

**Your Invitation to the 11th
Southern California Chief Appraisers Meeting
Wednesday, April 9, 2014** Draft #3, as of 3/22/14

RSVP Previous Attendees by return e-mail to stewheller@aol.com
New Attendees by filling out form on page 3

NO FEE TO ATTEND – PLEASE THANK OUR UNDERWRITERS

*Curtis-Rosenthal; SDC Appraisal Reviews & Consulting; Exactbid-RIMS,
Partner Engineering & Science; Co-Star Group, Axis Residential AMC. Buchalter-Nemer,
Valligent Residential Reviews & Consulting, Rich Hammel, Liaison to Appraisal Institute*

FOR INFORMATION CONTACT: *Stew Heller 510-816-2974; stewheller@aol.com*

WHO IS INVITED: **BANK & NON-BANK COLLATERAL RISK OFFICERS**
Chief Appraisers – Commercial & Residential, Chief Credit Officers,
County Assessors
Other Bank Collateral Officers e.g. Environmental, Special Assets,
Compliance, Lending, etc.

FEDERAL & STATE EXAMINERS OCC, FRB, FDIC, CA DFI, BREA

APPRAISAL ORG. LEADERSHIP Appraisal Institute, ASA, RICS, RMA, etc

WHERE: **FEDERAL RESERVE BANK, LOS ANGELES BRANCH, 950 S GRAND
AVE, LOS ANGELES, CA 90015, (Parking-Approx. \$10 across street to South)**

DATE & TIME: **Wednesday, April 9, 2014, 8 AM to 5 PM - includes Food
and Drink PLUS: 5:30 to 7:30 PM DINNER - Walk to Dinner with your colleagues
(optional depending on sponsorship)**

MAIN AGENDA ITEMS*

**Note: Hour By Hour Breakdown to Follow*

- **“Heads Up” for Your Next Annual Supervisory Agency Examination**
 - Much Stricter, Comprehensive Scrutiny and Critiques by Agency Staff Appraisal Policy & Review Specialists appearing at Exam Sites
 - Latest Hot Buttons & Red Flags uncovered in recent Government Studies and IG Directives – Major Deficiencies in Evaluations you must avoid!!
 - Residential AMC’s – Increased “by-the-book” Dodd Frank Monitoring and Need for Quality, Ethics
- **State Dir BREA Jim Martin** New 2014 State Appraisal Laws, Alarming Drop in Appraisal Trainees
- **New Education & Designation Options** for Trainees, Collateral Managers and Reviewers
- **Your “Get Smart” 2014 Environmental Risk Update** – New Regs, Policies, Terminology, Training, New Liabilities
- **Best Practices in Outsourcing Appraisal Reviews & Management- Residential & Commercial:** Best Practices in Outsourced, Quality and Regulatory Conforming Reviews, and Outsourcing Management Services
- **Your Legal Advisor:** How to prevent appraisal litigation – or prepare for court
- **Understanding Stress Testing and Market Trending** - the Need for Neutral, Quality Information
- **Electronic (ONLY) Appraisal Files** - Saving Time, Money and Satisfying the Requirements for Documentation
- **New CFPB Policy on Providing Appraisal Copies Before Closing** – including Mixed Use
- **Plan for Expanding OCC 12-Bank Horizontal Review** of Bank Appraisal and Evaluation Processes to encompass all Banks doing business as collateral lenders

- **ASA– Common Misunderstandings about Going Concerns vs. RE Valuations** - Business Valuation Rules
- **Loss-Share Properties Mgt – Preparing for the Nearing Day of Reckoning** – A Loss Share Update as the day of reconciling Losses Approaches

KEY MEETING PARTICIPANTS - SPEAKING and/or PRESENTING

- **Jenny Redlin**, REPA, Environmental Risk and Compliance Specialist
- **OCC Dave Henry**, Former Appraiser, Collateral Risk Senior Examiner
- **FDIC Richard G. Rawson**, Western Region Appraisal Review Specialist
- **FRB Wallace Young**, Director, Risk Coordination Unit
- **Michael Simmons**, Axis Residential AMC
- **Whit Hickman**, ExactBid, Inc.- RIMS
- **Kenneth R. Hall**, Manager, Appraisal Department, First Citizens Bank
- **Douglas Nason, ASA**, MRICS, former ASA Board Member,
- **John L. Hosack**, Popular Bank Legal Advisor, Buchalter-Nemer
- **Jason Goldstein**, Bank Legal Advisor,
- **Jamie Stellos**, ASA, FRICS – Commercial Reviews and Consulting
- **David Rosenthal**, MAI, FRICS, Curtis-Rosenthal, Specializing i Buchalter-Nemer n Regulations, Evaluations and Commercial Appraisal
- **Everett Allen Greer**, MAI, FRICS, Collateral Risk Basics - Former Director, Collateral Risk Management, BofA
- **Paige Gilligan**, CAC, Rabobank, Director, Collateral Valuation & Field Services
- **Jeremy McCarty**, Founder and Chief Strategy Officer, Valligent – Residential Reviews and Bank Consultants
- **Christina Sham, RMA** Los Angeles Board Member, Risk Management Association
- **Ethel Rubio**, Western USA Outreach Manager, RICS
- **Rich Hammel**, former So Cal AI President, Liaison to Appraisal Institute
- **Stephanie Baruch**, SVP, Manager Acquired Portfolio, City National Bank

CONFERENCE LINE CALL IN

If you cannot attend but wish to participate:

CONFERENCE CALLCALL-IN HOURS - 8:45 am to 5 pm, April 9, 2014

To: EVERYONE - LET'S CHAT BY PHONE AHEAD OF TIME IF POSSIBLE - 510-816-2974

----- Audio Conference -----

USA Toll-Free: 888-363-4735

ACCESS CODE: 7359946

RSVP
PLEASE RESERVE YOUR SPACE WITH EARLY RSVP VIA E-MAIL
If You Have Attended Previously – Just Send Return E-Mail
NOTE: PLEASE INVITE YOUR COLLEAGUES!!!!

Send RSVP & Questions to: Stew Heller... stewheller@aol.com or 510-816-2974

NOTE: Due to Security at the FRB Building in So Cal, attendees must be listed in advance. Walk-ins will not be permitted, so please respond as soon as possible.

I WILL ATTEND I CANNOT ATTEND OCT 16 in So Cal

I WILL SEND/BRING A COLLEAGUE(S) _____

Note: Send separate sheet for each attendee.

I FORWARDED THE INVITATION TO: _____ Name, number, e-mail

I AM INTERESTED IN STAYING FOR POST - MEETING EVENTS AS FOLLOWS:

Complimentary Dinner if Sponsorship Allows (5pm to 7pm at OFFSITE Downtown LA) _____

Name_ Stephanie Baruch

Title Senior Vice President, ICB Credit Manager (Covered Asset Portfolio)

Bank or Other Financial Institution City National Bank

Address: 555 S. Flower Street, 22nd Floor

City: Los Angeles, State: Ca Zip: 90071

Office Phone: (213) 673-78320 Cell: (310) 433-0749

Email: Stephanie.Baruch@cnb.com

WANT TO HELP WITH MEETING SET-UP? Yes No, can't spare the time ; Next time

YOUR CHIEF APPRAISERS HOSTS:
Organizing committee participants:
Nor & So Cal & Phoenix Chief Appraisers Organizing Groups

Jerry Germanetti, fmr Chief Appraiser, City National Bank
Ken DeFeo, Chief Resid Appraiser, Union Bank
Stew Heller, fmr Res. Chief Appraiser, 1st Nationwide Bk
Debbie Santo-Woo, Chief Appraiser, NARA Bank
Robert Melfe, Chief Residential Appraiser, Rabobank
Richard Mauerhan, AVP – CRE Appraisal Mgr, OneWest Bk
George Schmidt, CCO, Appraisal Mgr, Bridge Bank
Paige Gilligan, Chief RE Risk & Environ. Officer, Rabobank
Ray Freeman, fmr Appraisal Mgr, Hanmi Bank
Russ Peterson, Chief Appraiser, Luther Burbank Savings
Kevin Dunne, Chief Appraiser, Cathay Bank,
Steve Castellanos, Chief Appraiser, Bank of Stockton
Rich Benson, Assessor, Marin County, CA
Victor Unsinn, NorCal Region Appraisal Mgr, Major Nat Bank
Megan Edwards, Commercial RE Appraiser, Exchange Bank

Chris Butcher, Chief Appraiser, Manufacturers Bank
Lewis Allen, fmr Chief Appraiser, FDIC Instructor, Consultant
Mitch Kreeger, VP West Coast Chief Appr, Boston Private Bank
Dan Constant, LA Appraisal Manager, Major Nat Bank
Ken Hall, Senior Appraisal Officer, First Citizens Bank
Ernie Lopez, Chief Appraiser, East West Bank
Bill Jones, Chief Appraiser, Far East National Bank
Tom Kitchin, fmr Chief Residential Appraiser, PCB/SBBT
Duke Evans, Commercial Review Appraiser, Sonoma Bank
Harry Pak, fmr Appraisal Mgr, 1st Regional Bank
Steven Chan, Chief Appraiser, Cal Bank & Trust
Lanning J Bryant, Chief Appraiser, CoMerica Bank
Keith Russell, Assessor, Maricopa County, AZ
Gregg Baker, Chief Appraiser, Alliance Bank of Arizona
Sarah Teng, AVP/REO, Officer, East West Bank