



Performing Commercial Evaluations Seminar

April 2, 2025, 9 a.m. – 4 p.m.

\$395 per person

Unified Technologies Training Room
11500 Blankenbaker Access Drive
Louisville

Learn or improve your ability to perform Commercial Evaluations by attending the Performing Commercial Evaluations 6-hour course. Tailored specifically for internal bank members responsible for reviewing or conducting commercial evaluations, this course provides a robust framework for mastering the intricacies of property evaluation.

What You'll Learn

1. Identifying the Subject Property: Gain the skills to accurately identify and characterize the subject property, ensuring precise and relevant evaluations.
2. Lease Analysis: Dive deep into the world of leases, exploring key terminologies and various lease types. Understand the nuances that impact property value and financial performance.
3. Office Building Case Study: Apply your knowledge in a practical, real-world scenario with an in-depth case study of an office building. This hands-on exercise reinforces learning and boosts confidence in conducting evaluations.

By the end of this course, you will have a thorough understanding of the data required and the steps involved in performing accurate and reliable internal Evaluations on commercial properties.

Enhance your professional skills and ensure your Evaluations meet the regulatory standards with Performing Commercial Evaluations.

Who Should Attend

- Internal bank members involved in performing internal evaluations
- Internal bank members involved in commercial property reviews (evaluations and/or appraisals)
- Bank staff looking to enhance their evaluation skills

Speaker

Cheryl Bonnaffons Bella, MAI, AI-GRS, AQB Certified USPAP Instructor, is a certified appraiser that 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 of Bank One Corporation, Appraisal Manager at Hancock Bank, and Vice President of First Commerce Corporation. 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 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 seminars and webinars, including presentations for the Appraisal Institute and American Society of Appraisals national conferences. For Risk Management Association (RMA) Cheryl teaches the Understanding and Interpreting Real Estate appraisals and annually participates in Chief Appraiser Roundtables.

Cheryl 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.

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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 or (502) 582-2453. For a complete listing of KBA programs, or to register online, please visit www.kybanks.com. Dress is casual. Registration begins after 8:30 a.m. and breakfast will be available.

General Banking School

June 1-6, 2025

Lexington

The KBA General Banking School is designed for employees who possess a current knowledge of banking that sufficiently prepares them for this advanced paced curriculum. The mission of this school is to teach bankers to understand the business of managing a bank company, the financial decisions that must be made, how each bank department is inter-related and the economic environment of the business of banking.

For more details or online registration go to www.kybanks.com.



Registration Form

Performing Commercial Evaluations Seminar

April 2, 2025, Louisville

\$395 per person (PDF)

Please copy this form for additional registrations.

REGISTRANT _____	TITLE _____	Method of Payment <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 _____		

Please send registration to: Kentucky Bankers Association 600 West Main Street, Suite 400, Louisville, KY 40202 Scan and email registrations to jhampton@kybanks.com		