

David E. Jones

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Professional Summary

Title insurance executive, mortgage and escrow operations leader, and expert witness with 30+ years across agency ownership, underwriting, and litigation support. Built and scaled a multi-state title company to ~\$14M/year revenue; hands-on with escrow/title platforms, process compliance, and staff development. Regularly retained as an expert in title/escrow standard of care, agent duties, and coverage disputes; experienced real-estate investor and consultant to lenders, attorneys.

Core Competencies

- Title Examination & Underwriting
- Escrow & Settlement Management
- Compliance & Risk Mitigation
- Fraud Prevention & Audit Oversight
- Expert Witness Testimony
- Commercial & Residential Closings
- Title Abstracting & Search Operations
- Leadership, Training & Staff Development
- Regulatory & Legislative Advocacy
- Escrow/Title Software (Qualia)

Professional Experience

Independent Title Insurance Expert & Consultant

Self-Employed | 2010 - Present

- Provide expert witness testimony and consulting on title coverage disputes and agent duties.
- Analyze complex title insurance and escrow litigation for law firms and financial institutions.
- Support regulatory compliance and underwriting best practices.

Founder & President - American Title Corporation

Bannockburn, Illinois | 1994 - 2012

- Founded and managed a full-service title agency serving IL, MI, WI, and FL.
- Scaled operations to approximately \$14 million in annual revenue at peak.
- Managed staff of 25; designated Preferred Vendor for Citibank for over 15 years.
- Closed 10,000-25,000 home equity loans annually for major lenders.
- Conducted lender training and compliance presentations; collaborated with FBI on mortgage fraud prevention.
- Proficient with escrow/title software, including Qualia.

President & Founder – Patriot Financial Services

Wauconda, Illinois | March 1998 – June 2009

- Mortgage brokerage covering residential and commercial sales, refinances, and creative finance.
- Developed comprehensive expertise in title commitments, mortgage loans, title insurance, and real estate contracts.

Founder – Lake County Abstract, Inc.

Chicago Metropolitan Area | 1992 – 1994

- Operated title-search firm covering five Illinois counties.
- Managed UCC, lien, and judgment searches, and trained abstractors.

Title Examiner – National Title Insurance Agency

Chicago, Illinois | 1990 – 1992

- Developed title commitments for commercial and subdivision projects (\$50M–\$250M).
- Cleared exceptions and prepared pro forma leasehold policies for major clients.

Title Officer – Illinois Title Insurance Company

Chicago, Illinois | 1989 – 1990

- Prepared closing documents, managed lender funding and disbursements, and cleared title exceptions.

Education

Bachelor of Science — Quincy University, Quincy, Illinois (1989)

Major: Political Science

Mortgage Licensing (NMLS)

SAFE Mortgage Loan Originator Pre-Licensure Education (PE) — 20 Hours

Course: 20 Hour SAFE Comprehensive: Online Mortgage Loan Originator Course (Course ID 16623)

Provider: 24hourEDU LLC • Instruction Type: Online Instructor-Led

Completion Date: July 29, 2025 • Processed: July 30, 2025

Federal PE components completed: Federal Law & Regulations (3 hrs) • Ethics (3 hrs) •

Non-Traditional Lending (2 hrs) • General Elective (12 hrs)

PE Total: 20/20 (Compliant)

Additional Licenses & Registrations

- Mortgage Broker Licenses — Illinois, Florida (1998–2009)
- Title Company/Agency Licenses — Illinois, Florida, Michigan, Missouri, Wisconsin (1994–2012)

Real Estate Education & Certifications

Comprehensive real estate coursework in law, finance, appraisal, and qualifying topics, as detailed below.

Course Date	Course Number	Course Name	Subject	Provider	Hours
12/31/20	37797	Legal Update II (2020-2021)	Legal Update II	Alliance Academy	4

12/31/20	36351	Financing the Buyer 3.0	RE CE Elective	Alliance Academy	3
12/31/20	36921	Real Estate Finance for Agents	RE CE Elective	Alliance Academy	3
12/30/20	40184	Marketing Basics	RE CE Elective	Alliance Academy	1
12/30/20	37796	Legal Update I (2020-2021)	Legal Update I	Alliance Academy	4
12/30/20	36925	Finance Updates for Agents	RE CE Elective	Alliance Academy	3
12/31/18	33198	Legal Update II (2018-2019)	Legal Update II	Champions School of Real Estate	4
12/31/18	33606	Success Strategies	RE CE Elective	Champions School of Real Estate	4

Easement/Right-of-Way (ERW) Education

Course Date	Course Number	Course Name	Subject	Provider	Hours
07/03/24	44109	ERW Qualifying Course	Easement/Right-of-Way Qualifying Course	Agustin Real Estate School	16

Professional Affiliations

- Illinois Land Title Association (ILTA) – Board Member & President-Elect (1998-2012)
- American Land Title Association (ALTA) – Member (1994-2012)

Community Involvement

- Habitat for Humanity – Volunteer assisting in home construction and financing for low-income families.

Professional Development

Completed advanced national title insurance programs covering:

- Title Commitment & Policy Preparation
- Underwriting Techniques & Endorsements
- Fraud Prevention & RESPA Compliance
- Real Estate Law & Title Insurance Regulations