

JUDI SOUZA, CSEO/CEI

Escrow Expertise

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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 27.5% of the time on behalf of Defendants, and 72.5% on behalf of Plaintiffs.

CREDENTIALS include certifications, professional designations and qualifications:

- 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 member of ALTA (American Land Title Assn.) (2013-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	Trans America 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 – Trans America 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.

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