



## **JOB DESCRIPTION**

**JOB TITLE:** Commercial Reviewer

**CLASSIFICATION:** EXEMPT  NON-EXEMPT

**REPORTS TO:** Appraisal Operations Director **Daily Reporting:** Team Leader - Commercial

### **GENERAL SUMMARY:**

This roles' primary responsibility will be performing Standard 3 and 4 appraisal reviews for commercial properties. The candidate must also be able to perform some residential reviews when requested. This is a remote staff position with the individual working from their own home or office. The appraisal reviews are conducted on MountainSeed's review form. The scope of work consists of a desk review and does not include an opinion of value and there is no confirmation of data. All communications, including uploading and downloading of reports, occurs via email or our web portal. There is no printing, mailing, hard copies, etc.

### **DUTIES AND RESPONSIBILITIES:**

- USPAP Standard 3 & 4
- Performing standard 3 appraisals as scheduled
- Ensuring all communication is conducted by ValueTrack system
- Communicating with relevant parties as required to complete orders
- Must be a self-starter and work independently

### **PERFORMANCE STANDARDS:**

- Perform detailed technical and compliance reviews on commercial real estate appraisals.
- Ensure that valuations are reasonably supported, credible and compliant with federal and state regulations, USPAP, FIRREA, bank policies and guidelines, and industry standards.
- Communicate with appraisers for any report corrections and/or revisions.
- Evaluate appraiser quality of work and provide feedback for maintenance of the Bank's appraisal panel.
- Engage in regular communications and serve as an advisor to Relationship Managers and Executive Loan Committee on appraisal topics in the Bank's core markets.
- Provide support to all areas of real estate lending as needed; demonstrate superior customer service to appraisers and employees.
- Attend ongoing training for Commercial Real Estate Appraisal and Appraisal Reviews.

### **Qualifications**

- Bachelor's degree in accounting, finance, economics or related field.
- Certified General Appraiser.
- Familiarity with Commercial Real Estate Appraisal terminology and the appropriate application of appraisal valuation techniques, appraisal methodology and understanding of appraisal theory.
- Knowledge of commercial mortgage operations.



- Attention to detail for the identification of Errors and Omissions.
- Manage difficult problems involving multiple facets and variables in non-standardized situations.
- Successfully prioritize work assignments of varying complexities, track progress of said assignments, demonstrate strong organizational skills and complete work within established deadlines.
- Software proficiency in Microsoft Office Suite and Outlook.
- Establish and maintain effective and professional working relationships.
- Effective written and verbal communication skills.
- Maintain confidentiality.

#### **PERFORMANCE STANDARDS:**

- Must be able to meet deadlines
- Complete Reviews in both a timely manner and with the required quality standards.
- Must be a self-starter that can work independently
- Excellent written and Oral communication skills

#### **PERFORMANCE METRICS:**

- Production Units – info obtained from Appraisal Management System (AMS)
- On-time Rate Scores – info obtained from AMS
- Quality Rating – based on pre-delivery review conducted by Team Leader
- L10 participation

Competencies: Communication skills/Analytical Thinking/Technical Expertise/Results Oriented

#### **MOUNTAINSEED WORK ENVIRONMENT:**

MountainSeed works exclusively with community and regional banks. Our full-time staff of review appraisers includes former members of state appraisal boards, MAIs/SRAs, former bank Chief Appraisers, bank review appraisers, and other experienced, credentialed professionals. MountainSeed does not pay panel appraisers, and we work with our bank clients' existing panel of appraisers. We invoice our bank clients for the work we do separately, justifying our own fees for the value we add.

MountainSeed works hard to create an environment for our review appraisers that values ideas and professional development. We hold weekly staff calls and are focused on creating a unique learning environment.

MountainSeed helps hundreds of banks across the country that order and review real-estate appraisals. MountainSeed was named one of the fastest growing companies in Atlanta in 2012 and 2013 and one of the top 100 places to work in Atlanta. At MountainSeed, we maintain an unwavering focus on culture, rooted in shared values that are more than a poster on a wall.

