

AKILA S

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PROFESSIONAL SUMMARY

Seeking a challenging environment that encourages continuous learning, creativity provides Exposure to new ideas and simulates personal and professional growth.

SKILLS

- **COMPUTER KNOWLEDGE :**
Operating System: Ms.-Windows 7
Office Automation: MS-office
2010(Word, Excel, Power point) o
RDBMS: MS-Access o
Programming: C language and C++
language(basic) o Web
Programming: HTML
- **SKILLS Languages known:** Tamil
(can read, write, and speak) English
(can read, write, and speak)
- **TYPE WRITING KNOWLEDGE ❖**
Passed English junior grade. Having
junior grade competition certificate.
OTHER CERTIFICATE ➤ TYPE
WRITING – secured First class in
speedstar competitive examination
(lower)

WORK HISTORY

07/2019 to Current

Senior Underwriter

First Source Solution Pvt LTD – Chennai, India

ROLES HANDLED

- Underwriting Loans are processed based on Gnma, Fannie Mae and Freddie Mac guidelines and audit the documents as per client requirements.
- Reviewing Credit, Income, Asset and Appraisal report to analyze whether the loan can be submitted for Underwriting approval
- Reviewing Fraud report for High Alerts, Undisclosed addresses, Loan Participants, Appraiser profile, Employer Commute distance.
 - Determining whether the Borrower is eligible for the Loan product or Program applied based on the review and AUS requirements.
 - Responsible for Analyzing third party documents like HOI, Title and VVOE.
 - Checking for the LOE's and any Name variation of the borrower with all the documents to avoid fraudulent activities.

01/2018 to 07/2019

Post Closing Underwriter

Accenture Solution Pvt Ltd – Chennai, India

- Handling bunch of loans assigned to ensure loan is processed based on Fannie Mae and Freddie Mac guidelines.
- Reviewing Credit, Income, Asset and Property documents, to analyze whether the loan can be submitted for Underwriting approval
- Determining whether the Borrower is eligible for the Loan product or Program applied based on the review.

EDUCATION

04/2016	Bachelor of Arts: Mathematics <i>Meenakshi College For Women - Chennai</i> GPA: 74
04/2014	Bachelor of Arts: Mathematics <i>Meenakshi College For Women - Chennai, TN</i>
01/2013	High School Diploma <i>St. Joseph's Girls Higher Secondary School - Chennai</i> GPA: 79.17
04/2011	High School Diploma <i>St. Joseph's Girls Higher Secondary School - Chennai</i> GPA: 86

ADDITIONAL INFORMATION

- I have experienced in US Mortgage Academy process for 3 Year and 1 Months. I have very good documents verification knowledge skill with 4c's. I am in the process of IQA Quality Audit, which is under Freedom mortgage in Zenta (Accenture). And I joined first source solutions as a underwriter for the process FGMC and PHH mortgage.