBC PROGRAM MEMBER FEES

- No charge for current CBC program members (based on individual bank membership)
- \$295 for each additional person attending who is a member of the CBC program

## INDIVIDUAL SESSION FEES

- \$495 for the first attendee (CBM member; not a CBC member)
- \$375 for additional attendees (CBM 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

Bank

Address

City  State  Zip

Phone  Email

*\*Email is required for registration.*

## ADDITIONAL DELEGATE(S)

Name

Email

Name

Email

Require Special Accommodations?  Yes  No

## PAYMENT INFORMATION

Payment Method  Check Enclosed  Invoice Me  Credit Card\*

*\* If paying by credit card (Visa, MasterCard, AMEX, and Discover accepted), please fill out the following information:*

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### CANCELLATION POLICY

*Cancellations must be received within 5 or more business days prior to the day of an educational program to receive 100% credit. Refunds are not provided for cancellations or absences which occur on the day of the program. Attendee substitutions are always welcome.*



## LIVE SEMINAR

Virtual Option Available

May 14, 2026  
9:00 AM - 4:00 PM  
Registration: 8:30 AM

CBM Office  
830 W. Lake Lansing Rd, Suite 250  
East Lansing, MI 48837



For additional information, contact Sarah Cook:

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(517) 336-4430

