

CRAIG GILBERT, ASA, SRA, CRP

Certified General Real Estate Appraiser

Expert Witness | Valuation Consultant | Market Data Analyst | Instructor

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CURRICULUM VITAE

PROFESSIONAL PROFILE

Certified General Real Estate Appraiser serving Southern California since 1975, holding the ASA, SRA, and CRP designations. Five decades of practice across residential, commercial, and special-purpose valuation, with particular depth in litigation support, expert witness testimony, and the valuation of fractional and minority interests. Qualified and accepted as an expert witness in California Superior Court, United States Bankruptcy Court, and private arbitration as a real estate appraiser. Retained by trial, probate, tax, and business-litigation counsel for standard-of-care, damages, historical value, and USPAP-compliance matters. Brings early and sustained experience in automated valuation model (AVM) development, statistical market analysis, and Evidence Based Valuation (EBV) methods, combining decades of field expertise with modern, data-driven analytics. Experience spans multiple states and international assignments.

PROFESSIONAL DESIGNATIONS, LICENSES & CERTIFICATIONS

Designation / Role	Organization	Period
ASA Designation	American Society of Appraisers	2019 to present
SRA Designation	Appraisal Institute	1980 to present
CRP Designation	Worldwide Employee Relocation Council	1992 to present
Certified General Appraiser License	State of CA, BREA (License #AG004777)	1992 to present
Licensed Real Estate Broker	State of CA, DRE (License #00912439)	1986 to present
Realtor	Member of NAR, CAR & OCR	1986 to present
Founding Member	Relocation Appraisers & Consultants (RAC)	1989 / 1990
Member in Good Standing	Relocation Appraisers & Consultants (RAC)	1989 to present
Member in Good Standing	Forensic Expert Witness Association (FEWA)	Current
Secretary, Orange Co. Chapter	Forensic Expert Witness Association (FEWA)	2017
Member in Good Standing	Association of Certified Fraud Examiners (ACFE)	Current
Member in Good Standing	Real Estate Standards Organization (RESO)	Current
Ethics Advocate	Orange County Realtors (OCR)	2019 to present

LITIGATION SUPPORT & EXPERT WITNESS EXPERIENCE

Expert Witness Testimony	730 Court Expert	Arbitration
Standard of Care	Damages	Historical Values
Consultation	Mediation	Professional Negligence
Fraud & Misrepresentations	Fire Damage	Divorce
Wrongful Foreclosure	Negligence	Failure to Disclose Material Facts
Elder Abuse	Criminal	Specific Performance
Due Diligence	Civil, State & Federal Court	Bankruptcy
Fiduciary Duties	USPAP Violations	Hypothetical Values

FRACTIONAL & MINORITY INTEREST VALUATION

Discounted valuations of minority and fractional interests for Lack of Control (LOC) and Lack of Marketability (LOM), across all asset types, including real property and other assets, in any geographic location, since the 1990s. This work regularly supports partition actions, partnership and family limited partnership dissolutions, estate and gift matters, and buyout price negotiations. Formal training includes "Becoming Proficient in Fractional Interests Valuation" (Dennis A. Webb, ASA, MAI, FRICS; Primus Valuations / American Society of Appraisers).

TESTIFIED AS EXPERT APPRAISER WITNESS (COURT & ARBITRATION)

Qualified and accepted as an expert appraisal witness in California Superior Court, United States Bankruptcy Court, and private arbitration forums (JAMS, Judicate West, and ADR Services). Venues include:

Venue	Address	Location
CA Superior Court, Central Justice Center	700 Civic Center Drive	Santa Ana, CA
Orange County Superior Court, North Justice Center	1275 N. Berkeley Ave.	Fullerton, CA
CA Superior Court, Lamoreaux Justice Center	341 The City Drive	Orange, CA
CA Superior Court, Civil Complex Center	751 W. Santa Ana Blvd.	Santa Ana, CA
CA Superior Court, North Central District	600 E. Broadway	Glendale, CA
CA Superior Court, Stanley Mosk Courthouse	111 N. Hill Street	Los Angeles, CA
Nevada 9th Judicial District Court, Douglas County	1038 Buckeye	Minden, NV
U.S. Bankruptcy Court, Western Division	255 E. Temple Street	Los Angeles, CA
U.S. Bankruptcy Court, Southern District of Texas	515 Rusk Street	Houston, TX
JAMS, Alternate Dispute Resolution (ADR)	500 N. State College Blvd.	Orange, CA
Judicate West, Alternate Dispute Resolution (ADR)	1851 E. 1st Street	Santa Ana, CA
ADR Services, Inc., Dispute Resolution	19000 MacArthur Blvd.	Irvine, CA

TYPICAL CLIENTS

Trial Attorneys	Corporate Attorneys	Trust Attorneys
Bankruptcy Attorneys	Probate Attorneys	Tax Attorneys
Family Law Attorneys	Real Estate Attorneys	Eminent Domain Counsel
Estate Planning Attorneys	Civil Litigation Attorneys	Business Litigation Attorneys
Construction Defect Attorneys	Insurance Coverage Attorneys	Professional Liability Attorneys
E&O Attorneys	HOA Attorneys	Creditor / Debtor Counsel
Plaintiff / Defense Counsel	ADR Providers	Judges & Courts
Mediators	Arbitrators	Fiduciaries
Receivers	Trustees & Estates	Court-Appointed Experts
Asset Managers	Conservators	Guardians
Personal Representatives	Estate Administrators	Trust Officers
Fortune 100 / 500 Companies	Mortgage Insurance Companies	Accountants / CPAs
Title Companies	Trust Management Companies	Builders & Investors
Mortgage Brokers & Bankers	Municipalities	Buyers & Sellers
RE Companies, Brokers, Agents	Insurance Companies	Partnerships & Private Parties
Banks & Credit Unions	Fannie Mae & Freddie Mac	Appraisal Management Companies
Relocation Companies		

EMPLOYMENT HISTORY

Professional real property appraiser since 1975.

Period	Firm	Role
1983 to Present	Craig Gilbert Appraisals, Huntington Beach, CA	Real Estate Appraiser, Market Analyst, Expert Witness
1984 to Present	Craig Gilbert Real Estate, Huntington Beach, CA	Independent Real Estate Broker
2001 to 2011	Veros Software, Santa Ana, CA	AVM Consultant to VP of Real Estate
2000 to 2001	Veros Software, Santa Ana, CA	AVM Development & Marketing
1999 to 2000	Unipass Technologies, Irvine, CA	AVM Consultant & Development
1982 to 1983	San Marino Savings, Orange, CA	Chief Appraiser / Appraisal Manager
1981 to 1982	Household F.S. Bank, Westminster, CA	Chief Appraiser / Appraisal Manager, AVP
1975 to 1981	Keystone Savings, Westminster, CA	Chief Appraiser / Appraisal Manager, AVP

FORMAL EDUCATION

Bachelor of Arts, Business Administration | California State University, Fullerton (1976)
Areas of concentration: Real Estate Finance and Marketing.

PROPERTY TYPES APPRAISED

Residential

Single Family Residences	High-End Custom / Luxury SFRs	Residential Condominiums
Planned Unit Developments	2-4 Unit Multiple-Family	Co-ops & Own-Your-Owns
Manufactured Homes	Modular Buildings	Residential Lots / Home Sites

Commercial & Income

Apartment Complexes	Office Buildings	Office Condos & PUDs
Shopping Centers	Strip Retail Centers	Single & Multi-Tenant Industrial
Business Parks	Mixed-Use Properties	Hotels & Motels
Restaurants	Automobile Dealerships	Automobile Repair Shops
Mobile Home Parks	Financial Institutions	Time Share Projects

Special-Purpose

Special Purpose Properties	Houses of Worship	Encroachments
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Land & Development

Proposed Subdivisions	Commercial Lots & Acreage	Agricultural
Multi-Family, Industrial & Residential Raw Land & Acreage		

CONSULTING, APPRAISAL & ANALYTICAL EXPERIENCE

Market Value	Fair Market Value	Fair Rental Value / Rent Loss
Estates and Trusts	Retrospective / Historical Value	Prospective Value / Forecasting
Discounted Cash Flow Analysis	Fraud Detection / Litigation Support	Employee Relocation
Forensic Appraisals	Date of Death Valuations	Real Estate & Appraisal Consultation
Bankruptcy Litigation Support	Civil Lawsuit Litigation Support	Family Limited Partnerships
Arbitration Litigation Support	Family Law Litigation Support	Leasehold & Leased Fee Analysis
CA Superior Court 730 Expert	Mediation Litigation Support	Income & Expense Analysis
Buyout Price Negotiations	Partition Action Litigation Support	PMI Removal
USPAP Compliance Litigation	Appraisal Reviews Nationwide	Partnership Dissolutions
Federal Court Litigation Support	Architectural Plans Review	Easement Analysis / Valuation
Real Estate Fraud Litigation Support	Bank REOs	Feasibility Studies
Highest and Best Use	Proposed Construction	Foreclosures & Pre-Foreclosures
Fire & Water Damage	Liquidation Value	AVM Development & Validation
Insurance Claims	Short-Sale Analysis	

PROPERTY RIGHTS & INTERESTS

Fee Simple	Leasehold	Leased Fee	Minority Interests
Fractional Interests	Condominium	Life Estates	Entitlements
Easements	Encroachments	Family Ltd. Partnerships	Partition Actions
Charitable Donations			

PUBLICATIONS

Publication	Date	Title
White Paper, 2nd Edition	Oct. 2024	"How to Reduce Appraisal Bias with Help from the GSEs"
White Paper, 1st Edition	Feb. 2024	"How to Reduce Appraisal Bias with Help from the GSEs"

Publication	Date	Title
Appraisal Today (Ann O'Rourke, MAI)	Sept. 2024	"The Generative Shift," book review
Mobility Magazine (Worldwide ERC)	Mar. 2020	"Market Summary, Orange County"
Mobility Magazine (Worldwide ERC)	Dec. 2015	"Market Summary, Southern California"
Mobility Magazine (Worldwide ERC)	Aug. 2014	"Market Summary, Orange County"
Mobility Magazine (Worldwide ERC)	Feb. 2013	"Market Summary, Orange County"
Mobility Magazine (Worldwide ERC)	Jul. 2009	"Market Summary, Southern California"

LECTURES & SEMINARS AS INSTRUCTOR

Lecture / Seminar / Program	Organization / Sponsor	City / Date
Breaking into Litigation Appraising	American Valuation Society	Zoom, 5/7/26
A.I. for Appraisers	Valuometrics (George Dell, MAI, CRE)	Zoom, 1/15/26
Litigation for Appraisers	The Zen Appraiser Community	Zoom, 9/25/2025
Market Analysis, Time Adjustments	Valuometrics (George Dell, MAI, CRE)	Zoom, Jan. 2025
Stats, Graphs & Data Science (assist)	Valuometrics (George Dell, MAI, CRE)	Zoom, 2024 (multiple)
Price Indexing, Time Adjustments	Valuometrics (George Dell, MAI, CRE)	Zoom, 2021 (multiple)
Litigation for Residential Appraisers	Relocation Appraisers & Consultants (RAC)	Oct. 2024, Oct. 2023
Litigation for Residential Appraisers	Appraisal Institute (SCCAI)	San Diego, Jun. 2024
Alternative Methods for Residential Properties	Appraisal Institute (SCCAI)	Downey, CA
Diversification for the Residential Appraiser	Appraisal Institute (SCCAI)	Downey, CA
Professional Standards Mock Trial	Orange County Realtors (OCR)	Laguna Hills, CA
Recognizing Appraisal Fraud & Misrepresentations	CA Dept. of Financial Institutions	San Diego, CA
Mock Trial: Do's and Don'ts for Appraisers	Relocation Appraisers & Consultants (RAC)	Dallas, TX
Testifying as an Expert Witness	Relocation Appraisers & Consultants (RAC)	Dallas, TX
VA Loan Workshop, Fee Appraiser's Perspective	OC Assn. of Realtors / The Mortgage Store	Huntington Beach, CA
Relocation Appraising	Appraisal Institute / Worldwide ERC	Various (CA, TX)
Appraising the Small Res. Income Property	Society of Real Estate Appraisers	Irvine, CA
Residential Appraisal Techniques	Orange Coast College	Costa Mesa, CA

AWARDS & COMMENDATIONS

Award	Year	Presented By
National Report Writing Contest Winner	2016	Worldwide ERC & Relocation Appraisers and Consultants (RAC)
Meritorious Service Award, for dedicated service and significant professional contributions	2015	Worldwide Employee Relocation Council (WERC)
President's Award for Distinguished Service, 2009-2010 Appraisal Task Force (ERC Summary Appraisal Report)	2011	Worldwide Employee Relocation Council (WERC)
Silver Award, for maintaining a 2-3% average variance on relocation appraisals	1998	Cendant Mobility Services

PROFESSIONAL ACTIVITIES & VOLUNTEER LEADERSHIP

Appraisal Institute, Orange County Chapter. President 1984-1985; 1st Vice President 1983-1984; 2nd Vice President 1982-1983; Secretary 1981-1982; Treasurer 1980-1981; Director 1978-1980. Professional Practice Committee 1990-1991; Director / Task Force 1994.

National Association of Realtors (NAR). Real Property Valuation Committee, 2024, 2025, 2026. Member in Good Standing, 1986 to 2025.

Relocation Appraisers and Consultants (RAC). Founding Member, 1989/1990. Board of Directors 2021-2026, 2015, 2014, 1992-1994. Bylaws Committee Chairman 1993-1996. Member in good standing from 1989 to present.

Orange County Realtors (OCR). Independent Real Estate Broker Member. MLS Committee 2015-2019, 2022, 2025, 2026. Grievance Committee 2019-2020. Independent Broker Alliance 2019-2020. Ethics Advocate 2019 to present.

Real Estate Research Council of Southern California. Pro bono contributing appraiser for 25 years (1993 to 2018), providing quarterly data for the Real Estate and Construction Report, "A Home Price Survey," on behalf of the College of Business Administration, Finance and Real Estate Department, California State Polytechnic University.

Worldwide Employee Relocation Council (WERC). Appraisal Task Force Member (2009-2010); co-developed the 2010 ERC Summary Appraisal Report & Guidelines.

CONTINUING PROFESSIONAL EDUCATION

Ongoing USPAP and specialized real estate and appraisal coursework completed since 1975. Representative subjects and providers below; a complete list is available upon request.

University & Institute Coursework

California State University, Fullerton: core courses for the B.A. in Business Administration, Real Estate Finance, including Real Estate Appraisal, Finance, Law, Urban Development, and Real Property Development. University of California, Irvine: Advanced Real Estate Finance; and UCLA: Joint Venture and Equity Capital, The Shopping Center Game. Appraisal Institute / American Institute of R.E. Appraisers / Society of R.E. Appraisers: Basic Appraisal Principles (1A), Single Family Residential Appraising (8), and Income Property Appraising (201).

Appraisal Institute & ASA Seminars and Symposia

Litigation Seminars (multiple, including the 51st Annual Litigation Seminar); Residential Symposia; Business Practices and Ethics (Course 420); Review of Court Decisions on Valuations; Condemnation and Capitalization Rate seminars; Feasibility and Forecasting; Investment Feasibility; Narrative and Non-Residential Demonstration Report Writing; Valuation of Leases and Leasehold Interests; Apartment, Office Building, and Special Purpose Property valuation; Standards of Professional Practice A and B; and Professional Liability for Appraisers. American Society of Appraisers and Primus Valuations (Dennis A. Webb, ASA, MAI, FRICS): Becoming Proficient in Fractional Interests Valuation (2022).

USPAP & Regulatory

National USPAP and USPAP Update courses (multiple years through McKissock and the Appraisal Institute); OREA Federal and State Regulations; Navigating California's Laws and Regulations (OREP); The Appraisal Foundation Appraisal Qualifications Board updates; and Restricted Appraisal Report compliance.

Data Science, AVM, Bias & Technology

Valuometrics (George Dell, SRA, MAI, CRE): Stats, Graphs and Data Science I, II (2021, 2022, 2023, 2024, 2025). Veros Software: Predictive Methods Conference (2003, 2004). Bradford Technologies: Post-1004MC Market Analysis, Artificial Intelligence and Valuation, Floor Plan and Lidar Technology. Clear Capital: AVM performance in uncertain markets. Appraisal bias and fair housing programs through the Appraisal Institute, ASA, Brookings Institution, Freddie Mac, and Peter Christensen (avoiding bias accusations).

Litigation, Forensic & Expert Witness Training

Forensic Expert Witness Association (FEWA): virtual delivery of expert testimony, best practices in the attorney-expert relationship, and what trial attorneys seek in an expert. McKissock: Expert Witness Testimony, Recognizing Mortgage Fraud, and A Review of Disciplinary Cases. Instructor: California Department of Financial Institutions: appraisal fraud recognition.

Relocation & Mobility

Worldwide Employee Relocation Council (WERC) national conferences and RAC annual two-day conferences (Dallas, Las Vegas, San Diego, Chicago, Atlanta, Newport Beach, Denver, San Francisco, 1992 to 2019). Additional appraiser seminars through Prudential Relocation, Travelers Relocation, PHH Homequity, Cendant Mobility, HFS Mobility Services, and Coldwell Banker Relocation.

California Association of Realtors, Continuing Education

2022 and 2018 renewal cycles (45 hours each): agency, trust funds, risk management, ethics, fair housing, environmental hazards, property management, cybersecurity, and diversity and federal fair housing law.

Department of Veterans Affairs & GSE Seminars

Freddie Mac and Fannie Mae appraisal updates and training (1994 to 2022); U.S. Department of Veterans Affairs appraiser workshops (Corona, CA and Las Vegas, NV).

COMMUNITY VOLUNTEER ACTIVITIES

American Youth Soccer Organization (AYSO), 1989 to present. National Referee Assessor (highest level) since 2000; National 1 Referee (highest level) since 1997. Director of Assessment, Section 1, Area K (West Orange County). Referee Instructor and Mentor. 2024 Volunteer of the Year, Section 1, Area K.