KEVIN J. KERNS- LICENSED APPRAISER

AL40025176

8261 Brentwood Court, Arvada, CO 80005 303-574-0745 kernsappraisal@msn.com

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, civil partition, and bankruptcy cases. I have testified in Jefferson, Elbert, Arapahoe, Adams, Denver, Gilpin, Douglas, Broomfield, 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.

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 with state law.

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 #20DR31927 January 18, 2022 Jefferson Count Case #21DR030000 March 11, 2022 Denver County Case #2021DR30940 April 20, 2022 Jefferson County Case #2021DR992 May 23, 2022 Elbert County Case #2021DR33 June 1, 2022 Adams County Case #2021DR030514 June 21, 2022 Douglas County Case #2021DR30601 June 28, 2022 Adams County Case #2021DR030514 June 30, 2022

Jefferson County Case #2021DR30725 August 2, 2022 Douglas County Case #20DR30951 August 30, 2022 Adams County Case #2022DR30130 January 9, 2023 Arapahoe County Case #2022CV030091 January 10, 2023 Adams County Case #20DR001935 January 17, 2023 El Paso County Case #2022DR30580 February 8, 2023 Arapahoe County Case #2022DR30312 February 9, 2023 Jefferson County Case #2022DR30235 February 9, 2023 Denver County Case #21DR30026 March 20, 2023 Jefferson County Case #2022DR752 April 25, 2023 Jefferson County Case #2021CV30603 May 4, 2023 Arapahoe County Case #2021DR31386 June 20, 2023 Adams County Case #22DR30074 June 29, 2023 Boulder County Case #2022DR30374 September 21, 2023 Adams County Case #2022DR31439 September 26, 2023 Summit County Case #2021CV30149 December 6, 2023 Boulder County Case #2022DR30298 December 20, 2023 Arapahoe County Case #2023DR30876 December 28, 2023 Broomfield County Case #2023DR030058 January 3, 2024 Denver County Probate Case #21PR115 January 29, 2024 Denver County Case #23DR30109 June 3, 2024 Jefferson County Case #2023DR30604 June 12, 2024 Adams County Case #2024DR000355 November 12, 2024 Adams County Case #22DR30904 December 4, 2024 Arapahoe County Case #2023DR31528 January 22, 2025 Jefferson County Case #2023DR31030 April 2, 2025 Adams County Case #24DR0792 April 9, 2025 Boulder County Case #2024DR30163 May 20, 2025 Adams County Case #2024DR30328 June 16, 2025 Weld County Case #24DR30914 July 8, 2025 Jefferson County Case #2024DR691 August 15, 2025 Boulder County Case # 2024DR30305 August 27, 2025 Adams County Case # 2024DR31039 October 23, 2025 Jefferson County Case # 2024DR31064 November 6, 2025

