

AARON S. EMERSON, CRA

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education

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

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 Standards and Disciplinary Procedures Committee.

2003-present Curb Appeal, Inc. Norman, OK
President

Certified Residential Appraiser

Oklahoma Appraiser's License 12609CRA, exp. 10/31/2022

- 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

- 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

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

designations / memberships

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

references

available upon request

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 21 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. He is an affiliate member of the Appraisal Institute and holds a Certified Review Appraiser designation from the National Association of Review Appraisers and Mortgage Underwriters.

He resides in Norman, with his wife, Nicole, and their daughter.