



JOB TITLE: Appraiser

**LOCATION: Tyler, TX** 

# **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. Two (2) to five (5) years of experience in the area of real estate appraisal with emphasis on appraising agricultural producing properties or collateral evaluation. 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. Basic skill level in Microsoft Office applications. Ability to perform appraisals of agricultural producing properties under moderate supervision. Ability to communicate complex information to a non-technical audience.

## Job Scope

Provides simple to moderately complex appraisals for agricultural properties and assists senior-level appraisal staff with evaluations of property on large and/or complex loans. Has some latitude for decision making. Works under minimum supervision.

### **Essential Functions**

- Prepares valuations or appraisals in connection with loans secured by non-complex agricultural
  properties and assists with the development of valuations or appraisals of properties that may
  involve large and/or complex loans, specialized or highly improved properties, loans in litigation,
  foreclosure or bankruptcy and acquired properties. Performs collateral evaluations in compliance
  with district and association collateral evaluation standards and procedures on properties and other
  collateral throughout the association's territory.
- Maintains comparable sales data, current improvement cost data, and other resource information required to make accurate evaluations. Communicates findings regarding land chattel property value trends to management.
- Review content and analyzes fee evaluations utilized in the evaluation of properties and other collateral.
- May review appraisals performed by outside fee appraisers to ensure compliance with USPAP and association collateral evaluation standards.
- Prepares collateral evaluation reports and all related correspondence.
- Identifies and attends professional educational courses, documents valuation assignments and work experience as required by Texas Appraiser Licensing & Certification Board.
- Offers cost effective appraisals and related services.
- Assists in monitoring the standards of conduct within the appraisal services area. Ensure that all policies, procedures and regulations are adhered to as required.

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