



# Appraisal & Evaluation Compliance Update Seminar

October 15, 2026, 9 a.m. – 4 p.m.

\$395 per person

Kentucky Society of CPAs

1735 Alliant Avenue, Louisville

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The 2026 Appraisal and Evaluation Compliance 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.

This seminar 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, new residential appraisal form, and the Use of AI in Appraisals and Reviews will also be discussed, along with examiner findings.

## Federal Laws and Agency Guidance

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

## 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
- New Residential Appraisal Form

## The Appraisal Foundation Document Changes

- USPAP 2024, what's next?
- Real Property Appraiser Qualification Criteria

## Policy and Procedure Development

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

## Hot Topics for Bank Examiners

### Speaker

Cheryl Bonnaffons Bella is a General State Certified Appraiser in the State of Louisiana and the State of Texas. She has earned both the MAI and AI-GRS (General Review Specialist) designations through The Appraisal Institute and has actively served various positions through the Appraisal Institute at the state and regional levels, including LA Chapter President in 2013. In 2015 Cheryl Bella was appointed by the Governor of Louisiana to serve as a member of the Louisiana Real Estate Appraisers Board. Cheryl is also an AQB Certified USPAP Instructor and an instructor for Risk Managers Association (RMA).

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## Cancellation Policy

Cancellations received more than 30 days prior to the event will receive a full refund. Cancellations received between 29 days and 10 days prior to the event will be charged a \$50 processing fee. There will be no refund for cancellations received less than 10 days prior to the event. Substitutions are always welcome and encouraged. All cancellations and substitutions must be submitted in written format prior to the event.

## Questions

Please contact Jamie Hampton at [jhampton@kybanks.com](mailto:jhampton@kybanks.com) or (502) 582-2453. For a complete listing of KBA programs, or to register online, please visit [www.kybanks.com](http://www.kybanks.com). Dress is business casual. Registration begins after 8:30 a.m. and breakfast will be available.

## Foundations of Banking School Nov 30 – Dec 4, 2026 Louisville

The Foundations of Banking School curriculum “walks” the banker through the bank using the balance sheet and income statement as the guides for understanding bank profitability. Several additional components have been added to the curriculum to enhance an individual’s grasp of the material and to strengthen their ability to interact and relate to their peers, employer and the organization. This innovative curriculum was developed especially for Kentucky bankers.

For more details or online registration go to [www.kybanks.com](http://www.kybanks.com).



## Registration Form

### Appraisal & Evaluation Compliance Update Seminar

October 15, 2026

\$395 per person (PDF)

Please copy this form for additional registrations.

REGISTRANT _____	TITLE _____	<b>Method of Payment</b> <input type="checkbox"/> Send invoice <input type="checkbox"/> My check for \$_____ is enclosed. <input type="checkbox"/> Please charge my credit card \$_____ as noted below. <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> Discover <input type="checkbox"/> AmEx  CARD NUMBER _____ EXPIRATION DATE _____ CARDHOLDER NAME _____  CARDHOLDER'S SIGNATURE _____  SEC CODE NUMBER (3 DIGITS ON BACK OF CARD) _____
BANK _____		
MAILING ADDRESS _____		
CITY STATE ZIP _____		
PHONE _____	FAX _____	
EMAIL (REQUIRED FOR REMINDER) _____		
SPECIAL ASSISTANCE / DIETARY NEEDS _____		
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<b>Please send registration to:</b> Kentucky Bankers Association 600 West Main Street, Suite 400, Louisville, KY 40202 Scan and email registrations to <a href="mailto:jhampton@kybanks.com">jhampton@kybanks.com</a>		