



TOP 10 RESUME WRITING TIPS



RESUME

A mortgage loan is a loan secured by real property through the use of a mortgage loan which evidences the existence of the loan and the acceptance of that note through the granting of a mortgage deed securing the loan. However, the word mortgage means, in everyday usage, to make other assets to meet mortgage loan.

The word mortgage is a French law term meaning "dead weight", meaning that the pledge made (loan) after which the obligation is subject to the property is then through foreclosure.

A mortgage loan is a loan that is made to a borrower to purchase or refinance a property. The mortgage loan is a loan that is made to a borrower to purchase or refinance a property. The mortgage loan is a loan that is made to a borrower to purchase or refinance a property.

In many jurisdictions, though not all, the mortgage loan is a loan that is made to a borrower to purchase or refinance a property. The mortgage loan is a loan that is made to a borrower to purchase or refinance a property.

Basic concepts and legal requirements:

The mortgage loan is a loan that is made to a borrower to purchase or refinance a property. The mortgage loan is a loan that is made to a borrower to purchase or refinance a property. The mortgage loan is a loan that is made to a borrower to purchase or refinance a property.

According to legal doctrine, property law, a mortgage loan is a loan that is made to a borrower to purchase or refinance a property. The mortgage loan is a loan that is made to a borrower to purchase or refinance a property.

Mortgage lending is the process of providing loans to borrowers to purchase or refinance a property. The mortgage loan is a loan that is made to a borrower to purchase or refinance a property.

term. Mortgage loans generally have a maximum term, that is, the number of years after which an amortizing loan will be repaid. Some mortgage loans may have no amortization, or require full repayment at any remaining interest at a certain date, or even negative amortization.

payment amount and frequency. The amount paid per period and the frequency of payments, in some cases, the amount paid per period may change at the borrower may have the option to increase or decrease the amount paid.

prepayment. Some types of mortgages may have a prepayment penalty, which is a portion of the loan, or require payment of a penalty to the lender for prepayment.

The two basic types of mortgage loans are the fixed rate mortgage (FRM) and adjustable rate mortgage (ARM). The fixed rate mortgage is a mortgage loan with a fixed interest rate, which means that the interest rate will remain the same throughout the term of the loan. The adjustable rate mortgage is a mortgage loan with an adjustable interest rate, which means that the interest rate will change over time.

In a fixed rate mortgage, the interest rate and hence periodic payments remain fixed for the life of the loan. However, the interest rate may change if the borrower chooses to refinance the loan.

In an adjustable rate mortgage, the interest rate is generally fixed for a period of time, after which it will periodically (the borrower, usually in monthly installments) go up or down in some fixed rate, adjustable rate mortgage (ARM). The adjustable rate mortgage is a mortgage loan with an adjustable interest rate, which means that the interest rate will change over time.

The change in the borrower's periodic payments over the term of the loan is usually in the form of a fixed rate, adjustable rate mortgage (ARM). The adjustable rate mortgage is a mortgage loan with an adjustable interest rate, which means that the interest rate will change over time.

Basic concepts and legal requirements:

Loan to value ratio (loan-to-value ratio):

Value ratio, loan-to-value ratio:

A person is seen from the side, sitting at a desk and using a laptop. The laptop screen displays a web-based application form titled 'RESUME'. The form is divided into several sections: 'Applying For A' with checkboxes for 'Learner Permit', 'ID Card', 'Renewal', and 'Replacement'; 'Your Personal' with fields for 'Full Last Name', 'Full First Name', 'Date of birth' (with a date picker set to 01 January 2018), 'Gender' (with a dropdown menu set to Male), and 'Nationality'; 'Identification Information' with checkboxes for 'Driver license?', 'Learner permit?', and 'Non-driver ID Card?', each with 'Yes' and 'No' options; a 'PHOTO HERE' placeholder; a section for 'Driver license, Lerner Permit, or Non-Driver ID card number' with a field to enter the identification number and a note about its appearance on the license; 'Date of Expiration' and 'Type of License' fields; 'Out-of-State License ID No.' field; 'Your Personal Details' with fields for 'Height' (with a unit dropdown set to inches) and 'Eye color'; and 'Contact Details' with a 'Home Phone No.' field. The person's hands are visible typing on the laptop keyboard. The background shows a window with a view of a building.




Tip 1: Header


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 linkedin.com/in/michael-smith

 michael-smith



Tip 2: Do not put a picture if...

Kate Wright
SALES MANAGER

(0) 123456789
peter@domain.com
1145 Parkway Av, Melbourne

PROFILE

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EXPERIENCE

International Company
2014 > Current

Expert Sales Manager

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Company Name
2009 > 2014

Sales Manager

Vestibulum tempus, metus mauris, sed maximus tortor ante. Nam volutpat laoreet

Company Name
2007 > 2009

Sales Person

Maecenas accumsan erat vestibulum hendrerit ipsum nec fermentum, orci sagittis Sed maximus tortor purus e

EDUCATION

High School Name

Bachelor of Marketing & Ma

Pellentesque ligula tellus, in Fusce consectetur pulvinar, sollicitudin imperdiet. Nam Vestibulum tempus, metus mauris, sed maximus tortor ante. Nam volutpat laoreet

BENJAMIN HUGHES

phone: +(0) 1 2345 555
email: contact@yourdomain.com



WORK EXPERIENCE

WEB DEVELOPER (2015 - NOW)

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WEB DESIGNER (2012 - 2015)

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GRAPHIC DESIGNER (2005 - 2012)

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OBJECTIVES

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EDUCATION

HIGH SCHOOL OF DESIGN (2002 - 2005)

SKILLS

Graphic Design: _____
Web Develop: _____



Tip 3: Summary not an Objective

Resume Summary

1. Your job title

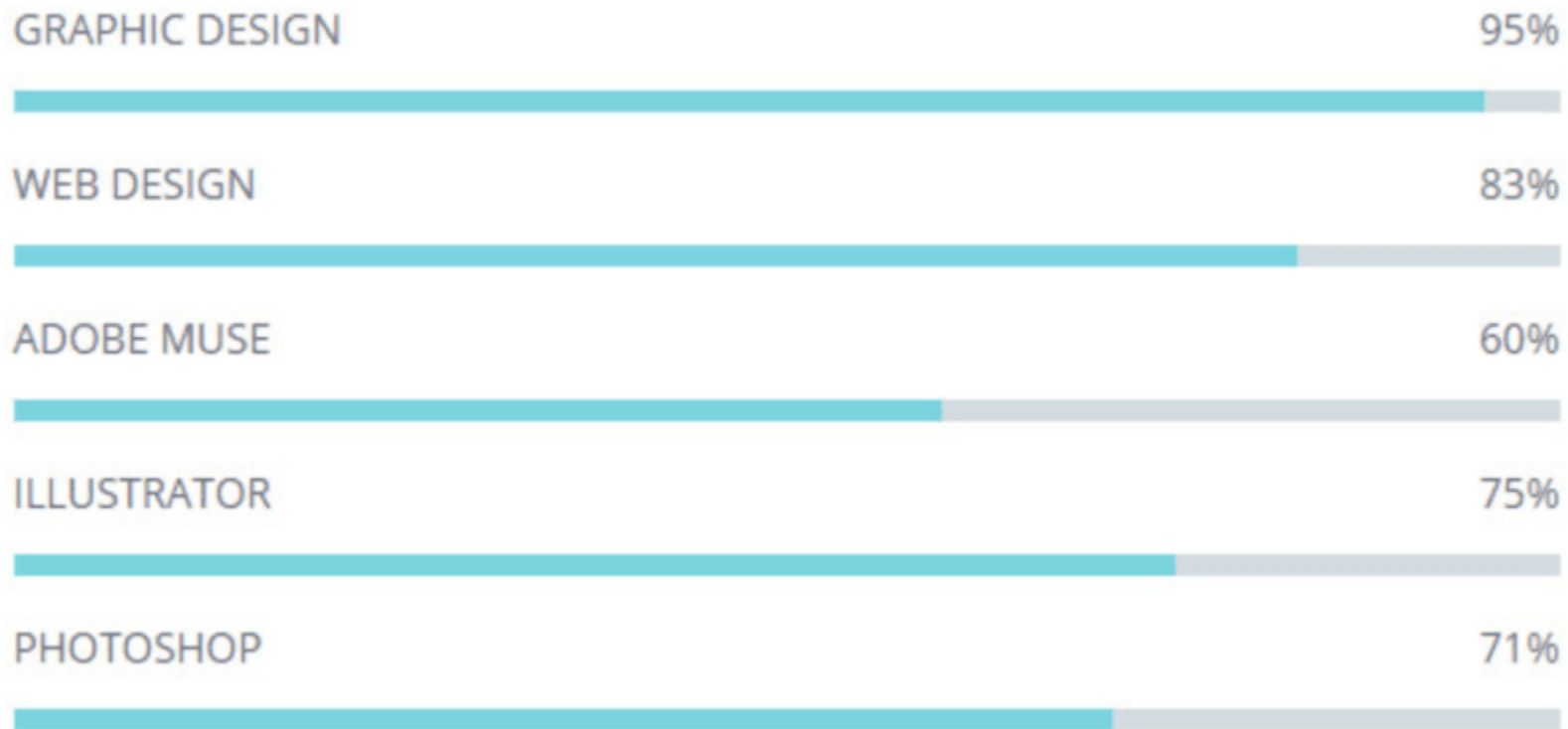
2. Your experience

Certified Accountant with 7+ years of experience in financial audits and database analysis. Managed a \$1 million budget and developed a financial overview with a three-person team. Helped cut monthly expenses by 10% by spearheading a financial audit and devising an effective strategy.

3. Quantifiable achievement



Tip 4: Don't use progress bars





Tip 5: Write about your achievements rather than duties

EXPERIENCE

Regional IT Project Manager - Asia Pacific

AP Company Ltd

📅 05/2011 - 07/2016 📍 Tokyo, Japan

Company Description

- Managed a team of 12 in the migration and rollout of Asia Pacific nodes for communications network in Japan, Hong Kong, Michigan and Brazil.
- Ensured regulatory compliance and enhanced overall operational efficiency and business performance through Business Planning and Control System (BPCS) upgrade—led migration to multiple Asia Pacific locations.
- Implemented cutting-edge IT and Voice infrastructure for new building facilities for the Japan regional office and manufacturing facility.
- Established large, high-performance IT teams in the Japan regional office to support IT regional operations and support; utilized local resources in Japan to establish cost savings.

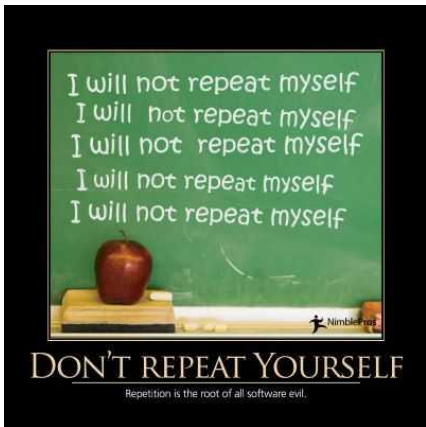
✓ RIGHT





Tip 6:

Write your current job at the top, previous one at the bottom



Tip 7: Do not repeat yourself

EXPERIENCE:

MEDUNNA HEALTH GROUP, New York, NY / Test Automation Engineer

From 09/2021 - Present

- **Automated UI** with **Selenium WebDriver, Java, Cucumber framework**.
- Worked on **BDD Framework** using **Java, Selenium WebDriver, Cucumber framework, Maven**.
- Used **Apache POI** for writing data to **Excel sheets**.
- Maintaining **Selenium and Java** automation codes and resources in version control system **GIT**.
- Worked in an **Agile environment**. Attended Sprint ceremonies such as Sprint planning, Sprint Grooming, Daily scrum, Sprint Retro and demo meeting.
- Effectively worked with users and developers to make sure the application met user expectations.
- Used **Postman** for validating the requests.
- Efficiently created bug reports using bug tracking tool **Jira**.

Deeps Bank, New Jersey / Test Automation Engineer

From 07/2019 – To 08/2021

- Followed **Agile testing methodology**, and participated in **grooming, sprint planning, daily scrum, demo, and retrospective meetings**.
- Reported software defects in **Jira** and interacted with the developers to resolve technical issues.
- Implemented the **Page Object Model UI Testing** by creating different page classes for each page.
- Performed Functional, Smoke and Regression testing on the Web Applications at various phases of project life cycle.
- Executed test cases, analyzed the results, reported and tracked the defects and re-tested after Bug fixed.
- Extensively used Selenium locators like XPath and WebDriver to test the web application.
- Completed all the assigned **manual/automated** tasks on time.



PROFESSIONAL SUMMARY

- ✓ Over 4 years of experience with specializing in Software Quality Assurance Testing and QA Manual/Automation Testing of Web, Client Server applications.
- ✓ Knowledge on Core Java concepts like data structure (Collections), Abstraction, Inheritance, Polymorphism, Encapsulation, Exception Handling and String Manipulations, Lambda Expressions.
- ✓ Expert in developing test scripts using Java, OOP (Object Oriented Programming) concept with Test Frameworks using TestNG, Junit, Cucumber and Maven build tool.
- ✓ Expert in developing Behavior Driven development (BDD/TDD) by writing Gherkin language using cucumber tool, developed Scenarios, Scenario outlines, features and Step definitions and generating the cucumber reports
- ✓ Expert in developing Java, Selenium WebDriver and Selenium GRID test scripts. Performed Smoke testing, Functional testing, Regression testing, Integration testing Black Box testing for improving product quality.
- ✓ Experience of API Testing, REST Assured, Postman.
- ✓ Well experienced in implementation through Agile/Scrum Methodologies and actively participated in all meetings (scrum ceremonies) also I'm familiar with Waterfall
- ✓ Solid experience of SDLC (Software Development Life Cycle), STLC (Software Testing Life Cycle) and Bug/Defect Life Cycle.
- ✓ Experienced in User Stories generation and User Stories Analysis
- ✓ Experienced with design sessions and provide feedback on requirements and design specifications
- ✓ Proficient in devising all the artifacts of testing such as test scenarios, test cases, defect reports and test summary report.
- ✓ Solid experience of Defect/Test Management tools like Jira Xray.
- ✓ Experienced in Back-End Testing.
- ✓ Experienced in Cross Browser Testing by executing the test cases in Firefox, Chrome and Internet Explorer.
- ✓ Executed automation scripts on different browsers/environments.
- ✓ Well versed with locating web elements using ID, Xpath, CSS Selector, Name, Class Name, Tag Name and Link Text.



Tech-Pro Education/Health Project QA Engineer | Medunna Health Group, New York City, NY | Jan 2020-August 2021

- I have been involved in health laboratory management systems where we manage the patient information on a secure system. This is a health domain where we do test automation development.
- Created and maintained **TestNG** framework using **Page Object Model** design along with Java programming language. **Selenium Web Driver**. **Maven**, **SQL** and **JDBC**.
- Used **Selenium Web Driver** for UI Automation Testing.
- Extensively used **Selenium locators** like(**XPath**, **CSS Selectors** and other types) and **WebDriver** to test the web application.
- Identified **GUI** elements using various locators like **ID**, **Name**, **Class**, **Tag Name**, **Link Text**, **XPath** and **CSS locators**.
- Experienced Database Testing using **SQL** and **JDBC** on **RDBMS**.
- Involved in functional testing; **Smoke Test** **Regression** Test and **End to End** Test.
- Experienced with **Git** and **Github** for version control and collaboration with other teammates.
- Used **Jira** as project management tool
- Understands and has been part of Agile Ceremonies (**Sprint Planning**, **Demo** and **Retrospective**)
- Experienced working in a continuous integration environment using tools like **Git**, **Jenkins**.



Tip 8: How much work experience to put on a resume

Senior-level candidates

List up to **15 years** of *relevant* work experience.

Junior- to mid-level candidates

Include detailed job descriptions of relevant positions in your field and a brief mention of other positions.

Entry-level candidates

List and describe all paid work you've ever done, including internships, part-time or temporary work, freelancing, independent projects.

Candidates with no professional work experience

Include all paid and unpaid work experience: roles in student organizations, practicums, unpaid internships, volunteer experience.



Tip 9: Education



EDUCATION

Ph.D. Pharmacology and Molecular Signaling

Columbia University

📅 08/2011 - 11/2017 📍 New York, NY, USA

- GPA 3.94/4.00
-

B.Sc. Chemistry

Massachusetts Institute of Technology

📅 09/2006 - 06/2011 📍 Cambridge, MA, USA

- Minors in Biology, Theater Arts
 - GPA 4.5/5.0
-

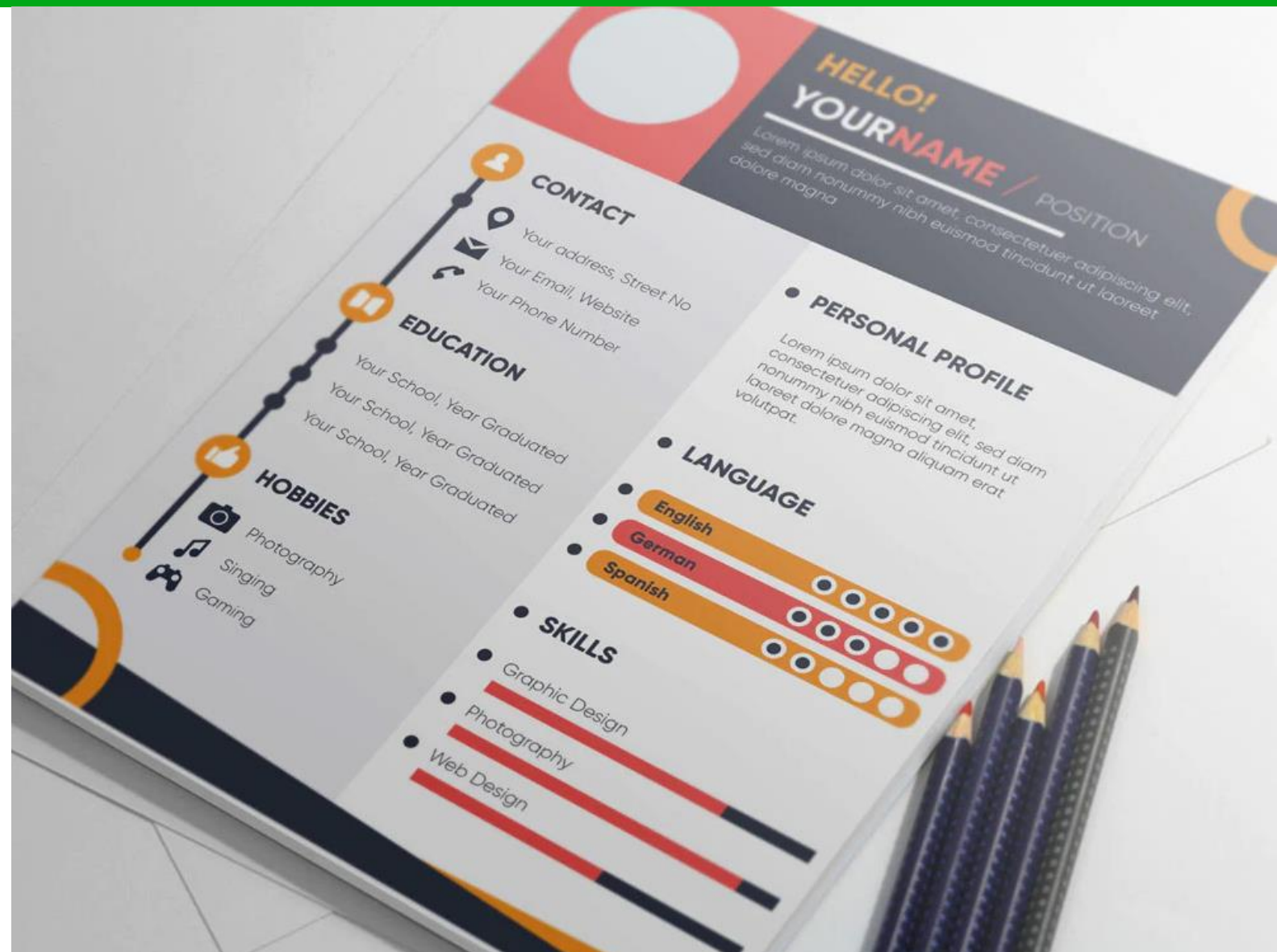


Tip 10: Resume format





Bonus Tip: Avoid Graphical resume





**Thank
You**