

JUDI SOUZA, CSEO/CEI
Escrow Expertise
591 Mill Pond Drive
San Jose, California 95125- 1420
Office/Fax: (408) 277-0662

CERTIFIED SENIOR ESCROW OFFICER with 25 years experience in escrow, title insurance and lending fields, including legal consultation, expert witness testimony, escrow auditor, trainer, lecturer, and Certified Escrow Instructor.

CREDENTIALS include the following certifications, professional designations and qualifications:

- State Certification as a Senior Escrow Officer in California, Oregon, and Michigan.
- 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).
- College Instructor of Escrow I and Escrow II (Oregon).
- Guest speaker/lecturer at various escrow seminars, with emphasis on IRC 1031 exchanges.
- Licensed California Real Estate Salesperson.
- Certified Escrow Instructor.
- Newspaper Column Contributor / Expert.

EDUCATION includes numerous college classes related to banking and finance, with an emphasis on escrow and accounting courses.

WORK -RELATED EXPERIENCE includes:

- | | |
|------------------|---|
| 06-92 to present | Escrow Expertise, San Jose, CA Founder/Owner of this sole-proprietorship. |
| 10-89 to 06-92 | Chicago Title Insurance Co., Cupertino, CA Escrow Advisory Officer and Branch Manager - staff of 8, which was second most profitable office, with personal volume 3rd highest in the County. |
| 05-83 to 10-89 | American Title Insurance, Milpitas and Campbell, CA Branch Manager -staff of 18; which was the #1 profit center in the U.S.A. |
| 10-80 to 05-83 | TransAmerica Title Insurance, San Jose, CA Branch Manager, Special Projects Department Manager, Advisory Title Officer. |
| 07-77 to 10-80 | Deschutes County Title, Bend, OR Assistant County Manager, Title and Escrow Operations Manager, Assistant Vice President. |

OTHER RELATED EXPERIENCE

2 years - TransAmerica Title, Holland, Mich. as **Senior Escrow Officer, Abstractor, Title Officer, Office Manager.**
Bank of California, San Jose, CA **Real Estate Loan Processor** for over 4 years.

References available upon request (professional and personal)