



JOB TITLE: Chief Appraisal Officer
LOCATION: Tyler, TX or TBD

Company Profile

Heritage Land Bank is a leading rural real estate and agribusiness lender in East Texas. Our total loan portfolio is over \$500 million and our loans consist of poultry, livestock, nurseries, timber, crops, recreational property, and country home loans. Established 100 years ago, Heritage Land Bank is a locally owned and operated financial cooperative (Agricultural Credit Association), which is part of the Farm Credit System and the Tenth Farm Credit District. Our Corporate Office is located in Tyler, Texas and we operate ten branch offices.

Education and Experience Requirements

Bachelor's degree in Business Administration, Finance, Agricultural Economics, or a related field, or equivalent experience. Eight (8) or more years of experience in the area of real estate appraisal with emphasis on appraising agricultural producing properties. State of Texas General Real Estate Appraiser Certification required.

Skill Requirements

General knowledge of accounting/financial systems. Specialized knowledge of property and collateral appraisal methods. Specialized knowledge of real estate instruments and records. Skill in research and analysis of public records. Skill in oral and written communication. Intermediate skill level in Microsoft Office applications. Ability to perform complex and/or specialized appraisals of agricultural producing properties. Ability to communicate complex information to a non-technical audience.

Job Scope

Manages the appraisal and chattel evaluation function for the association to ensure the processes and systems used to value and monitor collateral risk are in place and functioning properly. Directs and supervises employees in the appraisal department. Performs complex and/or specialized appraisals. Evaluates and coordinates valuation training. Has considerable latitude for decision making in the planning and accomplishment of association goals. Takes steps designed to ensure the association's programs and practices are in compliance with the Farm Credit Act, FCA regulations and other applicable guidelines.

Essential Functions

- Establishes overall direction for the association's appraisal function including policies, procedures and reporting. Develops appraisal standards, guidelines and procedures consistent with sound appraisal practices.
- Manages the appraisal services department in an effective and efficient manner.
- Selects, trains, develops, motivates, evaluates and manages appraisal staff.
- Monitors the standards of conduct within the appraisal services area. Ensures that all policies, procedures and regulations are adhered to as required.
- Offers cost effective appraisals and related services to maintain maximum profit levels.
- Prepares and presents reports to senior management and the board of directors.
- Assists with training credit team members.
- Prepares or assigns 75th percentile calculations for moderately priced home loans.
- May renew appraisals performed by outside fee appraisers to ensure compliance with USPAP and association collateral evaluation standards.
- Prepares valuations or appraisals for properties that involve large and/or complex loans, specialized or highly improved properties, loans in litigation, foreclosure or bankruptcy and acquired properties.

If you meet the minimum requirements and would like to be consider for this position, please click on the link below to apply:

<https://heritagelandbank.applicantpro.com/jobs/>

Heritage Land Bank, ACA is an EOE/AA/M/F/D/V Employer