# RESUME

# Sadhana Sharanappa Madyal

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Career Objective

Seeking a position to utilize my skills and abilities that offers Professional & Organizational growth, while being resourceful and innovative.



Professional Summary

* **2+ years** of experience in Mortgage process as Underwriter (QC) Working as loan boarding Executive handling income and assets section. Calculating all types of business income and non employment income. Good knowledge in all types of business income documents. Calculating REO part and assets part.
* Processing experience and a comprehensive knowledge of conventional and government loan programs.
* Provide support to loan officer and underwriter teams by ensuring the timely, judicious, and accurate processing of mortgages.
* Review and verify borrowers’ income, credit reports, employment histories, property appraisals and title insurance information to prepare loan applications for underwriting submittal. Ensure compliance with company policies, underwriting guidelines and lending-program requirements.
* In depth knowledge of obtaining completed mortgage Verifications
* Strong verbal and written communication skills
* Continuous follow up on all audit verifications sent in order to obtain audit information.
* Deep understanding of technology with focus on delivering a quality product to the clients.
* Profound willingness to learn and grow strong test methodology

Excellent communication and interpersonal skills and good decision-making ability



## Employment History

Currently Working as Software Test Engineer at **Infinity International Pvt Ltd Pune** from 26th October 2020 - till date.



## TECHNICAL SKILLS (Trained / Project Acquired Skills)

|  |  |
| --- | --- |
| **Languages** | C, C++, JAVA, SQL, UNIX |
| **Operating Systems** | Windows, Linux |



**EDUCATIONAL/ACADEMIC QUALIFICATIONS**

B.Tech in Computer Science & Engineering (2017) from Brahmdevdada Mane Institute of Engineering and Technology, Solapur



**Roles and Responsibilities::**

## Responsible for managing pipeline of loans and supporting the processing/Closing

## Should be able to identify priority loans & work on them based on TAT

## Validate loan information

## Exposures in Credit, and collateral reviews

## Work with onshore processor on follow ups needed with the borrower and 3rd parties

## Ensure receipt of all open conditions and package to underwriter for decision making

## Validate required info screens; and updating required information

## Work on the files as per the guidelines provided by client.

## PERSONAL DETAILS

* Date of Birth : 26-04-1995
* Marital Status : Female/Single.
* Languages : English and Hindi.
* Current Address : 80,AtPost Shivshahi Shankar Nagar Hotagi Road

Solapur,413224.



I hereby declare that the above mentioned information is correct to the best of my knowledge.

Sadhana Sharanappa Madyal