

In-Person Workshop



Appraisal & Evaluation Compliance Update

This seminar provides essential risk management principles and is highly relevant for professionals engaged in the appraisal or evaluation functions within banking. This includes individuals responsible for ordering, managing, or reviewing appraisals, conducting evaluations, and overseeing real estate lending risk management.

We will update you on current regulations and regulatory changes made by the current administration, Agency Guidance including your state laws on evaluations and AMCs and provide guidance on Policy & Procedure decisions. Hot Topics such as Reconsideration of Value, Bias in the Appraisal Process, and the Use of AI in Appraisals and Reviews will also be discussed, along with examiner findings. It's a must know!

When:

July 16, 2026

9:00 a.m. - 3:00 p.m.

Where:

Arkansas Bankers Association
Professional Development Center
1220 West Third Street
Little Rock, AR 72201

General Outline:

Federal Laws and Agency Guidance

- EGRPRA
 - o PAVE Task Force – Appraisal BIAS, impact of new Executive Orders
 - o Reconsideration of Value (ROV)
 - o Use of Artificial Intelligence in Appraisals

State Regulations

- Appraiser Certification Law and Rules
 - o Are evaluations allowed?
 - o Who can perform evaluations?
 - o Who can perform appraisal reviews?
 - o Is PAREA accepted for appraiser experience credit?
 - o Are bank employees exempt from State Certification Law?
- Appraisal Management Companies (AMC) Law and Rules

Appraisal Exemptions

- Evaluations vs. Appraisals
- Abundance of Caution
- Appraisal Validations (data resources)

GSE Rules and Recent Form Changes

- Reconsideration of Value (ROV)
- Waivers
- Inspections
- ANSI Measurement Requirements – new measurement technology

The Appraisal Foundation Document Changes

- USPAP 2024
- Real Property Appraiser Qualification Criteria

Policy and Procedure Development

- Engagement letters
- Review forms
- Risk Breakpoints
- Solutions!

ABOUT THE INSTRUCTOR



Cheryl Bonnaffons Bella, MAI, AI-GRS, AQB Certified USPAP Instructor, is a certified appraiser who 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 and Appraisal Manager. 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 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 sessions. She 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. 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.

REGISTRATION FEES

ABA Members:

Registration Price: \$390

Non-Members:

Registration Price: \$780

HOTEL INFORMATION

This event will be held at the Arkansas Bankers Association. Should you need a hotel room reservation, a Local Negotiated Rate (LNR) has been reserved for your convenience at the following hotels. The LNR is based on hotel availability, and you are responsible for all hotel room charges.

Hilton Garden Inn Downtown | (501) 244-0044
Group Rate: \$150 | Corporate Account Code: 3197385

Downtown Marriott Little Rock | (501) 906-4000
Group Rate: \$172 | Group Code: A5698

CANCELLATION

Full registration fees will be refunded if a cancellation is received before July 2. No refunds will be given for cancellations made after July 2. All cancellations must be submitted in written format prior to the event.

MORE INFORMATION

- Registration will begin at 8:30 a.m. on July 16.
- Dress for the seminar is business casual. To ensure your comfort, please bring a jacket or sweater.
- If you have any special dietary requests, please contact the ABA Professional Development Department at (501) 376-3741.
- By attending an ABA event, you are consenting to the ABA taking and using your photograph and name for use in its marketing or promotional materials, news publications or website.

APPRAISAL AND EVALUATION COMPLIANCE UPDATE

JULY 16, 2026

Bank/Company Name _____ Phone _____

Registrant Name _____ Title _____ E-mail _____

Registrant Name _____ Title _____ E-mail _____

Address _____ City _____ State _____ Zip _____

Registration Contact _____ Phone _____ E-mail _____

PAYMENT INFORMATION

Charge my: Mastercard  Visa  American Express  Discover 

Account Number _____

Name on Card _____

Expiration Date _____ CSC Number _____

(3-digit security code on back of your card)

Billing Zip Code _____

If you would prefer to pay via credit card over the phone, please call the ABA at (501) 376-3741. Please do not email your credit card information.

Email: marketing@arkbankers.org

Fax: (501) 376-9243

Mail: Check Payable to:
Arkansas Bankers Association
Professional Development Training Center
1220 West Third Street
Little Rock, AR 72201

ABA USE ONLY:

Registered: _____

Amount: _____

Received: _____

Note: Non-Members must pay with a credit card or check prior to the event.