

Ernest William Durbin II

Higher Education

Ph.D. Work. University of Dayton – 2007. One seminar resulting in “Religious Diversity and the American Experience: A Theological Approach” by Continuum Press in 2007. Co-Author.

Masters Work. Anderson School of Theology - 2006. Thirty hours of theological studies in preparation for terminal degree in theology.

B.A. Anderson University - 1982. Three Majors: Religion, Philosophy, and Psychology.

Designations / Certifications

CRE; Membership in The Counselors of Real Estate is selective and is extended by invitation only, attesting to the practitioner’s expertise and proven competence in his or her chosen area of real estate. Members receive the CRE credential in recognition of proven superior problem-solving ability.

SRA; The Appraisal Institute. The SRA professional membership designation is held by real estate solutions providers who are experienced in the analysis and valuation of residential real property.

AI-RRS; The Appraisal Institute. The AI-RRS membership designation is held by appraisers who are experienced in residential appraisal review. These review appraisers possess special experience and knowledge that give them the tools to address the issues unique to residential real property review appraisals.

CRP; Certified Relocation Professional from Worldwide Employee Relocation Council. A designation is with an emphasis on relocation valuation.

RAA; Residential Accredited Appraiser from the National Association of Realtors (NAR). Recognizes a high level of professionalism and commitment to the industry by members of NAR who meet specified qualifications. NAR’s Appraisal Designation Program has been designating members since 1994.

Certified Residential Appraiser; licensed and certified in the state of Ohio since the inception of certification in 1991

Professional Experience

Chief Valuation Officer; 2013 – Present. Co-founder of Clarocity in 2011, inventor of valuation products and methodologies that power many of Clarocity’s proprietary products. Subject matter expert and industry ambassador for the Corporation. Responsible for counseling personnel on compliance with Uniform Standards of

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Professional Appraisal Practice (USPAP), Federal and State regulations and Interagency Guidelines. Design and work closely with development of new products in the alternative valuation space.

Director of Valuation Technology; 2011- January of 2013. The Kirchmeyer Group, Buffalo NY. Leveraging the strengths of Kirchmeyer's existing technologies and developing new technological solutions for real estate appraisers and the valuation industry as a whole. Kirchmeyer, an Appraisal Management Company, merged with Solidifi in January 2013.

CEO of Live Valuation LLC; 2009-2011. San Diego, CA. Live Valuation was a startup Internet-based technology company dedicated to the fusion of technology and local market expertise in the valuation space. Developed software that leads professionals through the valuation process and produces XML output capable of completing any appraisal form. The software tied into local market data stores and utilized sophisticated regression routines to assist the valuation professional.

Publisher of Live Valuation Magazine; 2010-2011. A monthly paper magazine for the valuation industry focused on enhancing existing methodologies and advancing new valuation solutions. Articles authored by thought leaders in the valuation space.

President of Durbin and Associates, Inc.; 1982-2009. A firm specializing in identifying and solving complex residential valuation problems in the Greater Cincinnati Market Area. Complex valuation services include specialized appraisals such as relocation, review, REO, and forensic assignments.

Affiliations/Memberships

Member of the Executive Council of the Collateral Risk Network (CRN). The CRN is a group of dedicated chief appraisers, collateral risk managers, regulators, and valuation experts who are focused on resolving the many challenges facing our profession. The Collateral Risk Network is represented by Lending Institutions, Wall Street, Fannie Mae, Freddie Mac, Veteran's Administration, the Federal Housing Administration, and Appraisers.

2018 Valuation Visionary. The Valuation Visionary award is in recognition of a collateral valuation professional who has demonstrated outstanding leadership, innovation, and professionalism. Winners are nominated by their peers within the Collateral Risk Network.

Representative to the Industry Advisory Council (IAC) of the Appraisal Foundation. The IAC is an advisory council that provides for-profit entities an opportunity to provide advice and counsel to The Appraisal Foundation. Members of the IAC include the following types or organizations: lending institutions, accounting firms, appraisal companies, insurers, brokerage firms, pension funds, investment bankers, relocation companies and others with an interest in valuation.

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Member (and on Board of Directors) of Relocation Appraisers and Consultants (RAC). RAC members are known as the most professional relocation appraisers nationwide. Members must demonstrate exceptionally high-quality relocation reports and a commitment to the relocation industry as a whole. Members of this organization have literally “written the book” on how to develop relocation appraisals and are called upon to train other appraisers nationwide. Membership is under 100 nationwide.

Real Property Valuation Committee of the National Association of Realtors. The Real Property Valuation Committee addresses valuation issues and their impact on members of The National Association of Realtors.

Former Board Member of The Appraisal Practices Board of The Appraisal Foundation. The APB was charged with the responsibility of identifying and issuing opinions on Recognized Valuation Methods and Techniques, which may apply to all disciplines within the appraisal profession. The APB offered voluntary guidance in topic areas which appraisers and users of appraisal services feel are the most pressing. This Board of the Appraisal Foundation was retired in 2017.

Presentations / Publications

- “‘Technology will continue to advance in real property valuation,’ industry vet says” - Valuation Review – 11/2019
- “Market Trends Report and Explaining Variability in House Price Appreciation” Panelist - 8th Annual AEI-CRN Housing Conference - American Enterprise Institute, Washington DC - 10/2019
- “Hybrids can provide business opportunities” - Valuation Review – 10/2019
- “Bifurcated appraisals: The future is now-Part III” - Valuation Review – 10/2019
- “Optimistically cautious should be the approach on hybrids-Part II” - Valuation Review – 10/2019
- “Bifurcation, hybrid appraisals under the microscope” - Valuation Review – 9/2019
- “BlockChain Technology and the Impact on Real Estate Valuation” – RAC Conference; – Dallas Texas – 9/2019
- “Valuation Pilots” – Ohio Coalition of Real Estate Appraisers; Columbus OH – 6/2019
- “BlockChain Technology and the Future of Real Estate Appraisal” – New York Appraisal Institute Chapter; Long Island NY – 5/2019
- “VA Appraisers and the Lending Process” – VA Lending Conference; San Antonio TX – 4/2019
- “Bifurcation, AVMs, and Waivers” – Valuation Expo; Chicago IL – 3/2019
- “Blockchain Brings Reliability to Appraisers” – Valuation Review – 11/2018
- “Blockchain Data Changes Impact Appraising” – Valuation Review – 11/2018
- “Blockchain Technology: Data You Can Trust” – Appraisal Buzz – 10/2018

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- “Technology and the Future of Appraisal” – CMBA 23rd Annual Western States Mortgage Technology & Loan Servicing Conference Review; San Diego CA – 8/2018
- “Rethinking Real Estate Valuation: Alternatives to Traditional Appraisals” – NAR Real Property Valuation Forum; Washington DC – 5/2018
- “There are No Alternatives” – Accurity Conference; Chicago IL – 3/2018
- “Valuation Pilots” – Valuation Expo; Charleston SC – 3/2018
- “The State of Residential Appraisal” – Appraisal Institute Seminar; Ellicottville, NY – 2/2018
- "What is an Alternative Appraisal Report and Why should you care?" - Appraisal Summit and Expo; Las Vegas NV - 11/2017
- "Appraisers Scope of Work and the Alternatives" - Appraisal Buzz - 11/2017
- "The Sales Comparison Approach: Qualitative Analysis and Reconciliation" - Valuation Expo; Las Vegas NV - 10/2017
- "Appraisal Singularity" - RAC Conference; - 10/2017
- Moderator - Collateral Risk Network; Reston VA - 7/2017
- "Appraiser Shortage and Industry Responses" - Ohio MBA; - 5/2017
- "Alternative reports provide opportunities" - Valuation Review - 4/2017
- "The Uber Effect: The Sharing Economy and the Future of Valuation" - DS News - 4/2017
- "Alternative Appraisal Reports" - Appraisal Institute Seminar; Ellicottville, NY - 2/2017
- "Customary and Reasonable Fees: The Elephant in the Room" - Cover Story for Appraisal Buzz Magazine; Spring 2016
- “Appraisers, The Rules of Engagement” – Collateral Risk Network (CRN) New Orleans LA; 4/2016
- “The Realities of Regression” – KREAB; 4 seminars across Kentucky – 3/2016; 4/2016
- "The Realities of Regression" - Appraisal Institute Seminar; Ellicottville, NY - 2/2016
- "30 Top Executives Tell You the Future" - DS News - 12/2015
- Panel Member- "Real Estate Appraiser; a Dying Breed? - Association of Appraiser Regulator Officials - AARO; Washington DC - 10/2015
- “On the Path to Extinction? Not so Fast.” - (multiple quotes) - The M Report - 9/2015
- "No Comment; The Three C's of Communication" - Relocation Appraisers and Consultants (RAC) - Columbus Ohio- 9/2015
- "Y2K and CU... Is the Sky Falling? - DS News - 8/2015
- Panel Member - "The Vision for Valuation" - Valuation Expo 2015; Baltimore MA
- "The Basics of Regression Analysis" - The Appraisal Technology Report by Valuation Review - 6/2015
- "The Realities of Regression" - Ohio Coalition of Professional Appraisers (OCAP); Columbus OH - 6/2015
- "Who Cares What Your House is Worth" - WERC; Las Vegas NV - 5/2015

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- Bringing New Appraisers on Board: Removing the Economic Barrier - The National Appraisal Congress Advisor - Fall/2014
- "A New Era for AMCs" - The M Report - 7/2014
- Lead Presenter - Third Party Oversight Meetings; New Orleans LA - 4/2014
- Presenter - Relocation Roundup; Dallas Texas - 3/2014
- Moderator - Collateral Risk Network; Washington DC - 10/2013
- Moderator - "Get Technical - Valuations;" Five Star Conference Dallas TX - 9/2013
- "Comparing Valuation Measures" - DS News - 9/2013
- Keynote Panel Moderator - Valuation 2013; Las Vegas, NV – 6/2013
- Panel Leader - "Market and Neighborhood Analysis;" Collateral Risk Network; New Orleans LA – 4/2013
- "The Freedom of an Electronic Appraisal Office" – Appraisal Institute Seminar; Ellicottville, NY – 1/2013
- "Inside the AMC" - Ohio Coalition of Appraisal Professionals; Toledo, OH - 11/2012
- Moderator - Collateral Risk Network; San Antonio, TX - 11/2012
- "Reengineering the Appraisal Process" – Valuation 2012; San Antonio, TX - 11/2012
- "Effective Collateral Risk Management" - Appraisal Institute Annual Meeting; San Diego, CA – 8/2012
- Moderator - Collateral Risk Network; New Orleans, LA - 4/2012
- "Breaking the Paper Chain" - Appraisal Group of Cincinnati; Cincinnati, OH – 11/2011
- "Breaking the Paper Chain" – LiveValuation Magazine – 3/2011
- "Strategic Default: The Morals of the Mortgage Contract" – Round Table; Hamilton OH – 3/2011.
- "Technology and the Formless Residential Appraisal" - Appraisal Institute Annual Meeting; Las Vegas, NV – 8/2011
- "Valuation Visionaries" - Valuation 2010; Las Vegas, NV – 11/2010
- "The New Age for AMCs" – Mortgage Banker Magazine – 10/2010
- "Valuation Assisted by Technology, Carbon Meets Silicon" - Washington Summit of the Appraisal Institute; Washington DC – 7/2010
- "HUD and Appraiser Independence" – NRMLA; Philadelphia, PA – 4/2010
- "New FHA Changes" – NRMLA; Atlanta, GA – 2/2010
- "Three Days in 2009, Major Shifts in the Valuation Space" – MetLife Meetings – Los Angeles, CA – 10/2009
- "Adjusting the Adjustment Process" - World Wide ERC Annual Convention, RAC Trac – San Diego, CA - 5/2009
- "Challenging Valuations and Markets-The New Normal" – World Wide ERC Annual Convention, RAC Trac – San Antonio, TX - 5/2008
- "Religious Diversity and the American Experience: A Theological Approach" published by Continuum Press in 2007. Co-Author
- "Relationship Marketing and the Appraisal Profession" – Valuation 2005 – New Orleans, LA – 5/2005

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- “Business and Marketing Strategies for Today’s Appraisal Professional” – Valuation 2004; San Antonio TX – 11/2004

Recent Professional Education

- 2020-2021 7-Hour Equivalent USPAP Update Course - 12/2019
- Appraisal Modernization - 10/2019
- The Role of the Appraiser - 10/2019
- 9th Annual OCAP Real Estate Appraisal Seminar - 6/2019
- 2019 Collateral Matters – 3/2019
- 2018 Real Estate Appraisal Regulatory Update – 10/2018
- Association of Appraisal Regulatory Officials (AARO) 10/2018
- The Evaluation Crossroads – a New Frontier in a World of Evolving Finance & Regulation – 7/2018
- Residential Appraisal in the Era of Collateral Underwriter (CU), Loan Collateral Advisor (LCA) – 7/2018
- Refurbishing Traditional Analysis Techniques to Meet Client Expectations – 7/2018
- Appraisal Waivers, Exemptions, and Threshold Levels – 7/2018
- Appraising Complex Residential Properties: Creating Your Niche Business – 7/2018
- 2018-2019 7-Hour Equivalent USPAP Update Course - 12/2017
- Collateral Matters - 10/2017
- Emerging Issues in Real Estate Appraisal - 10/17
- 2016-2017 7-Hour Equivalent USPAP Update Course - 5/2017
- Making Appraising Great again - 3/2017
- Residential and Commercial Trends Seminar - 2/2017
- Business Practices and Ethics - 12/2016
- Appraisal Changes, Challenges and Solutions - 8/2016
- A Review of Appraisal Review - 2/2016
- A Case Study in Wetlands Valuation - 2/2016
- 2015 Regulatory Update / Best Practices – 7/2015
- The Future of Valuation – 6/2015
- Litigation Assignments for Residential Appraisers 7-2015
- 7 Hour National USPAP Equivalent Course - 4/2015
- Dissecting the Appraisal Report - 8/2014
- Preparing the Appraiser for Trial Testimony: Training, Tips and Techniques from the Front Lines - 8/2014
- Litigation Assignments for Residential Appraisers: Doing Expert Work on Atypical Cases - 8/2014
- Best Practices: Valuation for Litigation Purposes - 8/2014
- Review Theory Residential - 7/2014
- “Relocation Roundup;” RAC - 3/2014
- "Third Party Oversight;” Allterra Group - 12/2013

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- "Understanding Background Checks;" Allterra Webinar - 10/2013
- "Get Technical - Valuations;" Five Star Conference - 9/2013
- International Conference on Collateral Risk: Moderating Housing Cycles and Their Systemic Impact - 08/2013
- Valuation 2013 "Appraisal Reform" - 07/2013
- Valuation 2013 "Appraisal Quality" - 07/2013
- 7-Hour National USPAP Update - 02/2013
- The Appraiser as an Expert Witness: Preparation & Testimony - 02/2013
- Case Studies "A Residential and Commercial Perspective" - 01/2013
- 2012 Appraisal Institute Annual Meeting - 08/2012
- Supervising Appraisal Trainees - 06/2012
- Business Practices and Ethics - 12/2011
- Residential Appraisal Curriculum Overview - 12/2011
- 2011 Appraisal Institute Annual Meeting - 09/2011
- 7-Hour National USPAP Update Course - 03/2011
- 2010 Washington Summit - 07/2010
- Financial Reform Legislation: Appraisal and Real Estate Impact - 07/2010
- FHA and The Appraisal Process - 05/2010
- Advanced Internet Search Strategies - 05/2010
- Scope of Work: Expanding Your Range of Services - 04/2009
- 30th Annual Real Estate Economic Seminar - 12/2007
- Experience Training Seminar - 02/2007
- Advanced Residential Report Writing -11/2006
- Advanced Residential Applications & Case Studies - 11/2006
- Real Estate Finance Statistics and Valuation Modeling - 10/2006

Personal / Interests

- Married to Velina Marie (Barnes) Durbin and have four children ranging in age from 24 to 34. Three Grandchildren
- Have served on the Boards of the Salvation Army, Business Advisory Council for the Schools, The Adopt-a-School Council, and as a consultant to Junior Achievement.
- Postgraduate studies (Masters and PhD coursework) have been in theological studies for personal enrichment and fulfillment. Enjoy writing and speaking on Theology.
- Saltwater Fisherman. Mostly in Gulf of Mexico and Florida Keys.
- Technically proficient in several programming languages. Avid Mac user and will tolerate Microsoft Windows as necessary. Work entirely paperless; have to borrow a pen to sign a check.