

Senior Manager - Appraisal & Collateral Valuation

The position will be responsible for all aspects relating to the valuation of proposed collateral, including review of appraisals and collateral valuation policies.

The People You Will Work With

The Senior Manager – Appraisal & Collateral Valuation will work with and report to the Director – Credit Risk and collaborate with other Credit team members from across the country. The Senior Manager – Appraisal & Collateral Valuation will also work directly with members from the Business Development, Operations, IT, and Risk teams.

Where and When You Will Work

Farmer Mac embraces a Presence with Purpose work environment, which allows for flexibility of work location while providing the opportunity for teams to come together in the office with purpose. Work outside of core hours may be required for planned and unplanned activities to complete time-sensitive projects or to attend off-site meetings or events. The role requires travel up to 15 percent of the time.

Primary Responsibilities and Duties

- Assist in managing Farmer Mac's agricultural mortgage lending operation.
- Manage a team of contract appraisal reviewers to ensure high-quality and timely collateral valuation analysis.
- Lead innovation initiatives related to appraisal and valuation alternatives.
- Coordinate the development and enhancement of Farmer Mac's desktop valuation model.
- Review, maintain, and refine collateral valuation policies to ensure consistency and alignment with organizational risk objectives.
- Review submitted appraisals for acceptability and compliance with Farmer Mac guidelines.
- Support Operations in ordering and reviewing appraisals for distressed loan collateral.
- Provide risk-based recommendations to Credit, Underwriting, and Operations regarding appraisal issues, deficiencies, and collateral concerns.
- Participate in collateral and appraisal-related data projects to improve valuation accuracy and risk insight.
- Stay current with industry best practices and applicable regulatory standards, including USPAP, FIRREA, and FCA regulations.

- Deliver cross-functional training on appraisal and collateral valuation policies and procedures to enhance consistency, compliance, and credit risk effectiveness.
- Represent Farmer Mac within the appraisal community to strengthen industry relationships and monitor emerging trends.

Desired Skills and Qualifications

- Sound knowledge of agricultural real estate appraisal across the nation and California, in particular.
- Thorough understanding of agricultural mortgage lending best practices and procedures.
- Extensive background in agricultural appraisal with experience in environmental and water availability risks.
- Knowledge of desktop valuation methods and supporting database management.
- Strong verbal and written communication skills, with the ability to communicate effectively with Farmer Mac staff and clients.
- Proficiency in operating in a computerized office environment, with solid ability in all Microsoft Office applications, focused on PowerPoint, Outlook, Excel, Word, and Teams.
- Ability to become proficient with Farmer Mac's various platforms and computer programs.
- Strong work ethic with the ability to work on one or more tasks efficiently and effectively with minimal supervision.

Education and Experience

- Bachelor's degree in agricultural economics, business, finance, accounting, or similar discipline.
- Licensed as a State Certified General Appraiser.
- Significant experience in appraisal review.
- Fifteen (15) years of experience in agricultural appraisal with a strong background in appraising agricultural properties for mortgage lending.

Our compensation philosophy is targeted pay positioning relative to peers, our industry, and external markets. Farmer Mac is committed to a compensation program that will enable the organization to attract, motivate, reward, and retain highly skilled and creative talent to maintain sustained long-term performance and achieve the organization's strategic business objectives. The typical base pay range for this role is \$120,000 to \$150,000 per year. Compensation will vary based on experience and geographic work location.

About Us

Farmer Mac is driven by its mission to increase the accessibility of financing to provide vital liquidity for American agriculture and rural infrastructure. Our secondary market provides liquidity to our nation’s agricultural and infrastructure businesses, supporting a vibrant and strong rural America. We offer a wide range of solutions to help meet financial institutions’ growth, liquidity, risk management, and capital relief needs across diverse markets, including agriculture, agribusiness, broadband infrastructure, power and utilities, and renewable energy. We are uniquely positioned to facilitate competitive access to financing that fuels growth, innovation, and prosperity in America’s rural and agricultural communities.

Farmer Mac’s Mission

To increase the accessibility of financing to provide vital liquidity for American agriculture and rural infrastructure.

Farmer Mac’s Vision

To drive economic opportunity and prosperity by strengthening and connecting rural America.

Farmer Mac’s Core Values

- Passion for Our Mission
- Relationships
- Excellence
- Innovation
- Integrity

Farmer Mac is an equal opportunity employer.

NO EMPLOYEE OR JOB APPLICANT WILL BE DENIED OPPORTUNITIES OR BENEFITS AT FARMER MAC BASED ON RACE, RELIGION, COLOR, SEX, AGE, NATIONAL ORIGIN, DISABILITY, VETERAN STATUS, CITIZENSHIP STATUS, GENETIC INFORMATION, OR ANY OTHER BASIS PROHIBITED BY APPLICABLE LAW.