



Newton Federal Bank, a \$280 million community bank located in Covington, Georgia has an immediate opening for an Appraisal & Evaluation Specialist.

Qualified candidates should submit resumes to jaynlawson@newtonfederal.com with "Appraisal & Evaluation Specialist" in the subject line.

Newton Federal Bank is an equal opportunity employer. It affords equal employment opportunity to all individuals, regardless of age, race, color, religion, gender, national origin, sexual orientation, gender identity, genetic information, veteran status or disability.

PURPOSE/POSITION SUMMARY:

As part of the Credit Team, performs duties to include: ordering appraisals, reviewing appraisals, performing internal evaluations, performing property inspections and managing the construction draw process. Establishes written policies and procedures surrounding real estate valuation, review and management. Collects and analyzes relevant data to identify real estate market trends. Ensures all transactions and processing are in compliance with regulatory and company guidelines, policies and procedures.

RESPONSIBILITIES:

- Orders commercial and residential appraisals from the approved appraisers list in a fashion that is independent of production. Maintains a database tracking the dates ordered, anticipated delivery dates and actual delivery dates of the appraisals.
- Reviews commercial and residential appraisals for accuracy and compliance with Uniform Standards of Professional Appraisal Practices (USPAP), FIRREA, and internal appraisal requirements. Addresses deficiencies with appraisers in a timely and professional manner. Provides a written conclusion that is technically accurate and meets industry standards. Meets high quality appraisal review and reporting standards.
- Performs in-house evaluations of real property using tax data and comparable sales. Works independently to research information, compile and analyze data. Inspects and photographs property. Makes necessary adjustments. Compiles written report of findings and conclusion of value.
- May perform inspections of residential property at various stages of completion to aid in draw process. Physically inspects exterior and interior of subject property. Documents the file with photographs.
- Manages construction draw process in its entirety. Takes customer calls to request draws. Follows draw card and ensures inspections are done in a timely fashion. Ensures funding follows a set schedule.
- Performs additional duties, generally related to the lending area of the Bank, as assigned by manager.

MINIMUM JOB REQUIREMENTS:

- Bachelor's Degree in Real Estate, Business Administration, Finance, Accounting or related discipline; or an equivalent combination of experience and education.
- Two years' experience within the real estate, appraisal or banking industry strongly preferred.
- Proficient at the intermediate level with Microsoft Office applications, including Word and Excel.

- Requires the ability to have and maintain a valid Georgia driver's license and to have and maintain a safe driving record in order to use the Bank's vehicle to travel within the bank's footprint to inspect properties.
- Familiarity with residential and commercial appraisals.
- Familiarity with the construction process, materials and costs.
- Ability to work and think independently to research information and compile and analyze data.
- Strong time management skills.
- Ability and desire to learn, as training will be ongoing.
- Ability to acquire comprehensive knowledge of Newton Federal Bank's policies and procedures.
- Excellent interpersonal and written and verbal communication skills to effectively and tactfully interact with customers, vendors, and employees at all levels.
- Ability to work with minimal supervision, be detail-oriented and capable of multi-tasking.
- Excellent organization and planning, decision making, perception and analysis skills.
- Maintains adequate knowledge of all applicable banking laws and regulations.