



Understanding Real Estate Appraisals

Understanding real estate appraisals and evaluations is an imperative step in the underwriting and review process given the current market, economic and banking environment. This course focuses on:

- Understanding the regulatory environment, how it directly impacts the Bank's appraisal practices and how the bank can design its policies and processes to meet the examiners expectations.
- Identifying the key components of an appraisal and how they affect the appraised value
- Enabling the bank to perform reviews on residential and commercial appraisals with confidence that the appraisal meets compliance and prudent underwriting standards.
- Enabling the bank to perform internal real estate valuations.
- Introduce the bank to a full range of common valuation methods for loans related to Construction, Development, Residential properties, Commercial projects and special purpose properties.

Who should attend: Any bank personnel involved in real estate lending and reviewing appraisals as well as any individual who wants to learn how to prepare real estate evaluations instead of appraisals.

Location & Time: At our computer training facility in Raleigh, NC. Credit Risk Management, L.L.C. is located at GlenLake One, 4140 Parklake Avenue, Suite 510, Raleigh, NC, 27612. Class begins on **Wednesday, November 3, 2010** and ends on **Thursday, November 4, 2010** All class sessions start at **9:00 a.m.** and end at **4:30 p.m.** Dress is Business Casual.

Cost:

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| 1 person @ \$325/day | \$650 per person |
| 2 or more participants @ \$275/day | \$550 per person |
| CRM Credit Manual Client @ \$250/day | \$500 per person |

***Other Credit Risk Management Training this year: (mark your calendars)**

- CRM Toolbar – August 3-4, 2010
- Commercial Lending – September 14-16, 2010
- Advanced Commercial Lending – October 5-7, 2010
- Lending Compliance Solutions – October 20, 2010
- Loan Documentation – October 21, 2010
- Commercial Real Estate Lending – November 16-18, 2010
- Consumer Lending School – November 30-December 1, 2010
- Small Business Lending – December 2, 2010
- Advanced Commercial Real Estate Lending – December 7-9, 2010
- CRM Toolbar – December 14-15, 2010

Registration: To enroll, register on line at <http://www.creditriskmgt.com/go.php>. We will invoice you once we have received your registration form. A packet will be sent to each participant that includes directions as well as hotel and restaurant information. Please contact us with any questions at 919-846-1601 or CRMTrainingMailbox@creditriskmgt.com.