

ARAVINDHA KUMAR S

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Objective

To work in a globally competitive environment on challenging assignments and give Quality Assured Performance that shall yield the benefits of job satisfaction and as well as steady professional growth and also have worked on US mortgage process for more than 5 years. To work in a Well-grown Organization with a Competitive and Challenging environment that creates an ideal condition for delivering high Quality services. To Learn, work and put forth the maximum efforts into the process and effectively use it to achieve the Quality and timely delivery which automatically helps in the growth of the Company as well as Myself. To Secure a High-Position in an Organization with my efforts - Hard work and Smart work which is necessary to attain the Same

Experience

- **Cognizant Technology solutions pvt.Ltd** 30/6/2017 - 19/4/2023
Senior process executive -Us mortgage
1.Mortgage Deeds Processing: Performed Mortgage Deed entries - processed, extracted the data from Deed Documents.
2.Deed documents are the legal ones that give enough information about the Properties.
3.Carried out Mortgage foreclosure entries for processing the data, Data Extract from deed of trust (Simply used Deeds), Federal tax liens, County clerk websites, Homeowner documents, Borrower financial statements, etc. Also do Critical methods (sensitive data) - extracting data such as property address, loan amount, type, loan's expiry date, Document number, property identification number, Grantor / Grantee Names, Financial details of the property.
4.Mortgage Title search: Performed Title search for mortgage documents to get the information of liens, Judgements and taxes paid on the property.
5.We use it to find the property's legal ownership, check for claims or liens, outstanding property taxes, etc.
6.Utilized the Workflows for the States of - Virginia, Georgia & Alabama.
7.Environment & tools used - Netronline, Fidlar, Citrix, Data Trace & Data tree.
8.Handling calls with client on daily basis to update the status of the project.
9.Diagnosis and resolution of issues and customer support service.
- **Highlights** -
Working for Loan Origination (Preclose audit) Team
Various tasks accomplished includes :
1. During the Pre-closing audit, carry out activities like - verify the purchase offer, loan estimate, escrow statements, closing disclosure, mandatory documents, and promissory notes.
2. Ensure audits were done and clearances were received.
3. Double checking all the documents and preparing them for closing.
4. Has a strong knowledge of Fannie & Freddie as well as Client guidelines.
5. Worked on FHA & VA loans.
6. Analysis of VA loans for VA lenders - Navy Federal Credit Union, Loan Depot and PENFED Credit Union.
7. Validate requirements for the loans based on the transaction - Purchase & Refinance.
8. Examining the records available in the Epic & Xdoc in which the subject property is located - includes deeds/deed of trust, notes, liens, outstanding taxes, and judgements.
- **Achievement and Awards** -
1. I always make sure to collect the correct, reliable and accurate data.
2. I am certain that the data is to be technologically updated in order to store as well as maintain all of the required data.
3. All of the data that I deliver is with the help of processes of extensive quality research, if required.
4. Achieved Quarterly Deliverables and also a "Game Changer" of the Process.
5. Achieved Monthly "Star Performer" Certificate for four times till Date.
6. Achieved "Unicorn Award" Once till Date.

Education

- **PSG college of technology** 2014-2017
Bsc Computer Systems and Design
5.70
- **Ashram Matric Higher Sec Schl** 2013-2014
High school
74.80%

Skills

- MS Word, Excel, Spreadsheet & Presentation Skills.



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