

Contribute Your Talent to a Great Team!

We are looking for an experienced **APPRAISAL REVIEW OFFICER IN BEND, OREGON.**

Bank of the Cascades has a business strategy that focuses on delivering the best in community banking for the financial well being of customers and shareholders. We implement our strategy by combining outstanding service, competitive financial products, local expertise and advanced technology applied for the convenience of customers. Founded in 1977, we are a market share leader in one of the fastest growing regions in the Northwest, offering full-service community banking including trust and investment services. The Bank has a total of 32 branches throughout Central Oregon, NW Oregon, Southern Oregon and Idaho.

Assist the Chief Appraiser with implementing and administering real estate appraisal policies and procedures for Bank of the Cascades. The Appraisal Review Officer is independent from the lending department. In a team-oriented environment, maintain a high degree of customer service while contributing to the overall success of the Bank, upholding BOTC Sales-Service-Soundness values.

Are you Experienced?

- Provide independent reviews of commercial and residential appraisals submitted to the bank for USPAP compliance as well as the reasonableness and appropriateness of value conclusions. Work with the original appraiser to obtain reliable documents and information for loan decision making.
- Primarily responsible for the Bank's evaluation process including procuring and engaging independent preparers, reviewing all evaluations for appropriate methodology and content, and value estimate reasonableness consistent with Interagency Appraisal and Evaluation Guidelines ("IA&EG")
- Periodically test and monitor evaluations for accuracy and reliability complying with the Bank's Policy and Procedures and IA&EG.
- Interact with fee appraisers, evaluators and loan officers acting as a liaison to facilitate the flow of required information and assure that appraiser and evaluator independence is maintained at all times.
- Provide loan officers and loan committee a high quality packet of information allowing for informed decision making by the loan officer and loan committee.
- May prepare FIRREA-compliant appraisals for lenders.
- Assist the Special Assets Group, Real Estate Owned department, the Trust Department, and all Lending Groups with obtaining quality market information, evaluations, appraisal reports, and reviews as appropriate.
- Answer general real estate, appraisal and other market questions for loan officers and other team members.
- Uphold and promote adherence to all Bank and banking institution regulations, laws, standards, policies and procedures.

Education / Certification Requirements:

- 3-5 years of real estate experience including fee appraisal experience.
- Excellent appraisal and report writing skills.
- Strong experience in appraising a broad range of commercial and residential properties.
- Thorough knowledge of USPAP, FIRREA, IA&EG, FDIC and other applicable banking laws, rules, regulations and requirements.
- Excellent communication skills, both verbal and in writing.
- Proficient in the use of personal computer systems, internet applications, electronic mail, and various software applications including Word and Excel; knowledgeable in banking application software including Argus applications and other analytical tools.
- Must be able to meet objectives, goals, and imposed deadlines with minimal guidance.
- Ability to travel, as needed.
- Must demonstrate acceptable personal financial responsibility and be bondable.
- Associate's degree in business, finance or related field, or an equivalent combination of work experience and education; broad appraisal experience preferred.
- Must be Certified General Appraisal in Oregon in good standing with the ability to obtain licenses in Idaho and Washington states.

We offer competitive salaries and a comprehensive benefits package. Apply now to join our team! www.botc.com

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