

Michael Pearson

Certified Residential Appraiser

Professional Experience



Michael Pearson began his appraisal career in 1997.

He formed Pearson & Associates, Inc., a residential appraisal company specializing in the Chicagoland Counties: Cook, Lake, McHenry, Kane, and Dupage.

In 2003, Pearson & Associates expanded into areas of Wisconsin.

Michael Pearson has spent many years in the real estate industry. He has experience in all aspects of real estate including: property valuation, property sales, and mortgage lending. He has conducted evaluations for tax appeals, divorce, estate valuation, condemnation appeals, complex properties, appraisal reviews, and many mortgage related products. He is consistently

called as an "Expert Witness" by many of his attorney clients. He is also one of the most sought-after public speakers and regularly conducts training sessions related to residential appraisals at area real estate offices and appraiser functions.

Over the years Michael has seen major changes in the real estate market and has "experienced" those factors that can affect the value of residential real estate. Many leading lenders and realty companies in the Chicagoland area recognize his experience and judgment.

To maintain this designations Michael has fulfilled a rigorous cycle of continuing education.

Michael Pearson holds the following credentials:

Licensure

- Illinois Certified Real Estate Appraiser
- Wisconsin Certified Real Estate Appraiser
- Florida Certified Real Estate Appraiser
- Illinois Managing Real Estate Broker

Professional Organizations

- Illinois Coalition of Appraisal Professionals ICAP
- National Association of Independent Housing Professionals
- Appraisal Institute (Associate Member)
- National Association of Realtors

Michael Pearson

Certified Residential Appraiser

At A Glance

Licensing

IL State Certified Appraiser License #
WI State Certified Appraiser License #
FL State Certified Appraiser License #
IL Real Estate Broker License #
FHA Approved

Counties Covered

Cook	Will
Lake	Boone
McHenry	DeKalb
DuPage	Kane
Kendall	

* Referral network resources available outside covered areas

Insurance

Hanover Atlantic Insurance Company
Company Certificate #:
Certificate Period: 10/28/2024 – 10/28/2026
Certificate Amount: \$1,000,000

Membership

MLSNI
ICAP – Illinois Coalition of Appraisal Professionals
Appraisal Institute Associate Member
Northwest Association of Realtors
Arlington Heights Chamber of Commerce



Certified "Green" Home Appraiser

Green technology and the popularity of green living is advancing rapidly.

Appraisers all over the country are seeing an increased need for the valuation of green homes and green home features such as solar panels, green building materials, and more. As energy efficiency and sustainability are increasingly valued by consumers, incentivized by governments, and marketed by builders and real estate professionals, appraisers need to take a building's "green-ness" into account in order to accurately reflect the actions of buyers and sellers in the market.

Benefits of being "Green":

1. Energy savings
2. Physical health benefits
3. Reduction in water usage
4. Sustainable materials
5. Geographic location

A Skilled appraiser will recognize how the various components of the home uphold to each benefit:

- Exterior & envelope systems, including windows, doors, roofing, and siding
- Mechanical systems, such as solar, wind and geothermal energy systems
- Energy-efficient electrical and lighting, lightbulbs, and dimmers, etc.
- Plumbing system and fixtures: WaterSense faucets, low-flow toilets, water timers for sprinkler systems, etc.
- Finish materials and coatings, including insulation, and weatherproofing
- Waste management systems designed to reduce and reuse
- Sustainable landscaping and yard maintenance



Michael Pearson is prepared to provide a sound opinion of value on this complex and increasingly common type of residential property.

Specialized knowledge and expertise in eco-friendly housing.

Call Pearson & Associates today

Michael Pearson
ILLINOIS Certified Residential Appraiser #
Expiration Date: 9/30/2027



Michael Pearson
WISCONSIN Certified Residential Appraiser #
Expiration Date: 12/14/2027

EXPIRES: 12/14/2027

The State of Wisconsin
Department of Safety and Professional Services
REAL ESTATE APPRAISERS BOARD

Hereby certifies that

Michael A Pearson

was granted a license to practice as a

APPRAISER, CERTIFIED RESIDENTIAL

(551)

*in the State of Wisconsin in accordance with Wisconsin Law
on the 19th day of August in the year 2004.*

The authority granted herein must be renewed each biennium by the granting authority.

*In witness thereof, the State of Wisconsin
Real Estate Appraisers Board
has caused this certificate to be issued under
the seal of the Department of Safety and Professional Services*



DSPS Secretary


Chairperson

Secretary

Michael Pearson
Florida Certified Residential Appraiser #
Expiration Date: 11/30/2026

 Ron DeSantis, Governor

Melanie S. Griffin, Secretary




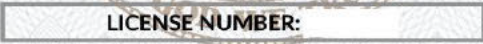
STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

FLORIDA REAL ESTATE APPRAISAL BD

THE CERTIFIED RESIDENTIAL APPRAISER HEREIN IS CERTIFIED UNDER THE
PROVISIONS OF CHAPTER 475, FLORIDA STATUTES

PEARSON, MICHAEL ANDREW



LICENSE NUMBER: 

EXPIRATION DATE: NOVEMBER 30, 2026

Always verify licenses online at MyFloridaLicense.com

ISSUED: 02/20/2025

Do not alter this document in any form.

This is your license. It is unlawful for anyone other than the licensee to use this document.

Michael Pearson
Real Estate Managing Broker IL #
Expiration Date: 4/30/2027



Michael Pearson
Certified Residential Appraiser

Michael Pearson
Continuing Education Transcripts

Course Name	Hours	Date
Florida Laws and Regulations	3	01/16/2026
Navigating Desktop and Hybrid Appraisals	7	01/13/2026
Appraisers Guide to the New URAR 3.6	7	11/19/2025
FHA Handbook 4000.0	7	1/5/2024
2024 - 2025 Nation USPAP Update	7	1/4/2024
GSE Appraisal Requirements & Guidelines	7	12/20/2023
Florida Appraisal Laws & Regulations	3	12/18/2023
Market Disturbances – Appraisal in Atypical Markets	3	12/17/2023
Fair Housing, Bias, and Discrimination	4	12/15/2023
Green Building Concepts	7	1/20/2023
Valuation for Residential Green Buildings	4	1/19/2023
Valuation for Residential Solar	3	1/19/2023
Bifurcated and Hybrid Appraisals	3	1/12/2023
Broker Management	12	12/23/2022
Code of Ethics and The Law	4	12/16/2022
Anti-Trust & Sexual Harassment	2	12/12/2022
Legal Issues – Fair Housing	3	12/12/2022
Florida Appraisal Laws and Regulations	3	1/09/2022
2022-2023 7-hour National USPAP Update Course	7	1/09/2022
Supervisor-Trainee Course for Illinois	3	1/09/2022
Measuring 1-4 Unit Residential Properties-with ANSI Z765	4	3/15/2022
Avoiding Mortgage Fraud for Appraisers	7	8/01/2021
Evaluations, Desktops, and Other Limited Scope Appraisals	7	7/14/2021
Residential Construction and the Appraiser	7	7/15/2021

New Construction Essentials: Luxury Homes	3	7/11/2021
The Code of Ethics & The Law IDPFR	3	1/21/2021
Florida Appraisal Laws and Regulations	3	11/7/2020
2020 National USPAP Update / Illinois	7	5/10/2020
2020 National USPAP Update / Wisconsin	7	5/10/2020
2020 National USPAP Update / Florida	7	5/10/2020
Deriving and Supporting Adjustments	7	8/19/2019
Evaluating Today's Residential Appraisal: Reliable Review	7	5/9/2019
Strange but True: Appraising Complex Residential Properties	7	4/10/2019
Support Your Adjustments: Techniques for Residential Appraisers	4	3/24/2019
Documenting the Appraiser's Work file	3	3/24/2019
General Report Writing & Case Studies	30	3/22/2019
General Appraiser Sales Comparison Approach	30	2/20/2019
General Appraiser Site Valuation and Cost Approach	30	1/13/2019
General Appraiser Market Analysis Highest and Best Use	30	4/6/2018
Florida Appraisal Laws and Regulations	3	3/11/2018
National USPAP Update (2018-2019)	7	1/16/2018
Residential Property Inspection for Appraisers	7	12/31/2017
Exploring Appraiser Liability	7	6/8/2017
The FHA Handbook 4000.1	7	5/23/2017
Florida Appraisal Laws and Regulations	3	4/21/2017
Secondary Market Appraisal Guidelines	7	12/3/2016
National USPAP Update (2016-2017)	7	4/5/2016
The FHA Handbook 4000.1	7	8/12/2015
Secondary Market Appraisal Guidelines	7	2/11/2015
Expert Witness Testimony: To Do or Not to Do	7	2/10/2015
National USPAP Update Equivalent (2014-2015)	7	4/5/2014
FHA for Today's Appraiser	7	8/15/2013
Disciplinary Cases - What NOT to do	7	3/7/2013
Analysis in Action	7	3/6/2013
National USPAP Update Equivalent (2012-2013)	7	6/27/2012
USPAP Book	0	6/27/2012

ATTORNEY - Professional References

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Conclusion

- I certify that all appraisals performed by Pearson & Associates, Inc., will comply with applicable state and federal laws and regulations and will be prepared to accordance with the Uniform Standards of Professional Appraisal Practice (USPAP).
- I acknowledge that all appraisal work and qualifications will be subject to review for general evaluation, underwriting and quality control. The findings of these reviews may be provided and /or regulating agencies are entitled to rely on the contents and conclusions of the appraisal regardless of any review performed. The review does not replace or in any way diminish my responsibilities as principal appraiser.
- I acknowledge that Approved Appraiser Status relies on continuing evidence of accurate, responsible reporting. Any pattern of unreliable performance or incidence of negligence, gross inaccuracy, misstatement, or fraud may result in removal from the panel.
- I certify that all information contained in this submission is true and to the best of my knowledge and belief. I agree to the release of information contained herein or in the supporting documents to perform due diligence or secure approval through investors, and I authorize the verification of any information herein by any responsible means.

Michael A. Pearson, Illinois CRA
President
