

INVITATION, RSVP & AGENDA

From the National Society of Chief Appraisers and
Real Estate Collateral Risk Officers (SCA)
"Maintaining Appraisal Integrity"

**RE: SCA Meeting with your local AZ RMA Chapter members, Federal
Examiners. & State Regulators in Phoenix, Arizona – April 7, 2016**

***We, the bank real estate valuation officers and supporters of the SCA,
working together in common purpose and our strong mutual support of the
Arizona Chapter of the Risk Management Association (RMA),
& under the guidance of our
Federal Examiners (FDIC, OCC, FRB) & State Licensing Officers,***

***Cordially extend this invitation to
Bank and Non-Bank Chief Valuation Officers
and Real Estate colleagues in the Arizona Region***

*to join together for a unique day of warm collegiality, mutual learning and
free and open discussion on valuation issues of all kinds of real property collateral
for our bank loans and real estate investments.*

*We absolutely believe these kinds of efforts will measurably improve our abilities
to fulfill our critical responsibilities to provide, with cost efficiency and
unwavering due diligence, the accurate and regulatory compliant market values
with the needed insights and accompanying risk analysis that will safely secure our
multi-year loans with solid real estate & business valuations, the totality of which
comprise most of our institutions' underlying foundation of assets.*

*Through our desire to learn and share information about new & better ways
of doing our essential work to protect our institutions for their long term
financial success, we are consciously working to restore and maintain the trust and
confidence of the American People in the appraisal profession, in their insured
banks, and in the validity of our honest, well trained, experienced respect for the
process of due diligence of our collateral property valuations*

MEETING VENUE DETAILS

WHEN: APRIL 7, 2016, 8:30 AM to 5:00 PM (Check in begins @ 8:00 a.m.)

**WHERE: The Training Room of The AZ Department of Financial Institutions Real Estate
Appraisal Division, 2910 N. 44th Street, 3rd Floor Training room, Phoenix, AZ 85018**

See Location Photo Below



COST: NO COST TO ATTENDEES - THANKS TO OUR SPONSORS: HVS, AXIS-AMC, HOPKINS APPRAISAL SERVICES, PARTNER ENGINEERING & SCIENCE, *CO-STAR ANALYTICS, *BRADFORD TECHNOLOGIES, & *CBRE -AZ, NV & NM, *CBRE SELF STORAGE DIVISION & OTHERS TBA

RSVP - Two (2) Options:

- #1. RSVP on our WEBSITE; Go to:**
www.societyofchiefappraisers.org
#2: RSVP VIA E-MAIL; Send to:
stewheller@societyofchiefappraisers.org

More Information: Stew Heller, 510-816-2974

NOTE: Please RSVP ASAP – Seating Is Limited, - RSVP with Basic Information for Yourself & All of Your Attendees & Guests

APRIL 7, 2016 PHOENIX MEETING AGENDA – as of 3-26-16

****Next to speaker's name indicates that the speaker has agreed to participate in SCA Program to provide a free training session. 1-3 hrs. in length, at your bank or their office, to provide RMA local chapter banks with no appraisal staff with specialized, red-flag-oriented appraisal training in their field to help avoid major mistakes.**

8:00 AM Check in begins, Continental Breakfast & Coffee, Tea

MEETING WILL BEGIN PROMPTLY AT 8:30 AM

8:30 AM to 9:00 AM Welcome & Introductions: Co-Organizers, AZ Leadership & Attendees

Stew Heller, MRICS, MDIV, SCA Co-Director– former FDIC & Chief Appraiser 1st Nationwide Bank
Allen Greer, MAI, FRICS, SCA National Meeting Manager – former Director of Real Estate Research at the B of A
Lance Mills, Chief Appraiser, Co-Biz Financial, Phoenix – SCA Phoenix Co-Organizer
Frank Demeter, Ogden Real Estate – RMA Newsletter Chair, Meeting Co-Organizer
Stacy Sanner, Bank of Arizona, N.A, SVP, Treasury Services Sales Manager, AZ RMA Vice President, President Elect
Debra Rudd, Real Estate Appraisal Division Manager, Department of Financial Institutions
Jay Ramos, Past President, AZ Appraisal Institute

9 AM to 9:30 AM Environmental Policies – How to make your own; Also Construction Due Diligence, Compliance to Laws/Regs to follow; Overview Environmental multi-services in the `industry -what does YOUR bank need to do to be compliant by **Kathryn Peacock, Partner, Partner Engineering & Science, Inc., AZ, 602-680-6411, KPeacock@PARTNEResi.com

9:30 AM to 10 AM AZ Residential Market Update, Compliance using BPO's, & AVM's, Overvaluations - How to spot & correct them before closing by **Michael Simmons, SVP, Axis-AMC. michael@axis-amc.com, Direct: 415-408-5851-

10 AM to 10:30 AM Specialized Complexities in Appraising and Reviewing Gas Stations & Restaurants by **Brock J. Rule, MAI, ASA-BV, Hopkins Appraisal Services 816-373-1890, brule@hopkinsappraisal.com

10:30 AM to 10:45 AM

BREAK

MEETING RESUMES PROMPTLY AT 10:45 AM

10:45 AM to 11:15 AM

Hospitality Loan Appraisals – Business? CRE? Assessing Real Risk!

****Suzanne Mellen, MAI, CRE, FRICS, ISHC, Senior Managing Director,
HVS Global Hospitality Service, 415 268-0351, smellen@hvs.com**

11:15 AM to 11:45 AM

**In Depth Commercial Market Information – AZ Leasing Update – to be finalized
by CBRE-AZ, NV & NM – Speaker TBA**

OR

**Self-Storage – Suddenly The “Red Hot” Investment & Still Going up (in Most Places)
by CBRE International Self Storage Market’s California Guru – Chris Sonne, MAI**

11:45 AM to 12:00 Noon

AZ State Enforcement Guidelines – What should be the standards for bank officers to act?

by Debra Rudd, Real Estate Appraisal Division Manager, Department of Financial Institutions,
(602)771-2840, drudd@azdfi.gov; and National AARO Convention starting Fr April8 – Sun April 10

12 Noon to 1:00 PM

Complimentary Luncheon

BRIEF Society of Chief Appraisers, RMA, Appraisal Institute AZ Chapter, and other Announcements

- **BY Stew Heller SCA Progress Report on National Meetings, initiatives for National GAO sponsored Horizontal Review of Adequacy of Appraisal Processes at All Federally Insured Banks, All Dodd Frank Regulated Non-Banks & All Federal Bank Supervisory Agencies**
 - AND Urging Chief Appraisers to take RMA risk analysis courses
 - Question, could the SCA apply for Appraisal CE credit for these closely related RMA presentations
 - **Free appraisal red flag training by SCA and its supporters for banks without staff appraisers**
- **STACY SANNER**, Pres. AZ RMA Chapter, Bank of Arizona, Upcoming Events and advantages of membership for bank appraisal officers
- **Meet RMA Officers**
- **JAY RAMOS**, Appraisal Institute Pres.- activities and events, how we can help bank officers
- **Meet AI Chapter Officers**

1:00 PM to 1:30 PM

Why Banks Need to Look Ahead Beyond current appraisal date

By Ryan McCullough, Research Director, Co-Star Analytics - to be finalized

1:30 PM to 1:45 PM

Appraisal Foundation – AQB Meeting on Fri, April 8 in Phoenix

**by John Brennan, The Appraisal Foundation
Director of Appraisal Issues
www.appraisalfoundation.org, (202) 624-3044**

1:50 PM to 2:00 PM

BREAK

MEETING RESUMES PROMPTLY AT 2:00 PM

2:00 PM to 5:00 PM

Federal Examiners Panel

Three hours Appraisal CE Credit for Examiners Panel (pending)

*To receive 3-Hour Course Completion Certificate from Course Provider Stewart Heller,
Attendees must verify attendance by signing in and out' certificates will be sent via e-mail

Federal & CA State Regulators/Examiners – Final Authority on Regulatory Compliance:

**Note: Each Regulator will address overall & specific issues related to common examination deficiencies
And High Risk Lending such as Construction or Special Purpose Properties with Businesses**

- **FDIC, Rich Rawson, Appraisal Policy Specialist – “Outline of FDIC Bank Appraisal Dept. Examination”**
- **FRB, RON PAVLICK, 12th District Credit Risk Coordinator - “Outline of FRB Bank Appraisal Exam.**
- **OCC, Bob Parson, (or Dave Henry) Appraisal Policy Spec., Credit & Mkt Risk “Critical Exam Findings”**