

## Wardsville Branch

Monday through Friday; works a minimum 40 hours/week

---

### **Job Summary:**

Mid America Bank seeks a skilled, motivated, and community-driven individual to join our team! The Real Estate Evaluator/Appraiser is primarily responsible for determining the market value of loan collateral, particularly real estate, and reviewing internally prepared written appraisals and evaluations. This exceptional candidate should be able to multitask, adhere to deadlines, and communicate effectively.

---

### **Primary Duties:**

- Prepares evaluations of commercial real estate given available data, including comparable sales, costs and other market data to best determine a market value.
  - Act as a daily resource for Commercial Real Estate Specialists including reviewing and approving completed evaluations, reviewing and approving commercial appraisals.
  - Communicates with realtors and various other real estate professionals to gather information necessary to complete an evaluation of appraisal, which includes but is not limited to assessments, zoning regulations, soil and water maps, as well as data regarding values of neighboring properties.
  - Receives requests for appraisals from lending officers and issues a letter of engagement for external appraisals, when necessary. Responds to inquiries about appraisals, either from within the organization, realtors or clients.
  - Comply with bank lending and security procedures.
- 

### **Skills:**

- Adhere to the bank's policies and supporting management decisions and goals in a positive and professional manner
- Maintain knowledge and understanding of banking rules, regulations, laws and all policies and procedures
- Demonstrate a willingness to adapt to changing business needs and deadlines

### **Experience:**

- Prefer Associate or Bachelor's degree in business administration, finance, accounting, or related field
- 2+ years of appraisal review and/or underwriting experience
- Knowledge of real property terms, types of ownership in real estate, deeds, mortgages, etc.
- Knowledge of lending operations and/or appraisal department policies and procedures
- Years of experience may be substituted for education requirements or related work experience