

# AARON S. EMERSON, CRA

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## education

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### **Bachelor of Arts Degree**

University of Oklahoma

Norman, OK

- Journalism with concentration in Public Relations.
- Relevant coursework includes: real estate, economics, financial and managerial accounting, business writing, public speaking, calculus, public relations writing, writing for mass media, and computer applications.

## experience

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2020-present

Oklahoma Real Estate Appraiser Board

Oklahoma City, OK

### **Board Member, Appraiser Member**

- Appointed to the Oklahoma Real Estate Appraiser Board by Governor Kevin Stitt, to serve a five-year term, expiring 2025.
- Co-Chairperson of the Education, Experience and Testing Committee.

2003-present

Curb Appeal, Inc.

Norman, OK

### **President**

**Certified Residential Appraiser**

*Oklahoma Appraiser's License 12609CRA, exp. 10/31/2025*

- Manage own business in real estate appraisal while working as an independent contractor; average 40-60 appraisals per month.
- Perform residential appraisals including single family, condominium, multi-family, new construction, jumbo, estate, manufactured housing, HUD REO, field and desk reviews in accordance with USPAP, FNMA, HUD, VA and other secondary guidelines, while striving to meet a high level of quality assurance and serving to protect the public.
- HUD and VA roster appraiser.
- Utilize Adobe Acrobat, ACI and other appraisal related software and integrate peripherals to create electronic appraisal packages, striving for a paperless work file; UAD/XML compliant.
- Consult with clients about appraisal assignments, schedule appraisal appointments and perform property inspections.

1998-2002

Sundance Consultants, Inc.

Albuquerque, NM / Norman, OK

### **Appraiser**

- Worked as an Appraiser Intern in Albuquerque, NM in 1998 to earn license.
- Worked in Norman, OK., from 2000-2002 as an appraisal technician and appraiser.
- Trained in FNMA and secondary lending guidelines specializing in the Greater Albuquerque Metropolitan Area.
- Trained in Adobe Acrobat, Day One, ACI and Lighthouse programs and helped implement software which vastly improved productivity and profitability.
- Utilized desktop software to track work effectiveness and turnaround time.

## course development / instruction

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- Developed a two and three hour continuing education course for the Oklahoma Association of REALTORS®.
- Instructed Appraisal Tools for REALTORS® course, through the Graduate Realtor Institute program in 2019 and 2020.
- Guest speaker engagements throughout Oklahoma City Metropolitan real estate offices, builder's associations and mortgage companies to provide insight into the appraisal process and to promote an open dialogue between the appraiser and other real estate fields.

## continuing education / real estate courses

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| • Fundamentals of Real Estate Appraisal, 1999  | • Quality Assurance in Residential Appraisals, 2010                               |
| • Appraising the Single Family Residence, 1999   | • The Uniform Appraisal Dataset from Fannie Mae and Freddie Mac, 2011             |
| • Uniform Standards of Professional Appraisal Practice (USPAP), 1999, 2002, 2004, 2006, 2007, 2008, 2010, 2012, 2014, 2016, 2018, 2020, 2023 | • Real Estate Finance and Valuation Modeling, 2013                                |
| • Appraisal Institute Business Practices and Ethics, 2007, 2015, 2022  | • Appraising the Appraisal: Appraisal Review, 2013                                |
| • FHA & the Appraisal Process, 1999, 2012  | • Advanced Internet Search Strategies, 2013                                       |
| • FHA Appraisal Guidelines & Procedures, 2003, 2019  | • Residential Market Analysis and Highest and Best Use, 2014                      |
| • Introduction to FHA Appraising, 2008   | • The New FHA Handbook 4000.1, 2015   |
| • Appraising the Oddball: Nonconforming & Difficult Properties, 2003   | • Introduction to Green Buildings, Principles and Concepts, 2016                  |
| • Real Estate Fraud & the Appraiser's Role, 2003   | • Appraising Condos, Co-Ops and PUDs, 2017  |
| • Appraising Income Properties, 2004   | • Using the HP-12C Financial Calculator, 2019                                     |
| • Marshall & Swift Cost Approach Seminar, 2004   | • Recognizing Mortgage Fraud and Its' Effects, 2019                               |
| • Completing an Accurate Comparative Market Analysis, 2004 (Co-instructed)   | • Public Records, Square Footage and the Real Estate Information Crisis, 2019     |
| • Appraising Manufactured Housing, 2004  | • Be Compliant and Competitive with Restricted Appraisal Reports, 2019            |
| • Professional's Guide to the 2005 URAR, 2005  | • Supervisor-Trainee Course, 2022   |
| • Fundamentals of Appraisal Review, 2007   | • ANSI® Z765-2021, Home Measurements and the Power of Price Per Square Foot, 2022 |
| • First Preston – HUD REO Guidelines and Procedures, 2003  | • Appraisal of REO and Foreclosure properties, 2022                               |
| • REO Appraisal: Appraisal of Residential Property Foreclosure, 2009   | • Fair Housing, Bias and Discrimination, 2022                                     |
| • New Residential Market Conditions Form (1004 MC), 2009   |   |

## designations / memberships

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- Certified Review Appraiser (CRA)
- Practicing Affiliate, Appraisal Institute
- Member, National Association of Review Appraisers and Mortgage Underwriters (NARA/MU)
- Member, National Association of REALTORS®

**Aaron Emerson, CRA, Certified Residential Appraiser, Norman, OK**

Mr. Emerson is the president/owner of Curb Appeal, Inc., a residential appraisal firm in Norman, OK. He has over 23 years of appraisal expertise, which has primarily focused on mortgage and secondary market appraisals, serving many Central Oklahoma counties.

Mr. Emerson has developed continuing education coursework for the Oklahoma Association of REALTORS® and has been a featured panelist for the Central Oklahoma Home Builder's Association, Oklahoma Association of REALTORS® and Norman Board of REALTORS®.

After graduating with a Bachelor of Arts degree in Journalism with emphasis in public relations, from the University of Oklahoma, Mr. Emerson began his appraisal career in Albuquerque, NM. He returned to Central Oklahoma, in 2004. Mr. Emerson is a Practicing Affiliate of the Appraisal Institute and holds a Certified Review Appraiser designation from the National Association of Review Appraisers and Mortgage Underwriters.