MICHAEL J. BURKHARDT

Colorado Certified Residential Appraiser #CR0131816

P.O. Box 545 Boulder, CO 80306-0545

(303) 444-8188 fax (303) 444-4139 email: mike@harbingerappraisal.com

EXPERIENCE:

PRINCIPAL- Harbinger Appraisal, 4/88-Present, Boulder, CO & Tucson, AZ

Provide real estate appraisal, expert witness and business consulting for the following clients:

Appraiser - Harbinger Appraisal: Provide residential & limited commercial real estate appraisal services, as well as field & desk appraisal reviews, to local & national lending companies for collateral valuation in federally related lending transactions according to FANMAE, FIRREA, state and USPAP specifications & guidelines. Provide appraisal services for numerous non-financial transactions such as estate & divorce settlement.

General Manager - Family partnerships: Perform general business management to facilitate family investments in various projects that range from new product development to real estate holdings.

Consultant - Provide consulting services to various clients regarding real estate investments, feasibility study, capital gains tax implications, & zoning variances, as well as perform property tax protests on real estate holdings for property owners.

Partner - *Court & Sand* retail store owner: Performed general management duties from purchasing to accounting & business plan development for start up store in Tucson.

APPRAISER - Boulder County Assessor's Office, 3/90-8/92, Boulder, CO. Performed residential real estate appraisals for property tax purposes, following standard appraisal techniques and state stipulations. Duties included mass appraisal valuation, field review, market analysis, valuation modeling & statistical analysis.

COMMERCIAL PROJECT MANAGER- Vision Holding Corp., 6/86-11/88, Tucson, AZ. Responsible for supervision of all commercial development projects including: financial feasibility analysis, design critique, architect & contractor selection, as well as leasing & property management. Projects included retail strip centers, mixed use office/retail mall complex & multi-building medical complex. Prepared property tax appeals & developed feasibility studies, as well as wrote narrative appraisals for projects. Assisted in property acquisition, cost estimation, supervision & marketing of residential subdivisions for home qualities ranging from tract to custom.

COLLEGE JOBS- Account payable assistant manager for 42 limited partnerships for real estate holding & development firm including cooperation with SEC/IRS investigators prosecuting owner for fraud & other violations. Researcher for a real estate statistics publication, intern for commercial brokers at Coldwell Banker, laborer on various construction projects as a youth, beginning with general contractor father.

EDUCATION:

B.S. BUSINESS ADMINISTRATION: University of Arizona, 1987

I received my degree in general business administration with emphasis on finance, real estate, economic geography & regional development. Started MBA program & completed various courses in management, economics & finance.

APPRAISAL – major course work:

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-Appraisal Institute:	Standards & Ethics renewal seminars
	Appraisal of Complex Residential Properties
	Using the New URAR form
	FHA appraisals
	The Yellow Book
	Expert Witness
	Demonstration Report Writing
	Appraisal Review
	Numerous seminars & on line courses such as "Energy" appraisal & architecture
-University of Colorado:	Standards & Ethics, renewal seminar
	Cap Rate Modeling
	Highest & Best Use
	Time Trending
-National Business Institute:	Standards & Ethics
	Eminent Domain
	Golf Course & Real Estate Development
-International Association of	Assessing Officers: Standards & Ethics
	Courses I & II Introduction to Appraisal & Income Appraisal Approach
	Course 201 & 202 Land Appraisal & Advanced Income Appraisal
	Course 301 Statistics for Mass Appraisal

COMPUTERS: Proficient with Windows & prominent Office programs. Use MLS & appraisal databases, ACI formfill, APEX drawing program, & Adobe extensively in preparation of EDI capable appraisal reports.

ASSOCIATIONS:

Appraisal Institute – Associate member in process of SRA National Association of Review Appraisers / Mortgage Underwriters – Certified Review Appraiser Boulder Area Board of Realtors & Associate Denver Board of Realtors Colorado Association & National Association of Realtors Boulder Chamber of Commerce

INSURANCE:

Professional Appraisal Liability Insurance Residential Appraisal Liability Insurance with Liability Insurance Administrators Policy #APLR-00 68 20 / Customer #122607 Effective: 10/92-Present