

**KEVIN J. KERNS- LICENSED APPRAISER**

AL40025176

8261 Brentwood Court, Arvada, CO 80005

303-574-0745

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**EXPERIENCE**

**SEPTEMBER 13, 2002 - PRESENT: LICENSED APPRAISER**

\*Appraise all types of residential properties including single family, 2-4 family, condominiums, vacant land/lots, and town homes.

**AUGUST 2001 - SEPTEMBER 2002: REGISTERED APPRAISER**

**APPRAISAL EMPHASIS**

**MORTGAGE LENDING:** The majority of my mortgage lending work has been with Credit Unions, individual homeowners, and real estate agents. I do not appraise for Appraisal Management Companies (AMC's) and do not perform FHA or VA appraisals.

**ATTORNEY SERVICES:** Since January 2010, I have performed hundreds of appraisals for Estate Planning purposes, dissolution of marriage, and bankruptcy cases. I have testified in Jefferson, Elbert, Arapahoe, Adams, Denver, Gilpin, and Boulder County Courts. I also provide valuation services to the Loss Prevention Departments of many of my Credit Union Clients.

**APPRAISAL SPECIALIZATION**

In addition to performing appraisals on all types of residential properties and land, I specifically specialize in front range acreage horse properties and close-in mountain properties. I lived on a 2.5-acre horse property from 2003 – 2016, and understand the challenges these types of properties present to an appraiser. I have appraised in nearly every mountain subdivision between Bailey and Red Feather Lakes. These properties are typically more complex, and more difficult to accurately appraise, than homes located in tract housing subdivisions and neighborhoods.

**Testimony History:**

Jefferson County Case #09DR3039: June 8, 2010  
Jefferson County Case #2010DR2738: July 1, 2011  
Elbert County Case #2012DR73: April 26, 2013  
Jefferson County Case #2014DR30326: March 19, 2015  
Boulder County Bankruptcy Court: March 19, 2015  
Arapahoe County Case #15DR3064 February 8, 2016  
Jefferson County Case #2015DR30899 May 13, 2016  
Arapahoe County Case #15DR30805 May 26, 2016  
Jefferson County Case #15DR30902 July 1, 2016  
Arapahoe County Case #2015DR31163 July 26, 2016  
US Bankruptcy Court Case #15-23141 HRT August 4, 2016  
Adams County Case #2016DR30086 September 21, 2016  
Arapahoe County Case #15DR31028 January 31, 2017  
Jefferson County Case #16DR30003 May 10, 2017  
Denver County Case #2017DR102 June 1, 2017  
Denver County Case #2016DR003050 September 20, 2017  
Arapahoe County Case #2016DR30527 December 11, 2017  
Arapahoe County Case #17DR30430 December 21, 2017  
Jefferson County Case #17DR30141 January 4, 2018  
Elbert County Case #17DR28 January 17, 2018  
Adams County Case #17DR1237 February 9, 2018  
Arapahoe County Case #2017DR1173 April 4, 2018  
Adams County Case #17DR30618 June 11, 2018  
Boulder County Case #2017DR30212 July 25, 2018  
Gilpin County Case #2015DR000029 August 7, 2018  
Boulder County Case #18DR30158 October 25, 2018  
Douglas County Case #17DR30184 February 26, 2019

Douglas County Case #2017DR30617 July 29, 2019  
Douglas County Case #18DR30026 August 27, 2019  
Adams County Case #2019DR30664 September 2, 2020  
Elbert County Case #2019DR30061 September 25, 2020  
Boulder County Case #2020DR30005 November 11, 2020  
Jefferson County Case #2019DR30769 February 9, 2021  
Douglas County Case #2019DR30738 March 8, 2021  
Federal Bankruptcy Case #19-20642-CDP March 9, 2021  
Jefferson County Case #2020DR30591 April 16, 2021  
Broomfield County Case #2020DR30093 April 16, 2021  
Jefferson County Case #2020DR30090 August 27, 2021  
Arapahoe County Case #2020DR31705 August 31, 2021  
Arapahoe County Case #2020DR31650 October 6, 2021  
Adams County Case #2021DR30307 December 14, 2021  
Arapahoe County Case #2021DR31927 January 18, 2022  
Jefferson County Case #21DR030000 March 11, 2022  
Denver County Case #2021DR30940 April 20, 2022

### EDUCATION

MBA, University of Denver, Denver, Colorado, June 1991.  
Emphasis Area: Operations Research GPA: 4.0 Member: Beta Gamma Sigma

Master of Education, Montana State University, Bozeman, Montana, August 1987.  
Emphasis Area: Adult and Higher Education GPA: 3.92

Bachelor of Music Education, University of Southern California, Los Angeles, California, May 1986 GPA: 3.91 Summa cum Laude

Graduate of Wheat Ridge High School, 1981. Valedictorian

As a licensed appraiser in the state of Colorado, I am required to perform 28 hours of continuing education every 2 years in order to renew my appraisal licensing. This continuing education includes a biennial 7-hour USPAP course.

I carry E&O Insurance: AAI004351-01 in accordance to state law.

