



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

Appraising Commercial Property: What Lenders Must Know Now!

Friday, April 16, 2010

10 - 11:30 a.m.

**New Registration
Options!**

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.

ABOUT THE PRESENTER

Elizabeth Fast, JD, CPA, is a partner with Spencer Fane Britt & Browne LLP, where she specializes in the representation of financial institutions. Fast is the head of the firm's training division known as Bankers Choice. She received her law degree from the University of Kansas, Lawrence, and her undergraduate degree from Pittsburg State University, Kansas. 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 member of the Missouri State Banking Board by appointment of the Governor.

NEW! THREE REGISTRATION OPTIONS

1. LIVE WEBINAR

The LIVE WEBINAR registration option allows you to have one telephone connection for the audio portion and one internet connection (from a single computer terminal) to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that allows entrance to the seminar. The session is approximately 90 minutes, including question and answer sessions. Seminar materials are sent prior to the broadcast along with hookup instructions. Your pin number, hookup instructions, and handouts are e-mailed to you. You need the most current version of Adobe Acrobat Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK**

Can't attend the live webinar? The ON-DEMAND WEB LINK** is a recording of the live event including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Within five business days following the webinar, you are provided with a web link that can be viewed anytime for the next six months. This link expires six months after the live program date.

3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK**

Includes options 1 and 2 above.

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AFFORDABLE TRAINING, WHEN AND WHERE YOU CHOOSE.

Community Bankers Association of Illinois • 901 Community Drive • Springfield, IL 62703

REGISTRATION FORM

Appraising Commercial Property: What Lenders Must Know Now! Webinar
April 16, 2010 10 - 11:30 a.m.

Choose Your Training Option:

Purchase (Check one)	Training Options <i>(Registration includes one location hook-up)</i>	CBAI Member	Non-Member*
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Please note: On-demand link is available five days after the webinar date and expires six months after.