

Appraising Commercial Property: What Lenders Must Know Now!

WEBINAR – ON-DEMAND WEB LINK & FREE CD ROM

Friday, April 16, 2010

11:00 am – 12:30 pm Eastern

Commercial real estate loans are the most risky loans in a community bank's portfolio. Consequently, a thorough understanding of real estate appraisals is crucial to underwriting these loans. Moreover, regulatory guidelines require that your bank's real estate lending program includes appropriate commercial real estate appraisal and evaluation procedures. Examiners are focusing more attention than ever on these procedures, especially since banks are initiating more and more commercial property foreclosures.

This webinar will help you understand every aspect of commercial appraisals. A review of regulatory requirements for your appraisal and evaluation program, the cost/market/income approaches used by appraisers, and recommended appraisal procedures will be included.

HIGHLIGHTS

- What should you request when ordering a commercial property appraisal?
- When can your bank accept an appraisal transfer that was initially ordered by another lender?
- Complying with regulatory requirements for commercial property appraisals
- What should you look for when evaluating a commercial property appraisal?
- When are appraisals required for renewals, refinances, and loan workouts and foreclosures?

WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to learn all aspects of commercial real estate appraisals and ensure your bank complies with regulatory requirements. You may train as many individuals as you like for one set price. There will be no travel costs, time lost from work and no one will be required to leave the institution.

WHO SHOULD ATTEND?

This informative session is designed for commercial loan officers, loan operations personnel, credit analysts, compliance staff, auditors, attorneys, and others that deal with commercial real estate appraisals.

PLEASE NOTE: Your registration fee allows you to have **one telephone connection**. However, as many people as you like may listen from your office speaker phone. If you register for the webinar, your registration fee also includes **one internet connection** from a single computer terminal.

ABOUT THE PRESENTER – Elizabeth Fast, JD, CPA, Banker's Choice

Elizabeth Fast is a partner with Spencer Fane Britt & Browne LLP where she specializes in the representation of financial institutions. Elizabeth is the head of the firm's training division known as Bankers Choice. She received her law degree from the University of Kansas and her undergraduate degree from Pittsburg State University. In addition, she has a Master of Business Administration degree and she is a Certified Public Accountant. Before joining Spencer Fane, she was General Counsel, Senior Vice President, and Corporate Secretary of a \$9 billion bank with more than 130 branches, where she managed all legal, regulatory, and compliance functions. She is a customer of the Missouri State Banking Board by appointment of the Governor.

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