Harsh

Executive

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Summary

Mortgage underwriting professional with live Conventional Loan Underwriting experience and 2+ years in US mortgage operations and financial analysis. Skilled in reviewing borrower credit, income, and assets, performing DTI/PITIA/LTV calculations, and ensuring compliance with FNMA/FHLMC and HUD (FHA) guidelines.

Key Achievements

Team Efficiency Boost

Increased team efficiency by 20% through process improvements.

Team Management Excellence

Audited 200+ loan files for HUD/FHA and agency compliance,

Supported knowledge-sharing sessions that helped improve overall team performance,

Experience

Incedo
Process executive

Gurugram
06/2024 - 07/2025

Company Description

- Performed end-to-end underwriting of conventional loan applications in compliance with Fannie Mae and Freddie Mac guidelines
- Applied 4Cs underwriting framework (Credit, Capacity, Capital, Collateral) to assess borrower eligibility and risk.
- Analyze income documents including W-2s, tax returns, Schedule C, E, and P&L statements for wage and self-employed borrowers
- Review and verify credit reports, analyze trade lines, utilization, inquiries, bankruptcies (Chapter 7 & 13), and overall creditworthiness.
- Ensured compliance with HUD regulations for FHA loans and agency requirements.
- Reviewed appraisals, title commitments, and other supporting documents to mitigate credit and collateral risks.
- Issued final loan recommendations (approve, suspend, or decline) in line with FNMA/FHLMC and FHA standards
- Calculate complete monthly housing payment (Principal. Interest, Taxes, Insurance, HOA) for accurate DTI analysis.
- Assess W-2 income, YTD earnings, and consistency of employment.
- Analyze business income using tax returns, P&L statements, and ensure income stability and viability.
- Review and evaluate credit reports to verify trade lines, credit history, and overall creditworthiness.

NIIT LTD
Associate

Gurugram
02/2023 - 06/2024

Company Description

- Day to Day production user in alline of businesses within process
- Proficient in analyzing and calculating borrower income using tax returns, pay stubs, and financial statements.
- Review and evaluate credit reports to verify trade lines, credit history, and overall creditworthiness.
- Handling critical transactions to ensure no miss on-those
- Calculate borrower's monthly debt obligations including housing payments using DU/LP guidelines.
- Ensure DTI ratios align with program-specific requirements and investor overlays.
- Assess W-2 income, YTD earnings, and consistency of employment.
- Analyze business income using tax returns, P&L statements, and ensure income stability and viability.
- Calculate complete monthly housing payment (Principal. Interest, Taxes, Insurance, HOA) for accurate DTI analysis.
- Ensure alignment with loan program and escrow requirements,

Education

Kurukshetra University
Bachelors of Business Administration

2019 - 2021

Skills

Income Calculation & Analysis (Wage, Business, Rental, Schedule C)	Live Conventional Underwriting (FNMA, FHLMC), FHA (HUD, Guidelines),	Monthly Payment Calculation per Agency Guidelines (FNMA, FHA, VA, USDA	Credit Evaluation: Score, History, Utilization, Derogatory Accounts
Bankruptcy Analysis (Chapter 7 & 13) & Eligibility Assessmnent	Rental Income Calculation using Lease Agreements & Schedule E	PITIA (Principal, Interest, Taxes, Insurance, HOA) Calculation	Schedule C Income Analysis for Self-Employed Borrowers
Debt-to-Income (DTI) Ratio Analysis and Guideline Compliance	Proficiency with AUS Systems (DU, LP)		