

OPINEXPERTS

Judi Souza, CSEO / CEI / NTP, Escrow, Title and Notary Expert

Consultant and court-qualified expert witness with over thirty years' experience in standard of care issues regarding escrow, title insurance, mortgage lending, notary public, claims handling, and escrow and title officer training and auditing.

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

CREDENTIALS

- 2nd Recipient of NTP (National Title Professional) Awarded by ALTA - 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 Real Estate (2004-2006)
- President & Vice-President of two Homeowners Associations (1999-present)

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

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.

OPINE EXPERTS

Judi Souza Continued

PROFESSIONAL AFFILIATIONS

- 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.