



IBAT Appraisals Summit

March 22, 2012 Sheraton Gunter, San Antonio

*Education Designed Specifically
for Community Bankers*



Why You Should Attend

- Sound real estate lending policy
- Compliance with applicable real estate regulations
- Minimum requirements of an “evaluation” vs. an appraisal
- Overview of the appraisal process

Who Should Attend

This summit will benefit real estate lenders and others involved with lending on real estate, loan review personnel, credit administration, accountants, other consultants, and regulators.

About the Summit

This timely course offering addresses the critical regulatory “hot buttons” that are presently causing concern for bankers. Recent examinations indicate that the regulators are spending more time looking at the bank’s appraisal process and the prepared appraisals themselves. Independent and reliable appraisals and evaluations are an integral part of a real estate lending function at an institution.

According to the Texas Department of Banking, some of the most common appraisal and collateral evaluation deficiencies noted during recent examinations include:

- Annual appraisals (or evaluations) on Other Real Estate Owned are not being performed timely;
- Updated appraisals or evaluations in distressed markets are not being obtained when commercial real estate loans are renewed.

The Guidelines, and their appendices, clarify how institutions comply with the Agencies’ appraisal regulations in light of developments concerning appraisals and evaluations, including changes in appraisal standards and advancements in institutions’ collateral valuation methods. Building on the existing regulatory framework, the Guidelines reaffirm the Agencies’ longstanding supervisory expectations for an institution’s appraisal and evaluation program, which is necessary to promote safe and sound real estate lending activity.

This course provides attendees with the general knowledge required to understand a commercial real estate appraisal and will help bankers evaluate the real estate appraisal as a key component in the credit risk assessment process for commercial real estate loans.

Final Interagency Appraisal and Evaluation Guidelines

The Guidelines, which update existing supervisory guidance documents, address sound practices in institutions’ appraisal and evaluation programs.

The Guidelines and program will cover:

- An institution’s responsibility to select appraisers and persons performing evaluations based on their competence, experience and knowledge of the market and type of property being valued.
- Emphasize the Agencies’ expectations for an independent program, including appropriate information sharing and communications by institutions with appraisers and persons performing evaluations.
- Further explain the Agencies’ minimum appraisal requirements and also provide additional clarification of standards relative to the development and content of evaluations, including the appropriate use of analytical methods and technological tools.

Meet Your Summit Leader

Merrill J. Reynolds, Jr.—A graduate of Southern Methodist University and the Southwestern Graduate School of Banking, Mr. Reynolds began his career as a bank examiner with the Federal Reserve Bank of Dallas. A 30+ year banking veteran, he has worked for both community and multi-bank holding companies in various lending and managerial capacities. Prior to beginning his consulting career, Mr. Reynolds served as Senior Vice President and Business Manager for Wells Fargo, NA in New Braunfels, Texas. Mr. Reynolds founded Reynolds Williams Group in 1999 as a bank consulting firm designed to provide services to both commercial and savings financial institutions nationwide. Mr. Reynolds serves as an instructor for multiple banking organizations, and was instrumental in the design of the only accredited certification course for loan review professionals. Mr.

Reynolds serves as a faculty member of the Southwestern Graduate School of Banking and is a regular speaker for The Assembly for Bank Directors and a number of national conference and seminars.

RWG, Reynolds Williams Group, formerly known as Bankers Edge, is a consulting firm that provides strategic and training support to financial institutions. But as our clients will tell you, we are more than banking consultants. We are banking experts. Our backgrounds include positions as bank presidents, credit administration officers, lending officers, credit review managers and bank examiners. We have even taught post-graduate courses to bank examiners and regulators. In today's environment of regulatory scrutiny and increased pressure on earnings and capital requirements, RWG provides expert advice and practical solutions for your everyday challenges. Our training and consulting expertise encompasses a wide range of management issues - from loan management services to credit administration procedures to assistance in compliance with regulatory directives.

Summit Location

Sheraton Gunter
205 E. Houston Street
San Antonio, TX 78205

Hotel Accommodations

Attendees may call the Sheraton at 888-999-2089 and ask for the IBAT Education Foundation—Appraisals Summit rate of \$145 single occupancy. Reservations should be made by Friday, February 25, 2012.

Continuing Education

This seminar will provide five (5) hours of Continuing Education Credit hours (CEU's).

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Summit Agenda

Thursday, March 22, 2012

8:30am	Registration & Continental Breakfast
9:00-10:00am	Summit Program
10:00-10:15am	Refreshment Break
10:15am-Noon	Summit Program
Noon-1:00pm	Lunch
1:00-2:00pm	Summit Program
2:00-2:15pm	Refreshment Break
2:15-3:00pm	Summit Program
3:00-3:30pm	Closing Remarks

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REGISTRATION FORM

IBAT Appraisals Summit — March 22, 2012

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Name	Title
Bank/Firm	Email
Address	Tel. No.
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 *Individuals in need of special assistance with regard to this program are requested to contact the registrar at least 5 days before the meeting so that appropriate arrangements can be made.*

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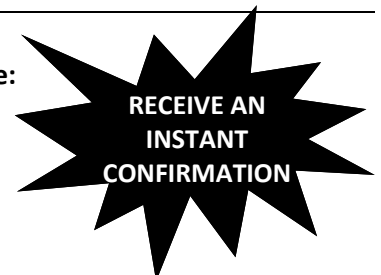
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Registration:

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Leadership Division Member	\$335	\$305
Nonmember	\$455	\$425



Register online:
www.ibat.org



The IRS now requires a notice on all registration forms, which informs the attendee of the amount of the registration fee representing food and beverage that is deductible as an ordinary business expense. We estimate the food cost portion of your basic registration fee is \$150. Under current tax law 50% of this amount is deductible as an ordinary business expense. Please contact your accountant or tax advisor for further details.



For More Information Contact:
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Cancellation Policy - Any cancellations made 5 business days prior to the program date are subject to a \$75 processing fee. You may substitute another person in your place at any time prior to the program date. Please inform the Registrar of the substitution. Course materials will be mailed to registrants who are unable to attend the program.