

MICHAEL BRACHER

CERTIFIED RESIDENTIAL APPRAISER – CR20001534 – COLORADO
190 E 9th Ave, #552, Denver, CO 80203 | 303.883.3835 | bracherappraisal@gmail.com

Appraisal Emphasis

Mortgage Lending: I have developed experience appraising for the mortgage lending industry, primarily focusing on lenders that sell loans to Fannie Mae. This requires a deep understanding of the Fannie Mae Selling Guide, in addition to following the Uniform Standards of Professional Appraisal Practice - USPAP. I also have multiple years' experience as an independent review appraiser for appraisals meeting Fannie Mae guidelines.

Attorney Services: Since November 2021, I have performed appraisals for dissolution of marriage and estate planning.

Board of Equalization of the City and County of Denver: Since June 2023, I have served as a Hearing Assessment Officer for the Board of Equalization of the City and County of Denver. In this capacity, I hear and evaluate testimony from appraisers working on behalf of the City and County of Denver and hear testimony from taxpayers who are protesting their tax assessment. Based on testimony in these hearings, I make recommendations to the Board of Equalization on an appropriate outcome. These recommendations are based on my experience as an appraiser and my knowledge of the Denver real estate market.

Appraisal Specialization

My expertise and focus are on the Central Denver neighborhoods. I reside in the Cheesman Park neighborhood, and my office is in the Capitol Hill neighborhood. I have lived in the Central Denver Area for the greater part of the last two decades. This, in addition to my experience as an appraiser completing numerous assignments in the Central Denver real estate market, has enabled me to develop a deep knowledge and understanding of this market. This knowledge and understanding have informed my ability to serve as a Hearing Assessment Officer for the Board of Equalization of the City and County of Denver.

Experience

March 2023 – Present

Certified Residential Appraiser

September 2018 – March 2023

Licensed Appraiser

- Appraises residential properties from single family homes to 4-unit multi-family properties.
- Maintains appraisal licensure through continuing education.
- Has developed appraisal expertise in diverse residential properties including central Denver neighborhoods and mountain properties.

June 2023 – Present

Hearing Assessment Officer – City and County of Denver

- Conducts hearings, evaluates evidence, provides due process, ensures decorum, and issues recommendations on behalf of the County Board of Equalization on issues brought by citizens who are contesting property assessments.

June 2017 – September 2018

Appraiser Trainee

- Worked to complete required experience hours and education to obtain appraiser license.

Appraisal Education

| | | |
|---|-----------|-------|
| USPAP 2022-2023 7-Hour Update Course - McKissock | Completed | 12/22 |
| Introduction to Expert Witness Testimony for Appraisers – McKissock | Completed | 12/22 |
| FHA Appraisal Standards – OREP Education | Completed | 12/22 |
| Raise Appraisal Quality and Minimize Risk – OREP Education | Completed | 12/22 |
| ANSI-Z765-2021 for Residential Properties – Appraisal Institute | Completed | 12/22 |
| USPAP 2020-2021 7-Hour Update Course - McKissock | Completed | 12/20 |
| Appraisal Subject Matter Electives - McKissock | Completed | 7/20 |
| Statistics Modeling and Finance - McKissock | Completed | 8/20 |
| Advanced Residential Applications and Case Studies - McKissock | Completed | 12/20 |
| Fannie Mae Q3 2019 Appraisal Update - Non-Credit - McKissock | Completed | 8/19 |
| USPAP 2018-2019 7-Hour Update Course - McKissock | Completed | 12/18 |
| Residential Sales Comparison and Income Approaches - McKissock | Completed | 5/18 |
| Residential Market Analysis and Highest and Best Use - McKissock | Completed | 5/18 |
| Residential Appraiser Site Valuation and Cost Approach - McKissock | Completed | 5/18 |
| Residential Report Writing and Case Studies - McKissock | Completed | 5/18 |
| Basic Appraisal Principles - McKissock | Completed | 6/17 |
| Basic Appraisal Procedures - McKissock | Completed | 6/17 |
| USPAP 15-hour Course - McKissock | Completed | 6/17 |

E&O Insurance

- As required by state law: Policy #NAX40PL106934-00

Education

- **Regis University | Denver, CO**
Completed Graduate Coursework in Accounting and Finance – 2017-2020
- **Liberty University | Lynchburg, VA**
BS in Interdisciplinary Studies – Matriculation December 2016
- **Crown College | Powell, TN**
BS in Secondary Education – Matriculation May 2001

Michael Ray Bracher
1355 Gaylord St
Apt 5
Denver, CO 80206

State of Colorado
Department of Regulatory Agencies
Division of Real Estate



Board of Real Estate Appraisers

Michael Ray Bracher

Certified Residential Appraiser

COPY

License #: CR200001534

Status: Active

Expires: 12/31/2024

Marcia Waters

Director: Marcia Waters

For the most up to date information regarding this credential, visit <http://dora.colorado.gov/dre>