



MICHIGAN CERTIFIED RESIDENTIAL REAL ESTATE APPRAISER LICENSING GUIDE

OVERVIEW:

The certified residential real estate appraiser license is for the purpose of appraising all types of residential real property involving real estate related financial transactions and federally related transactions as well as any non-residential, non-federally related transaction for which the individual is qualified.

NOTE: The content contained below is a general overview of licensing requirements. Links to access the Occupational Code and Administrative Rules for this profession can be found at the end of this guide.

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LICENSURE REQUIREMENTS CHECKLIST

APPLICATION AND FEES

- Online Application for a Michigan Certified Residential Real Estate Appraiser License - Complete all fields, answer all questions, and upload any supporting documentation.
Online applications can be completed by visiting www.michigan.gov/miplus
Application Fee + 2 year license fee: (Must be paid by Visa, Mastercard, American Express, or Discover credit or debit card)

Michigan Certified Residential Real Estate Appraiser by Exam or Reciprocity: \$385.00

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THE FOLLOWING REQUIREMENTS APPLY TO ALL APPLICANTS

- Good Moral Character Question – I have the ability and will serve the public in a fair, honest, and open manner. If I have had a judgement of guilt in a criminal proceeding or a civil action against me, I am rehabilitated, or the substance of my former offense is not reasonably related to the occupation or profession for which I am seeking a license.
- Social Security Number (SSN) – An individual applying for licensure is required to provide his or her social security number at the time of application. If exempt under law from obtaining an SSN or you do not have an SSN, the SSN affidavit form will be required to be uploaded at the time the application is submitted.

**ADDITIONAL REQUIREMENTS FOR LICENSURE BY EXAMINATION
(These are in addition to the requirements stated above that apply to ALL applicants)**

- Qualifying Education – Proof of completion of 200 hours of approved prelicensure Appraiser education, including 15 hours in a National USPAP course, 8 hours of Valuation Bias and Fair Housing Laws and Regulations and proof of one of the following College Level Education options.

College Level Education for Certified Residential					
Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Bachelors Degree in any field of study	Associate's degree in a field of study related to: <ul style="list-style-type: none"> • Business Administration • Accounting • Finance • Economics; or • Real Estate 	Successful completion of 30 semester hours of college-level courses in each of the following specific topic areas: <ul style="list-style-type: none"> • English Composition (3 hours) • Microeconomics (3 hours) • Macroeconomics (3 hours) • Finance (3 hours) • Algebra, Geometry, or Higher Math (3 hours) • Statistics (3 hours) • Computer Science (3 hours) • Business Law or Real Estate Law (3 hours) • Two elective courses in any of the above topics, or in Accounting, Geography, Agricultural Economics, Business Management, or Real Estate (3 hours each) 	Successful completion of at least 30 hours of College Level Examination Program: (CLEP®) examinations that cover each of the specific topic areas in Option #3 (see Equivalency Table on next page).	Any combination of Option #3 and Option #4 that includes all of topics identified.	No college-level education required. This option only applies only to appraisers who have held a Licensed Residential credential for a minimum of five (5) years and have no record of any adverse, final, and non-disciplinary action affecting the Licensed Residential appraiser's legal eligibility to engage in appraisal practice within the five (5) years immediately preceding the date of application for a Certified Residential credential.

- Experience - Proof of completion of 1,500 hours of experience in no fewer than 12 months.

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- Examination - Proof of receiving a passing score on the AQB Certified Residential Real Estate Appraiser examination administered by PSI Services. A passing examination score is valid for 2 years from the date of the examination.

ADDITIONAL REQUIREMENTS FOR LICENSURE BY RECIPROCITY
(These are in addition to the requirements stated above that apply to All applicants)

- Consent to Service of Process - Non-Michigan residents must submit completed Consent to Service of Process form.

ADDITIONAL REQUIREMENTS FOR FOREIGN EDUCATED OR TRAINED APPLICANTS WHO RECEIVED EDUCATION OR TRAINING OUTSIDE THE UNITED STATES
(These are in addition to the requirements stated above that apply to All applicants)

- Qualifying Education – Proof of completion of 200 hours of approved prelicensure Appraiser education, including 15 hours in a National USPAP course, 8 hours of Valuation Bias and Fair Housing Laws and Regulations and proof of one of the following College Level Education options.

College Level Education for Certified Residential					
Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Bachelors Degree in any field of study	Associate's degree in a field of study related to: <ul style="list-style-type: none"> • Business Administration • Accounting • Finance • Economics; or • Real Estate 	Successful completion of 30 semester hours of college-level courses in each of the following specific topic areas: <ul style="list-style-type: none"> • English Composition (3 hours) • Microeconomics (3 hours) • Macroeconomics (3 hours) • Finance (3 hours) • Algebra, Geometry, or Higher Math (3 hours) • Statistics (3 hours) • Computer Science (3 hours) • Business Law or Real Estate Law (3 hours) • Two elective courses in any of the above topics, or in Accounting, Geography, Agricultural Economics, Business Management, or Real Estate (3 hours each) 	Successful completion of at least 30 hours of College Level Examination Program: (CLEP®) examinations that cover each of the specific topic areas in Option #3 (see Equivalency Table on next page).	Any combination of Option #3 and Option #4 that includes all of topics identified.	No college-level education required. This option only applies only to appraisers who have held a Licensed Residential credential for a minimum of five (5) years and have no record of any adverse, final, and non-disciplinary action affecting the Licensed Residential appraiser's legal eligibility to engage in appraisal practice within the five (5) years immediately preceding the date of application for a Certified Residential credential.

- Experience - Proof of completion of 1,500 hours of experience in no fewer than 12 months.

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- Examination - Proof of receiving a passing score on the AQB Certified Residential Real Estate Appraiser examination administered by PSI Services. A passing examination score is valid for 2 years from the date of the examination.

ADDITIONAL REQUIREMENTS FOR THOSE APPLYING FOR RELICENSURE (These are in addition to the requirements stated above that apply to All applicants)

- Online application can be completed by visiting www.michigan.gov/miplus and selecting MiPLUS Login. Once logged in, click on the “**Licenses**” tab, select “**Modification**” next to your license number and this will start the relicensure process.
- 2 year Michigan Certified Residential Real Estate Appraiser Relicensure Application and Fee: \$405.00 (Must be paid by Visa, Mastercard, American Express or Discover credit or debit card)
- Continuing Education - Submit proof to the department of having earned 14 hours of approved continuing education for each year and partial year missed to date, including the most recent edition of a 7-hour National USPAP and 4-hour Valuation Bias and Fair Housing Laws and Regulations course which must be completed within the two years immediately preceding the date of application. All other courses can be completed from the day after the last renewal of the lapsed license to present.
- Consent to Service of Process - Non-Michigan residents must submit completed Consent to Service of Process form.

RENEWAL REQUIREMENTS CHECKLIST

- Online Application for Michigan Certified Residential Real Estate Appraiser Renewal – Must be completed by visiting www.michigan.gov/miplus no sooner than 90 days prior to the expiration date of current license.
- Certified Residential Real Estate Appraiser Renewal Application Fee: \$350.00 (Must be paid by Visa, Mastercard, American Express or Discover credit or debit card)
- Renewal Cycle: 2 years
- Continuing Education - You must complete the 28 hours of continuing education requirements that was completed during the 24 months immediately preceding the license expiration date, **BEFORE** completing the online renewal application. Continuing education must be in activities that are in accordance with the current administrative rules.
- Accept Renewal Attestation – By accepting the renewal attestation, you as the licensee are certifying that you have met the continuing education requirements during the renewal period and all information provided on your renewal application is true and complete.

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HELPFUL RESOURCES AND FORMS

- By visiting www.michigan.gov/occupationallicense and clicking on the appraisers, real estate link you can access the following helpful resources and forms:

Resources:

- [Michigan Occupational Code](#)
- [Administrative Rules for Real Estate Appraisers](#)

Forms:

- [Consent to Service of Process](#)
- Track continuing education using CE Broker – The Bureau of Professional Licensing (BPL) has partnered with CE Broker to help licensed professionals keep track of their continuing education (CE) credits. Additional information can be found on our [website](#).

FREQUENTLY ASKED QUESTIONS

1. How do I update my address on my license with the department?

You can update your name, address, and contact information at any time by logging into your MIPLUS account and clicking on the word “Modification” next to your license.

2. My license was lost or destroyed. How can I get another copy?

You can access an electronic copy of your license by logging into your MIPLUS account and clicking on your license number, followed by “record info” and then “attachments”. Look for your license file and download and print the license. This license is a valid license that you can use and display.

If you would like a copy printed and mailed to you for a \$10.00 fee, log into your MIPLUS account and click on the word “modification” next to your license to find the license reprint option.

3. How can I send verification of my license to another state?

Licenses can be verified for no charge online at www.michigan.gov/verifylicense.

Certified license verifications can be requested through your MIPLUS account for a \$15.00 fee. You will need to log into your MIPLUS account, click on the “Licenses” tab, followed by “Apply for a License or Submit a Request (Certified License Verification)”. After the disclaimer, you will select “License Verification” from the list of requests and professions

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4. Am I required to submit proof of my continuing education to renew my license?

Licenses that are renewed prior to their expiration date are not required to submit proof of continuing education; however, all licensees are subject to a random audit and therefore must retain proof of continuing education completion to supply to the department upon request.

Licensees that renew during the sixty-day grace period after the expiration date of their license will be required to submit proof of meeting the continuing education requirements.

5. What are my continuing education requirements?

A licensee shall complete the minimum continuing education requirements described in the AQB criteria. Licensees must also complete the 7-hour national USPAP update course, or its equivalent, at least every 2 years.

AQB criteria: The equivalent of fourteen (14) class hours of instruction in courses or seminars for each year during the period preceding the renewal is required. For example, a two-year continuing education cycle would require twenty-eight hours. The class hour requirement can be fulfilled at any time during the cycle. Credentialed appraisers are required to complete continuing education for a partial year in a continuing education cycle as follows:

For continuing education cycle periods of 185 days or more, 14 hours of continuing education is required.

For continuing education cycle periods of less than 185 days, no hours of continuing education are required.

You may view the AQB criteria at www.appraisalfoundation.org

6. Can I apply my pre-licensure education toward the continuing education requirements and vice versa?

Prelicensure education may be used toward continuing education requirements for the cycle in which the course was completed if the prelicensure course has also been approved as a continuing education course. However, continuing education courses may not be used for prelicensure education requirements.

7. I am licensed in another state. Do I need to do additional continuing education for Michigan?

Individuals who are credentialed in more than one jurisdiction shall not have to take more than one 7-hour National USPAP Update course within a two-calendar year period for the purposes of meeting AQB Criteria. All other continuing education requirements must be satisfied. Except for USPAP, courses must be approved by the State of Michigan to receive credit.

8. How can I locate a list of approved prelicensure and continuing education courses and providers?

The Bureau of Professional Licensing has partnered with CE Broker to keep track of approved courses and providers. To find courses, visit their website at courses.cebroker.com/search/mi and select your profession and applicable subject area.

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9. How do I file a complaint against an occupational professional?

Information on how to File a Complaint with the Bureau of Professional Licensing can be found on the Bureau of Professional Licensing's website at www.michigan.gov/bpl.

10. How do I schedule my examination?

Once your Real Estate Appraiser License Application has been approved, you may visit the PSI website at www.psiexams.com to schedule your exam.

11. How long is my examination good for?

Once approved for the exam, you will have 24 months to pass the exam. Successful completion of the exam is valid for 24 months.

12. Can I apply for a Temporary Practice Permit?

The Department may issue a temporary permit, valid for 180 – days, to a non-resident of this state who holds a valid license from another state or United States jurisdiction and is temporarily in this state to conduct an appraisal involving a federally related transaction or a real estate related financial transaction. The application shall be accompanied by proof of licensure in the other state or jurisdiction, a consent to service of process as described in subsection (1), and a written description of the nature of the temporary assignment.

13. What is a federally regulated transaction?

“Federally related transaction” means any real estate related financial transaction that a federal financial institution regulatory agency engages in, contracts for, or regulates and that requires the services of an appraiser under any of the following:

- (i) 12 CFR part 323, adopted by the federal deposit insurance corporation.
- (ii) 12 CFR parts 208 and 225, adopted by the board of governors of the federal reserve system.
- (iii) 12 CFR parts 701, 722, and 741, adopted by the national credit union administration.
- (iv) 12 CFR part 34, adopted by the office of the comptroller of the currency.
- (v) 12 CFR parts 506, 545, 563, 564, and 571, adopted by the office of thrift supervision.

14. Can I use my own appraisal log?

You may use your own appraisal log; however, it must include all the same information that's on the log provided online at www.michigan.gov/appraisers, including the supervisor certification statement.

15. What are some tips for making sure my appraisal log is acceptable?

- Make sure the date listed on the appraisal log matches the date of the report, not the date the appraisal was completed.
- The work the appraiser completes must be mirrored by the supervisor on the appraisal log.
- If using your own log, it must include the required supervisory certification statement listed on the log found online at www.michigan.gov/appraisers.

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Acceptable:

		Check applicable description of work performed by indicating A or S										
A - Applicant	S - Supervisor	Inspection was Supervised	Interior Inspection	Land/Site Inspection	Neighborhood Analysis & Description	Research & Verification of Comparable Sales	Cost Approach	Sales Approach	Income Approach	Final Reconciliation	Other: Explain on Separate Page	Signature on Report & Certification (Y/N)
A		A	A		A	A	A		A	A		
S		S	S		S	S	S		S	S		

Not Acceptable:

		Check applicable description of work performed by indicating A or S										
A - Applicant	S - Supervisor	Inspection was Supervised	Interior Inspection	Land/Site Inspection	Neighborhood Analysis & Description	Research & Verification of Comparable Sales	Cost Approach	Sales Approach	Income Approach	Final Reconciliation	Other: Explain on Separate Page	Signature on Report & Certification (Y/N)
A		A	A		A	A	A		A	A		
S		S				S	S		S			