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Mortgage Expert Witness Profile: Curtis L. Novy

MORTGAGE EXPERT WITNESS | REAL ESTATE EXPERT | FRAUD INVESTIGATOR

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Expert Witness Leveraging 25 Years of Mortgage, Real Estate, Title/Escrow, and Financial Investigation Experience. Website: MortgageExpertWitnesses.com

Introduction:

Curtis L. Novy is a seasoned professional who is uniquely qualified based on his experience and training as a bank fraud examiner, certified fraud investigator, mortgage underwriter, mortgage investigator, mortgage originator, and real estate broker. Mr. Novy has been retained on over 200 civil and criminal fraud cases and has analyzed thousands of transactions.

Representative cases include: bank fraud, commercial & construction loans, elder financial abuse, fraudulent Grant Deed transfers, foreclosures, identity theft, mortgage fraud, private lender loans, real estate standards & practices, SEC real estate fraud indictments, and title/escrow underwriting standards & practices. Core clients include: Banks, credit reporting agencies, financial institutions, law firms, and state/federal agencies.

Mr. Novy's depth of experience includes 15 years of mortgage underwriting as well as employment as an audit manager, bank fraud examiner, credit administrator, fair lending manager, mortgage fraud investigator, senior mortgage underwriter, quality control manager, and real estate broker (licensed 30 years).

As a senior Wells Fargo Bank underwriter, Mr. Novy held a \$1 million lending authority and earned a risk management certificate. Government lending

experience includes HUD FHA Direct Endorsement Underwriter and VA underwriter credentials.

Mr. Novy's core credentials include certified fraud investigator (CFI), CA licensed PI, and real estate brokers' license. Continuing education courses, conferences, and training certificates are earned annually through ACAMS, ACFE, CALI, CFCIA, and CA Dept. of Real Estate.

As a licensed fraud investigator, Mr. Novy earned 6,000 hours of specialized financial fraud investigation training and conducts mortgage fraud seminars for state & federal agencies. Overall, Mr. Novy's well rounded experience, verified industry credentials, licensing, and years of formal bank examination training are beneficial to clients seeking a highly qualified expert witness with vetted credentials.

As a PI, Mr. Novy is authorized to conduct extensive background investigations, civil & criminal records searches, legal records, utilize governmental/law enforcement databases, and conduct witness interviews & surveillance. Mr. Novy is available for projects as a financial investigator, expert witness, or both depending on client needs and budget.

Primary Areas of Investigation & Expert Witness Testimony:

- Agency Buybacks & Insurance Claims
- Bank Audits & Fair Lending Examinations
- Civil & Criminal Mortgage & Real Estate Fraud
- Elder Financial Abuse & Identity Theft
- Falsified Documents & Forged Deeds
- HUD-OIG, IRS, or FBI Criminal Investigations
- Identity Theft & Forged Loan Documents
- Loan Application Fraud, Misstatement of Material Facts
- Mortgage Underwriting Standards & Practices
- Private Mortgage Insurance, Private Investor Loans, Promissory Notes
- Real Estate Regulations and Standards of Care for Mortgage & Real Estate Brokers
- Title & Escrow Standards & Practices, Title Fraud, and Forged Grant Deeds

Licensing & Professional Websites:

CA Dept. of Real Estate Broker's License # 01108665.

CA Bureau of Security & Investigative Services, Qualified Manager License #
PI188926

Financial Investigative Services (FISIntel.com) or (WhiteCollarPI.com)

<https://www.linkedin.com/in/curtisnovy/>

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