

**MICHAEL H. CHRISTENSEN, SRA, CRE**

1348 East 3300 South #203  
Salt Lake City, UT 84106

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**Experienced Operations, Business Development & Counseling Executive**

Proven successful professional in innovative real estate and due diligence operations, regulation, valuation, and market development, with international and published thought leadership experience. Seasoned presenter and proven leader with ability to design, present, and implement strategic business initiatives. Skilled in negotiating service agreements and cultivating client relationships with Fortune 500, international, national, regional, and independent contractor-oriented business organizations. PR training by Crosby-Volmer.

Executive Management	Public Relations	Valuation
Sales Training & Measurement	Strategic Business Planning	Thought Leadership
Market Expansion / Penetration	Leadership & Team Building	Client Management

**PROFESSIONAL EXPERIENCE**

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**MICHAEL H. CHRISTENSEN & ASSOCIATES, INC.** - Salt Lake City, UT • 1986 - Present  
*Provider of real estate appraisal and counseling services for national & local clientele.*

**President/Principal**

Directs all facets of business including hiring, quality assurance/control, accounts receivable/ payable, and marketing. Conduct mortgage, estate, and courtroom appraisals. Serve as expert witness in Utah District and Federal Bankruptcy Courts with clients such as banks, Wall Street firms, brokerage wholesalers, attorneys, incorporated cities, counties, federal and state agencies, insurance companies, and religious organizations. Prepares and delivers presentations at industry meetings and conferences.

**SECURITY NATIONAL FINANCIAL CORPORATION** - SALT LAKE CITY, UT (2014-2017)

*Nationwide multi-corporate enterprise providing life insurance, residential and commercial mortgage and lending-related services, as well as memorial and insurance factoring*

**Vice President/Business Unit Leader, Select Appraisal Management**

Executive responsible for all facets of the business unit, including profit center management, regulatory adherence, customer and vendor relations, market development, communications, thought leadership and public representation.

- **Increased clientele** by 13 times 2014 to 2015; additional 55% growth in 2016
- **Weekly reporting** to members of the Board of Directors
- **Developed and implemented operational SOPs** that met regulatory and client requirements
- **Obtained copyright** for innovative valuation products that have been adopted by banks, credit unions, and portfolio managers

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- Developed and **introduced regulatory audit products** for federally insured institutions
- **Developed team of experts** to provide clients with GSE-required valuation quality and process counseling
- Lead effort that successfully **defended GSE repurchase request**
- **Develops and executes all legal documents** for enterprise, as supported by legal counsel
- Provides internal and external educational, training, and new product/service introduction presentations

**CORELOGIC VALUATION SERVICES** - SALT LAKE CITY, UT (2011 - 2013)

*Nationwide Real estate data and analytics servicing company; 1.5B+ in revenue.*

#### **Director, Strategic Relations**

Managed internal and external relationships and communications with sales, IT, operations, and management teams.

- **Authored** and presented strategic training curriculum
- **Monitored and participated in development of political, governmental, and compliance policy** and regulatory issues
- **Participated in marketing efforts** through writing and presenting bylined articles, webinars, panels, and public speaking opportunities
- **Created business models, business plans**, and managed implementation.

**NATIONAL TRANSACTION & VALUATION, INC.** - SALT LAKE CITY, UT (2008 -2011)

*Nationwide commercial real estate valuation and due diligence company.*

#### **President**

Responsible for market development and operations management.

- **Achieved and maintained client relationships** with US Postal Service, San Diego State University, JP Morgan Chase Bank, Church Development Fund, and other nationwide lenders and business organizations

**LANDAMERICA COMMERCIAL SERVICES** - Salt Lake City, UT (2001 - 2008)

*Commercial real estate transaction management services company; \$62M revenue*

#### **VP, National Client Manager** (2005 - 2008)

Trained and supervised Client Managers, Project Managers, Producers/Analysts, Researchers, and administrative support staff as well as 250+ contractors. Designed, presented, and executed business plans for professional staffing, sales, production, accounts payable/receivable, and operations management. Oversaw annual budget, expenses/cost authorization, profit center reporting, and marketing. Ensured revenue growth through relationship building, margin/cost of goods assessment,

and client/employee negotiation. Counseled asset holding and lending groups on collateral analysis and processes.

- **Captured \$2M in annual profits** and maintained largest business volume clients, client base, and revenue growth by negotiating service agreements and managing nationwide relations with Fortune 500 companies including Wells Fargo, Chase, Wachovia, Compass, Merrill Lynch, ABN AMRO, and IndyMac.
- Recognized as **first non-title Client Manager to generate over \$1M in revenue** and consistently increased profits by over 50% for 3 consecutive years through cultivating strategic partnerships, orchestrating national market expansion initiatives, and establishing high service level expectations with team beyond industry standards.
- **Acknowledged as one of the top 100 market development personnel** companywide for 2 consecutive years, receiving honor of Achiever's Circle membership for efforts.

#### **National Client Manager/Professional Associate Director (2003 - 2005)**

Led start-up and management of new nationwide commercial valuation division including development and implementation of business model, hiring/recruiting/training staff and independent contractors.

- **Achieved profitability within 14 months** of organization startup by analyzing and modifying business model of acquired firm, hiring qualified staff, training and measuring employee and contractor performance, marketing to potential clients to reach revenue goals, and providing effective profit center management.
- **Recruited over 250 national employee and contractor professionals**; many becoming top producers, through extensive interviewing, training, and motivation.

#### **Mountain District Manager (2002 - 2003)**

Led new district comprised of Utah, Colorado, Arizona, Nevada, and New Mexico. Tasked with creating profitability, recruiting and training employees, financial planning, and marketing. Directed startup of Nevada branch and staff of 70 Professional Practitioners, Client Managers, and production support personnel.

- **Turned around Colorado and Arizona operations in 2 weeks** by improving team communication and outlining individual responsibilities, company financial and sales goals, and performance expectations.
- **Established district as most profitable nationwide in 3 months** by interfacing with staff in each location, creating goals and incentives, and emphasizing individual employee importance to team success.
- **Increased profitability 20%** while preparing for corporate spin-off into large joint venture to form largest residential appraisal firm in U.S., E-Appraise IT, by crafting employee performance incentives and competitive challenges to boost production.

**Business Development Manager (2001 - 2002)**

Hired to initiate company's market introduction and business development in Utah. Oversaw profit center including marketing, hiring, accounts payables / receivables, and expense report activities. Supervised 12 Production Appraisers and Administrative Assistant.

- **Orchestrated new office location within 30 days** of hire by quickly identifying suitable space, negotiating satisfactory lease agreement, and arranging build-out and office outfitting.
- **Successfully staffed and opened new office within 3 weeks** by designing and presenting recruitment and cost/benefit analysis plan to executive leadership team, interviewing 11 potential candidates, initiating hiring negotiations, and conducting needed training.
- **Grew gross revenue and achieved profits in new market within 60 days** by designing strategic business plan and implementing management approach outlining expectations, responsibilities, and incentives for team members.

**MICHAEL H. CHRISTENSEN & ASSOCIATES, INC.** - Salt Lake City, UT • 1986 - 2001

*Provider of custom residential and condemnation appraisal and counseling services for national & local clientele.*

**President/Owner**

Directed all facets of business including hiring, quality assurance/control, accounts receivable/payable, and marketing. Conduct mortgage, estate, and courtroom appraisals. Served as expert witness in Utah District and Federal Bankruptcy Courts with clients such as banks, Wall Street firms, brokerage wholesalers, attorneys, incorporated cities, counties, federal and state agencies, insurance companies, and religious organizations. Prepared and delivered presentations at industry meetings and conferences.

- **Created one of the largest building inspection firms** in mountain west region of the U.S., Inspect-a-Home of Utah, Inc., by recognizing emerging opportunity, designing business plan, managing legal preparations, developing reporting and marketing materials, and hiring qualified building inspector professionals.
- **Organized and led Owner's Guide Publishing** to create, market, and distribute do-it-yourself guide, providing property buyers with inexpensive access to building inspection services.
- **Increased market share and profitability** by seeking out clients with complex valuation needs and gaining recognition as expert in condemnation and courtroom related valuation services.

**EDUCATION**

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UNIVERSITY OF UTAH/UNIVERSITY OF PHOENIX – Salt Lake City, UT

B.S., Business Management

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**PROFESSIONAL AFFILIATIONS, CERTIFICATIONS, & SERVICE**

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- PROFESSIONAL CERTIFICATIONS - Utah (Current: 5452975-CR00)
- APPRAISAL INSTITUTE - SRA Designated Member
- COUNSELORS OF REAL ESTATE – CRE Designated Member
- UTAH APPRAISER LICENSING AND CERTIFICATION BOARD – Former Chair and Vice Chair
- LIBERTY BANK OF UTAH- Board of Directors
- EXPERIENCE ON NUMEROUS PROFESSIONAL, PUBLIC, AND PRIVATE BOARDS, COMMITTEES, & PROJECT TEAMS

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**PUBLICATIONS**

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- Contributing textbook author *“Appraising Residential Properties – 4<sup>th</sup> Addition”*- Appraisal Institute, 2007
- Reviewed & Wrote course overview for the 320-International Equivalency Exam – Appraisal Institute, 2009
- Author *“Home Inspection Guide: Do-It-Yourself Guide for Buyers & Sellers”*- Owner’s Guide Publishing, 1990
- Numerous public and trade publication articles. Most recent articles include:

*“A New Due-Diligence Dilemma”*- Secondary Marketing Executive, July 2012

*“Chasing the Valuation Pendulum-When the Whole is Greater Than the Sum Of the Parts”*- HousingWire, August 2012

*“What’s Under the Hood of Your BPO?”*- National Mortgage News, January 2013