**Sanjiv Vankar**

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**Summary:**

Experienced Loan Processor with extensive years of experience, skilled at evaluating financial documents and client interaction, seeking to increase efficiency and accuracy at Mortgage Loans, Mortgage industry professional with loan-processing experience and a comprehensive knowledge of conventional loan programs, Diligent and detail-oriented -- thorough in gathering borrower information, verifying loan documents and reviewing file documentation to guide each loan from preapproval to closing, Computer savvy in MS Office Suite and proprietary mortgage-processing software.

Knowledge with mortgage lending policies and regulations, loan processing documentation requirements and loan closing procedures. Proficient in analyzing credit and financial data of loan applications, proficiently and competently monitored the pipeline to ensure loans close on time, while simultaneously handling other projects and complex client scenarios.

**Technical skills:**

Ms office Suite: Excel, Word, PowerPoint, Systems: Citrix, WFT, Proprietary systems: Empower

**Professional experience:**

**Milestone India digital PVT LTD 01/2022 - 10/2022**

**Loan Processor / Sr. Process Associate**

**Processes: DC-1, Bank Audit**

* Perform thorough audit reviews on several loan servicing processes, Complete audit checklists accurately to ensure quality is achieved
* Review revision requests from clients following audit, Conduct research on loan data
* Order, obtain, review, and approve any required appraisal documentation from a company approved appraiser, as required by company or investor guidelines for the product under which the loan was originated/approved
* Enter all data on new loans as received into the computer system as needed for initial submission through the appropriate loss.
* Prepare all loans approved for closing by collecting/obtaining all information/documentation required clearing any underwriting approval conditions.
* Complete all company mandatory training within the required timelines.
* Monitor all incoming mail and documents for verification information on data used to obtain any loan approval.
* Check all document with clients to resolve errors and discrepancies with loan files
* The mortgage servicer/servicing auditor are responsible for auditing multiple mortgage files to ensure accuracy, quality, and compliance with federal/client regulations and mortgage servicer requirements.
* Performs other duties as assigned

**Ascendum solutions 11/2018 -10/2020**

**Mortgage loan processor / Quality Associate**

**Mortgage Processes: Data verify (DV)**

* Focus on production and pull-through through the utilization of quality control and review loan files to ensure adherence to internal and external regulatory requirements
* Knowledge of assets, income and credit to ensure borrower profile, transaction and properties meet the company’s lending criteria stringently look for the loan to value (LTV), debt to income ratio (DTI) and housing to income ratio (HTI) ratios components in the mortgage loan files
* Reviewing of the borrower profile including credit, income, assets, collateral, compliance, employment and other lending exposure to work under credit policy guidelines and investor guidelines (all, FHLMC, FHA, VA & USDA) and apply them to specific loans for effective sale in the secondary market.
* I have experience in reviewing of collateral including in depth analysis of appraisal reports, title commitment, fraud risk checks, insurances documents and sales contract
* Reading and reviewing financial documents in order to make sound financial decisions
* I have knowledge about credit report, title report, submission form, appraisal report, and purchase agreement.
* I have knowledge about loan amount and appraisal amount.
* risks such as interested party involvements

**Skyward organization 07/2018 – 11/2018**

**Human resource executive/ HR trainer**

* Develop sales training programs and plans, including company sales training manual and materials
* Worked with marketing team and product management to incorporate marketing strategy into training curriculum
* Field travel to conduct personnel assessments, strategic training initiatives, coaching and development of new hires, customer meetings and customer training
* Designs, develops, and delivers learning solutions that increases effectiveness and credibility of participants by adhering to adult learning principles and sound training design
* Actively sets mutual expectations with sales effectiveness’ business partners including the field and home office groups so that trusted working relationships are constructive and productive
* Proven track record of increasing sales kips through training and development programs
* Close alignment with hr operations, marketing and sales to ensure implementation of training strategy

**BVG India PVT. LTD., 08/2017 -05/2018**

**Project coordinator**

* Worked with the academic advising team to provide course scheduling recommendations and exemptions for students with learning disabilities and individualized education plan.
* Maintained accurate and confidential student support records database for a caseload of 100 students.
* Supervised and coordinated projects, counseling of students and to ensure adherence to company standards and requirements.
* Coordinated with executive staff on operational support activities; served as a liaison between busy departments and operating units in the resolution of day-to-day administrative and operational problems

**C.J. Patel international school 02/2014 -07/2016**

**Student counselor**

* Counseling students individually and in small groups
* Scheduling classroom training for students to learn social and other skills
* Coordinating with parents, teachers, and staff for various educational programs
* Planning and organizing students' academic and career goals
* Reviewing and initiating school improvement programs
* Making students comfortable to share things and place personal opinions
* Performed individual planning and responsive services for students
* Reviewed and enhanced certain programs carried out by the school

**Education:**

**MSW (Master of Social Work), 2014**

Sardar Patel University, Anand

**BSW (Bachelor of Social Work), 2012**

Sardar Patel University

***Currently pursuing - Bachelor’s of Law – General from Sardar Patel University***