

**Charles H. Tuttle**

**P.O Box 36302**

**Denver, CO 80236**

## **Professional Experience**

**Brokers Guild Classic Ltd Broker Associate** 2010 – Present Working with homeowners, home buyers, and real estate investors across the Front Range.

**Rapid Appraisal Group LLC Certified Residential Real Estate Appraiser / Owner** January 2006 – Present

In-depth knowledge and skills in residential real estate and appraisal techniques. Perform property inspections and prepare appraisal reports for non-complex to extremely complex residential improved properties (including reviews) and 2–4-unit properties. Communicate with industry leaders and peers to provide appraisal training and promote mortgage program participation. Communicate technical appraisal information in writing to a variety of audiences.

**Foothills Real Estate Valuation LLC Certified Residential Real Estate Appraiser** January 2005 – January 2006 In-depth knowledge and skills in residential real estate and appraisal techniques. Performed property inspections and prepared appraisal reports for non-complex to extremely complex residential improved properties (including reviews) and 2–4-unit properties.

**Core Appraisal Group Residential Real Estate Appraiser** April 2004 – January 2005 Appraised residential real property to determine values for purchase, sales, refinancing, collateral valuation, and investment purposes, including all research, physical inspections, and reporting.

## **Certifications and Compliance**

- Passed State Board Exam – Registered Residential Appraiser – 2003
- Registered Appraiser – 2004–2006
- Passed State Board Exam – Certified Residential – 2006
- Certified Residential Appraiser – 2006 – Present
- USPAP Compliant – 2002 – Present

## **Miscellaneous**

- Assisted DORA in drafting Framework to ensure Colorado complied with the Home Valuation Code of Conduct – 2009

## **Education and Continuing Professional Development**

### **REI Armbrust Real Estate Institute**

- Appraisal Principles and Techniques – November 2003
- Advanced House Knowledge I & II – October 2004

- Complex Properties – December 2005
- Brokers Associate Program – September 2007
- Appraising in a Down-Market – May 2008

- Market Conditions – 2009
- Residential Report Writing – 2010
- Advanced Contracts – 2011

#### **McKissock**

- FHA Handbook 4000.1 – 2017
- FHA Handbook 4000.1 – 2019
- Complex Properties – 2019

#### **American Real Estate College**

- Certified Residential Appraiser – October 2005
- Mortgage Fraud Seminar – 2006
- Brokers Associate Program – 2007
- Appraising in a Down-Market – 2008

#### **Northern Colorado Real Estate Appraisers Association (NCREA) / Rocky Mountain Appraisers Association (RMAA) Member: 2007 – Present**

Continuing education courses attended (selected):

- Appraising in a Declining Market – 2008
- FHA Update and the Review Process – 2008
- Transferable Development Rights – 2008
- HVCC – 2009
- Rural Water: Where It Comes From, How Good It Is, and Where It Goes – 2009
- E&O Insurance and the Appraiser's Risk in Doing Business – 2009
- Update on Enforcement Issues, the Appraisal Subcommittee Audit, and Other Matters of Interest – 2010
- Right of Way Takings: From Concept to Concrete – 2010
- The Good, Bad, and Ugly of AMCs – 2011
- The Uniform Appraisal Dataset, USPAP, and the Appraiser – 2011

- FHA Update on Appraisal Policies and Protocol – 2011
- Mortgage Fraud Awareness and Prevention – 2012
- Update on the Appraiser Regulatory Environment and Report Back on the ASC Audit – 2012
- Loss Prevention Seminar – 2012
- Regulatory Update and AQB Meeting Review / APB Collection/Verification of Sales Data Review – 2013
- Regulatory Environment of Colorado's Appraisal Community and Residential Appeal Process (a Legal Right for All Taxpayers) – 2013
- Real Estate Appraisal Liability Issues – 2013
- Appraising for Litigation and Expert Witness Testimony – 2013
- Valuation Considerations for Solar Photovoltaic – 2013
- Home Inspection and Real Estate Appraisal – 2014
- Liability Issues for Appraisers Performing Litigation and Other Non-Lending Work – 2014
- Fannie Mae Selling Guide Appraisals Requirements A & B – 2015
- Energy Efficiency and Contributory Value – 2015
- BOREA Investigations Update – Common Appraisal Issues – 2015
- 1004MC Case Studies/Application – 2015
- Safety and Inspection Issues for Brokers and Appraisers Entering Houses and Apartment Buildings – 2015
- FHA Appraisal Update – 2016
- Impact of Oil and Gas Development on Property Values – Weld County – 2016
- Appraisal Compliance and Risk Management – 2016

- Water Rights and Their Importance to Real Estate Appraisers and Brokers – 2016
- Modernizing Appraisals: A Regulatory Review and the Future of the Industry – 2017
- ReColorado/IRES Database Management – Afternoon with Division of Real Estate Investigators – 2017
- Banker Updates from AARO and FHFA Appraisal Industry Workshop – 2017
- State of the Industry & Banking Task Force Update – 2018
- FHA and the Appraisal Process – 2018
- Colorado Appraiser and Broker Professional Liability and Insurance Coverage – 2018
- Appraiser Using Judgement in Appraisal Practice – 2018
- Regulatory Update and Common Appraisal Issues – 2018
- Shared Insights from the Appraisers Trade Conference – 2019
- State of the Industry – 2019
- Matrix Update – 2020
- DORA Update and Questions from the Floor – 2020
- Advisory Opinion 37, Data & Technology – 2020
- Six Appraiser Lawsuits Filed During the Pandemic and the Lessons Learned – 2022
- ASC Updates – 2022
- FHA Appraisal Updates – 2022
- Appraisal Disputes, Reconsideration of Values, and Implicit Bias – 2022
- Valuation Expectations of the IRS – 2022
- Annual Update with Director Waters, and Market Analysis – Historical Review and Trends – 2022
- USPAP and the Cobra Effect – 2023
- Appraisals Through the Eye of a Lender – 2023
- Market Conditions and Beyond the 1004MC – 2023
- Data Tools for Unique and Complex Properties – 2023
- Real Property Assessment – 2023
- BOREA Update with Director Waters – 2023
- Objective Report Writing – 2024
- Appraising for FHA – 2024
- What's in Your Work File – 2024
- 2024 Appraisal Hot Topics – 2024
- Data Integrity & Opportunities in Tax Appeals – 2024
- State and National Regulatory Update – 2024
- Appraisers & Litigation – 2025
- Property Taxes: Past, Present, and Practice – 2025
- Leveraging the Role of Artificial Intelligence in the Future of Appraising – 2025
- The Impacts of Upzoning – 2025
- The Housing Economy in Transition: What Appraisers Need to Know – 2025
- National Appraisers Update – 2025

**Annual Commission Update Course – 2007 – Present**