

Chaithra GP

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📅 27/03/1990

Profile

Highly skilled US mortgage professional with over 12 years of experience in the industry. Proven ability in managing people and processes to drive efficiency, reduce costs, and improve customer satisfaction. Adept in leading process transitions and timelines with a focus on quality and compliance. Seeking an opportunity to grow and learn in a dynamic and challenging work environment.

Education

2007 – 2010 Bengaluru, India	Jyothi Nivas College , Bachelor of Commerce
2005 – 2007 Bengaluru, India	Jyothi Nivas College , Pre-University College
2005	Lawrence English High School , SSLC

Skills

People Management	Process Management
Timeline Management	Escalation Management
Customer Satisfaction.	Process Improvement.
Microsoft Office Applications	Code of Conduct
SLA Management	

Professional Experience

11/2022 – present	Crane Consulting and Outsourcing Pvt. Ltd , Team Leader <ul style="list-style-type: none">Managing a team of 15 bankruptcy professionals and providing them with mentorship on their daily workload.Handling of Proof Of Claim (POC) for loans in Bankruptcy and responsible for preparing POC figures to identify arrears before filling.Responsible for Payment Change Notice (PCN) for debtors, debtor's counsel, and trustees with a TAT of 21 days before payments are made.Having one-on-one meetings with team members to gain insight into their goals and offer assistance on how to achieve them.Established achievable objectives for individual team members and offered consistent feedback on their advancement.Evaluated the team's performance, pinpointed opportunities for enhancement, and devised strategies to increase efficiency.Handling escalations and resolving process-related issues.Conduct weekly and bi-weekly calibration sessions with internal stakeholders, management, and clients to evaluate process challenges and establish protocols for optimizing workflows.Developed monitoring reports to detect and address process discrepancies, monitor daily and weekly task advancements, and deliver the results to the management team.Handling of Post-Petition Fee Notice for trustee with itemized charges of all expenses incurred during the bankruptcy.Responsible for Bankruptcy Closing process.
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10/2019 – 10/2022
Bengaluru, India

Crane Consulting and Outsourcing Pvt. Ltd, Senior Analyst

- Evaluate foreclosed loans during the File Review process.
- Review legal documents such as Promissory Notes, Mortgages, Assignments, Quit-Claim Deeds, etc., and verify their contents (date, loan amount, terms, borrower signature, etc.).
- Review loan file documentation: the accurate assessment of fees, and review previously rendered modification, foreclosure, short sale, and DIL decisions, to effectively recreate processing events and determine the accuracy of the final decisions.
- Determine if the Pre-Foreclosure Reinstatement Notice has been issued, when necessary.
- Verify that there is documentation providing evidence of the right to enforce the promissory note is present.
- Prepare, process, and deliver demand requests to the appropriate law offices and make follow-up emails when necessary.
- Review copies of executed notices of intent to foreclose and other notices of default from attorney offices to verify the accuracy of the information contained in the letters.
- Electronically register notices of intent to foreclose onto state-specific websites.
- Respond promptly and professionally to investor and attorney inquiries, requests, and other correspondence.
- Able to work independently to meet and exceed set deadlines, ability to meet production, quality, and service standards, Self-motivated.
- Ability to work in a fast-paced high-volume environment.
- Ensure accounts are properly documented with actions taken, correspondence, and explanation of delay if any.
- Ensure compliance with all state and investor requirements.

11/2014 – 10/2019
Bengaluru, India

Ocwen Financial Solutions Pvt. Ltd, Specialist - Bankruptcy

Bankruptcy Portfolio Management

- Tracing the Legal Events- Monitoring the set of bankruptcy files, tracing the legal events in pacer, and action the files accordingly.
- Legal documents- Working on the borrower's legal documents like recorded mortgage, Notes, Assignment, etc. Requesting/supplying the required documents & sharing the copies in the portal.
- Attorney queries/emails- Working with the Bankruptcy attorneys to determine if legal action is necessary in order to protect the investors' interest in the property.
- Managing SLA- Moving the file to the next stage of legal events, maintaining the SLA & NMS requirement, and making sure the files are falling within compliance

Vendor management

- Attorney firm Daily/Weekly calls- Setting up weekly & Daily calls with the firm and discussing/identifying the Aged wise files & action further to avoid compliance. Setting up expectations, Sharing the Daily task & priority list, Tracking attorney firms' performance (Daily, Weekly & Monthly), and sharing the SWAT analysis. Providing the required collateral documents to the firm to proceed with legal proceedings with the Bankruptcy court.
- Daily expectation- Assign the files to the firm daily on Priority & daily task files to the firm and action further.
- Daily & Weekly status on the portfolio- Daily follow-up on the overall inventory & obtaining the day-to-day status on the files and record in the system.
- Monthly Performance- Discuss the weekly/monthly performance on the files movement & Organizational goals and set up expectations further.

Internal team management

- Managing various groups within the organization & creating the workflow for the files to move to the next stage. Dealing with Investors, Bankruptcy attorneys, Insurers, bankruptcy courts, Trustees & Servicing business units, and handling/responding to queries & Concerns.

Additional responsibility- (Acting Team lead)

- Publishing Pipeline report daily on the BK portfolio inflows & Outflows and sharing it with the Management.
- Analyzing, interpreting, and reporting financial performance against stated targets. Planned, forecasted, and assist with the loan level performance for assigned business units.
- Tracking the weekly & Monthly progress on the MFR portfolio & identifying the area's opportunities.
- Handling the escalation emails/Clayton queries & from CM Team.

- Led and trained the team on Organizing and Time management. Also mentoring the team on personality and communication enhancement through team hurdles.

12/2011 – 11/2014

Infosys BPO Ltd., Quality Advisor

Quality Advisor- (Joined as a Customer Service Agent and later got promoted to Quality Advisor) Worked in the telecom process for international clients during my tenure at Infosys BPO Ltd. Interacted and partnered with clients in ensuring up-to-date knowledge of representatives to ensure end-user customer issues are resolved.

Job Responsibilities- Ensure process knowledge of the team by conducting triages, and update sessions. Coaching and feedback based on live call audits ensure that agents can understand and improve within a short span of time.

06/2010 – 11/2011

Birla Sun Life Insurance, Executive Unit Sales Manager

Executive Unit Sales Manager and handled CITI BANK Clients for Investment Solutions.

Job Responsibilities: was handling city bank clients by managing their portfolio by investing the funds in various investment solutions BSLI was tied up with wealth management companies like Anandrathi and Aditya Birla Minacs.