

# JUDI SOUZA, CSEO/CEI/NTP

## Escrow Expertise

---

591 Mill Pond Drive  
San Jose, CA 95125  
Office/Fax: (408) 277-0662  
judi@escrowexpertise.com

Consultant and court qualified Expert Witness with over 40 years experience regarding Standard of Care in numerous areas, including escrow, title insurance, notary public, mortgage lending, training, auditing, and handling claims, including fraudulent activities.

Has been retained an average 28% of the time on behalf of Defendants, and 72% on behalf of Plaintiffs.

**CREDENTIALS** include certifications, professional designations and qualifications:

- \* 42<sup>nd</sup> Recipient of NTP (National Title Professional) Awarded March 2015
- State Certification as a Senior Escrow Officer in California, Oregon, and Michigan
- Certified Notary Signing Agent (2004-present)
- Certified Escrow Instructor (1995-present)
- NNA Trusted Notary designation (2011-present)
- Closing Committee member of ALTA (American Land Title Association) (2012-present)
- Education Committee of ALTA (American Land Title Association) (2013-present)
- ALTA Best Practices Task Force Advisory Committee (2014-present)
- President of Santa Clara Valley Escrow Association (1993)
- State Director of the California Escrow Association (1991-1993)
- Elected Delegate to the American Escrow Association (1980, 1992, and 1999)
- President, Oregon Escrow Council, Inc. (1979-80)
- Instructor of Escrow I and Escrow II, Central Oregon Community College (1979-80)
- Licensed California Real Estate Salesperson (1993-present)
- San Jose Mercury-News column expert contributor (1995-2000)
- College Instructor-Anthony's School of R.E. (2004-2006)
- President & Vice-President of 2 Homeowners Associations (1999-present)

### **CURRENT PROFESSIONAL ORGANIZATIONS:**

- CEA (California Escrow Association) Since 1980
- AEA (American Escrow Association) Since 1979 - Founding Member
- CLTA (California Land Title Association) Since 1995
- ALTA (American Land Title Association) Since 2005
- NNA (National Notary Association) Since 1977
- SCCAOR (Santa Clara County Association of Realtors) Since 1993

**EDUCATION** includes numerous college courses related to banking and finance, plus professional continuing education seminars and workshops.

**WORK-RELATED EXPERIENCE:**

1992 to present	Escrow Expertise, San Jose, CA - Founder/Owner of this sole-proprietorship.
1989 to 1992	Chicago Title Insurance Co., Cupertino, CA - Escrow Advisory Officer and Branch Manager - staff of eight.
1983 to 1989	American Title Insurance, Milpitas and Campbell, CA - Branch Manager and Assistant Vice-President – staff of 19.
1980 to 1983	TransAmerica Title Insurance, San Jose, CA - Branch Manager, Special Projects Department Manager, Advisory Title Officer.
1977 to 1980	Deschutes County Title, Bend, OR - Assistant County Manager, Title and Escrow Operations Manager, Assistant Vice President.

**ADDITIONAL RELATED EXPERIENCE:**

Two years - TransAmerica Title, Holland, MI - Senior Escrow Officer, Abstractor, Office Manager, and Advisory Title Officer.

Four years - Bank of California, San Jose, CA - Real Estate Loan Processor, Loan Servicer, and Underwriter.

\* \* \* \* \*