



Internal Appraiser

Reports To:	CCO or Credit Review Manager	FLSA Status:	Exempt
Department:	Corporate Operations	Salary Grade:	

Position Summary: Under the direction of the Chief Credit Officer or Credit Review Manager and the Board of Directors responsible to direct and oversee all the appraisal activities of the Bank including preparation of current appraisals and/or valuations of real estate taken as collateral to secure loans and to periodically value Other Real Estate Owned.

Essential Duties and Responsibilities include the following. Other duties as assigned.

- Conduct internal or in-house appraisals and valuations.
- Review appraisal reports from lenders, independent appraisers, or real estate brokers to assess reasonableness of the assigned market values.
- Be willing to travel to all markets served by the bank to monitor real estate values, conduct appraisals, and train lending staff on appraisal procedures.
- Study short-term and long-range economic trends to assess potential changes in market values of real estate in our operating markets.
- Develop a data base of recent real estate sales in each market for use as comparable sales to be used for in-house appraisals.
- Work closely with Credit Review and Credit Analysts to ensure adherence to appraisal policies and regulations.
- Provide recommendations on third party approved appraiser list.
- Ensure appraisals adhere to appraisal laws and regulatory guidance.
- Serve as an integral part of credit management team with responsibility over appraisal function.
- Manage and administer the Bank's Appraisal Policies and procedures.
- Counsel management on appraisal issues and regulatory issues related to appraisals.
- Train lending staff in appraisal procedures and regulations.
- Prepare reports for management on real estate related activity.

Competencies: To perform the job successfully, an individual should demonstrate the following competencies:

- Maintains confidentiality.
- Is or can become knowledgeable of all requirements of the Federal Deposit Insurance Corporation's Rules and Regulations, Part 323 and all relative State appraisal regulations.
- Complies with requirements of the Uniform Standards of Professional Appraisal Practice (USPAP).
- Follows policies and procedures; Upholds organizational values; Works with ethics and integrity.
- Gathers and analyzes information skillfully; Works well in group problem solving situations.
- Pursues training and development opportunities; Strives to continuously build knowledge and skills; Shares expertise with others.
- Speaks clearly and persuasively in positive or negative situations; Listens and gets clarification; Responds well to questions; Demonstrates group presentation skills.
- Writes clearly and informatively; Edits work for spelling and grammar; Presents numerical data effectively; Able to read and interpret written information.
- Communicates changes effectively; Prepares and supports those affected by change; Monitors transition and evaluates results.

- Looks for ways to improve and promote quality; Demonstrates accuracy and thoroughness.
- Treats people with respect; Benefits organization through outside activities; Supports affirmative action and respects diversity.
- Exhibits sound and accurate judgment; Includes appropriate people in decision-making process.
- Prioritizes and plans work activities; uses time effectively; Sets and achieves challenging goals.
- Adapts to changes in the work environment; Manages competing demands.
- Is consistently at work and on time; Ensures work responsibilities are covered when absent.

Qualifications: To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Education and/or Experience: Three to 10 years experience in appraisal of commercial and consumer real estate properties. Demonstrated leadership skills. Licensed or Certified Appraiser designation in North Dakota, Minnesota, and Arizona preferred, or ability to obtain these designations.

Language Skills: Ability to read, analyze, and interpret the most complex documents. Ability to respond effectively to the most sensitive inquiries or complaints. Ability to make effective and persuasive presentations on complex topics to top management and/or Board of Directors.

Mathematical Skills: Ability to work with mathematical concepts such as probability and statistical inference. Ability to apply concepts such as fractions, percentages, ratios, and proportions to practical situations.

Reasoning Ability: Ability to define problems, collect data, establish facts, and draw valid conclusions.

Other Skills and Abilities:

Must have the ability to operate the following equipment: PC and printer, telephone, calculator, copy and fax machines. Must have working knowledge of the following software programs: word processing, spreadsheets, and database management.

Physical Demands: The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is regularly required to sit and talk or hear. The employee frequently is required to use hands to finger, handle, or feel and reach with hands and arms. The employee is occasionally required to stand; walk; climb or balance; and stoop, kneel, crouch, or crawl. The employee must occasionally lift and/or move up to 10 pounds. Specific vision abilities required by this job include close vision, and ability to adjust focus.

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