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## DIGEST

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HB 300 Original

2026 Regular Session

Riser

**Abstract:** Changes the appraisal threshold for bank-owned property.

Present law requires a bank to obtain a current appraisal of the fair market value of any immovable property that bank has acquired under certain conditions within a reasonable time of the acquisition, and every third calendar year thereafter.

Present law allows a bank to conduct evaluations of residential real estate in lieu of appraisals if that residential real estate is valued at or below \$250,000.

Proposed law raises that threshold for appraisals from \$250,000 to \$400,000.

(Amends R.S. 6:243(C)(1) and (2))