

EZHILARASI J

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Objective

My goal is to become associated with a company where I can utilize my skills and gain further experience while enhancing the company's productivity and reputation.

Professional Summary

- A graduate with experience of 6.2 years in US Mortgage industry and trained over associates in the process. Also audited, rectified and corrected the errors which decreased the error rate by 5%. Cross trained in other branches of refinance, taxes and loan origination process to expand my knowledge. Specialized in handling email queries to onshore partners and BU.

Experience

- **Coforge BPS Pvt Ltd. (XOME & BLEND Migrated to COFORGE)** Dec 17 2018 - Present
Senior Process Associate
 - Experienced Banker in US Mortgage with mathematical skills.
 - Audited tax transactions.
 - Reporting Loan processor.
 - Maintained the production and quality of 100% with SLA.
 - Ensure all files were complete prior underwriting hand-off and coordinated effectively with title companies.
 - Ensure smooth docs to closings.
 - Client management through mails and chat.
 - Verifying Closing documents (Mock CD, Payoff, Title Commitment, Tax cert, etc.)
 - Proficiency in scheduling closing part (Signing Information)
 - Handling onshore escalation and Emails with stipulated SLA.
 - Verifying customer documents for loan purposes.
 - Worked on multiple clients using software (At-close) for processing files moved to next workflow.
 - Preparing the final product and sending to client delivery on client due files.
 - Updating the process SOP and sharing to trainees.
 - Task allocation including daily Audits, performance report to analyze performers.
 - Managed co associates by clarifying the process and encouraged them to adapt.
 - Recognized constantly for the performance excellence and contribution towards the process.
 - Promotion as Senior Process Associate in 2021 for excellence work as token of appreciation.

Education

- **Stella Maris college** 2018
B.Sc Plant Biology and Plant Biotechnology
80 %

Skills

- Loan Origination - Expert Credit Analysis - Expert Financial Analysis - Expert Risk Management - Expert Regulatory Compliance - Expert Relationship Management- Expect

Achievements & Awards

- Achieved as "Best Performer of the Quarterly and monthly" for 4 consecutive months continuously by increasing 30% of production than my co-workers Q3,Q4 and Q1 2023-2024. Mentored newly hired applicants in the branch process of CD, Pre Funding, Funding, audited for the same taking care of rush emails and assisting others on doubt area is appreciable. Managed and adapted into new processes through cross-training with Good progress in learning working on it on regular basis and supporting during peak volume days and received a Team Lead's appreciation.

Languages

- English - Read/ Write/ Speak.

- Tamil- Read/ Write/ Speak.

Declaration

- I do here by declare that the information stated above the true, correct and complete best of knowledge and belief.

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