

ANITA ANIL SAXENA

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Vision & Objective

An Opportunity to work in an organization where the knowledge & expertise gained in all these years can be put to use in meeting challenges of a real life work environment for a better advancement in career. **A Learner for Life.**

WORK EXPERIENCE

- Worked with “WIPRO INFOTECH (IT TECHNICAL SUPPORT)” IN BLACKBERRY as a **Technical Engineer** from 7th July 2012 to 17th Dec 2013.
- Worked with “TATA CONSULTANCY SERVICES” as a **Process Associate** from 24th Dec 2013 to 31st Mar 2016 for US mortgage process.
- Worked with “SUTHERLAND GLOBAL SERVICE” as a **Senior Analyst** from May 2016 to November 2016.
- Worked with "ALTISOURCE BUSINESS SOLUTIONS" as an **Analyst, Credit & Income** from November 2016 to December 2017.
- Worked with “ ELI GLOBAL INDIA” as a **Quality Control Underwriter** from August 2018 to October 2018.
- Working with “FIRST SOURCE SOLUTIONS PVT LTD” as **Underwriter** from October 2019 to August 2022

First Source Solutions Pvt LTD

Duration: October 2019 To August 2022

Department: Origination Services

Designation: Underwriter

Current Job Responsibilities:-

- Underwriting conventional loans as per the Fannie Mae and Freddie Mac guidelines
- Interpreting Income, Credit, Assets, collateral guidelines and apply them to specific loan reviewing loan file for compliance with all agency and non-agency guidelines
- Reviewing accuracy and completeness of documents pertaining to Credit & Borrower's Profile, Liabilities & Ratios, Employment & Income, Assets, Reserves & Down payment, Occupancy & Transaction Type and Program Specific documents
- Audit and/or re-under write loans from a Credit, Income and Collateral standpoint on a daily basis and note any underwriting exceptions which include calculating income : salaried, bonus, overtime, commission, rental income
- Mentoring and training new team members to meet the quality and compliance expectations
- Completion of certifications for new clients in the initial phase and assisting new team members on understanding the process and clearing their doubts
- Completed certification on Mr. Cooper, Nation Star and CMG Client
- Assisted colleagues to certify on ONQ Financial alongwith providing trainings on Underwriting
- Attended/provided Underwriting training for new employees in Freedom Mortgage
- Have operated tools like Emcompass and Byte Pro

Eli Global India Pvt Ltd.

Duration: August 2018 To October 2018

Department: ELI Origination Services

Designation: Quality Control Underwriter

Current Job Profile:-

Mortgage underwriter known for strengths in Credit & Risk assessment, income, Asset, Liability/Credit analysis and documentation review upon that taken the decision on the Loan. Consistently commended for the timely and accurate completion of compliant loan packages facilitating volume growth while preserving book-of-business quality

Comprehensive knowledge of underwriting guidelines and restrictions for conventional and government-insured loan programs for both conforming and nonconforming mortgages. Work collaboratively with team members to drive deals to successful funding and close.

Skills

1. Underwriting Guidelines | Credit & Income Analysis | Cash-Flow Analysis | Risk Assessment | Loan-to-Value Ratios | Debt-to-Income Ratios | Conventional Mortgages | Conforming & Nonconforming Loans | Loan Documentation Checklist | Fannie Mae & Freddie Mac Guideline.
2. Mortgage industry professional with Loan-processing experience and a comprehensive knowledge of conventional and government loan programs.

Key Tasks Handled

1. Analyzing Credit, Income and Asset Worthiness of the Borrower.
 - 2. Evaluating the character and reviewing credit history.
 - 3. Evaluating the Income of the Borrower, As per Documents Provided by the Borrower.
 - 4. Verifying the Asset Document of the Borrower as per the File Requirement.

- Reviewing all the closing docs like Final HUD-1, Final TIL & GFE, NOTE, Security Instrument etc.
- Working as per guidelines from the client.
- Analyzing Credit Worthiness of the Borrowers as per Lender guidelines.
- CREDIT: Credit documents like Credit Report, Credit Supplements & Mortgage Statements, etc.
- INCOME: Income documents like Pay-stubs, Tax Returns/Tax Transcripts, VOE, WVOE, and Pension Income & Award letters etc.
- ASSETS: Assets documents like Bank Statements, 401K/IRA Statements, Checks and Gift Letters, etc.
- Reviewing Appraisal document for the basic information of property and to know appraised value of property etc.
- Reviewing about Purchase Contract and Amend/Extend and Sales Agreement and Builder Warranty for New Construction Buildings.
- Reviewing Title document for Proposed Insured, Vesting of the property, lien Position, Taxes of Property, Easements, Chain of Title (To know the previous transactions), Requirement and Exception Sections, etc.
- Lending & Underwriting Guidelines, Credit & Income Analysis (Cash-Flow Analysis),
- Risk Assessment (Loan-to-Value Ratios), Debt-to-Income Ratios, Foreclosure, Loan Modification, Compliance, Conventional, Pre-Underwriting and Post closing.
- Good Knowledge on DU Refi plus Loan Programs.
- Good Knowledge on Conventional Purchase and Refinance Loan Programs.
- Knowledge about Condition Clearing
- I take care of query resolution of team members, Quality Audit for the process & provide feedback to team members and try to solve their day to day issues.
- Preparing Knowledge base based on updates received from onshore team.
- Thorough in gathering borrower information, verifying loan documents and reviewing file

documentation to guide each loan from pre-approval to closing.

- Review and verify borrowers' Residence History, Income, Assets, Liabilities, REO Details, credit reports, employment histories, property appraisals and title insurance information.

Altisource Business Solutions Pvt Ltd.

Duration: November 2016 to December 2017.

Department: Altisource Origination Services.(AOS)

Designation: Analyst, Credit & Income [Mortgage Underwriting]

Current Job Profile:-

Mortgage underwriter known for strengths in Credit & Risk assessment, income, Asset, Liability/Credit analysis and documentation review upon that taken the decision on the Loan. Consistently commended for the timely and accurate completion of compliant loan packages facilitating volume growth while preserving book-of-business quality

Comprehensive knowledge of underwriting guidelines and restrictions for conventional and government-insured loan programs for both conforming and nonconforming mortgages. Work collaboratively with team members to drive deals to successful funding and close.

Skills

1. Underwriting Guidelines | Credit & Income Analysis | Cash-Flow Analysis | Risk Assessment | Loan-to-Value Ratios | Debt-to-Income Ratios | Conventional Mortgages | Conforming & Nonconforming Loans | Loan Documentation Checklist | Fannie Mae & Freddie Mac Guideline.
2. Mortgage industry professional with Loan-processing experience and a comprehensive knowledge of conventional and government loan programs.
3. Worked on Emcompass tool

Key Tasks Handled

1. Analysing Credit, Income and Asset Worthiness of the Borrower.

- 2 .Evaluating the character and reviewing credit history.
- 3. Evaluating the Income of the Borrower, As per Documents Provided by the Borrower.
- 4. Verifying the Asset Document of the Borrower as per the File Requirement.
- Reviewing all the closing docs like Final HUD-1, Final TIL & GFE, NOTE, Security Instrument etc.
- Working as per guidelines from the client.
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- Review and verify borrowers' Residence History, Income, Assets, Liabilities, REO Details, credit reports, employment histories, property appraisals and title insurance information.

☒ Job profile with Sutherland Global Services as a Senior Analyst.

- ☒ Strong knowledge of income calculations, tax returns, reading credit reports, identifying red flags.
- ☒ Basic knowledge of appraisal and ability to recognize red flags and ineligible properties thorough working knowledge of Fannie Mae and Freddie Mac underwriting guidelines and automated underwriting engines (DU/LP).
- ☒ Perform complete and in-depth review of mortgage loan files including; income, assets, credit and collateral.
- ☒ Underwrite loans in accordance with client guidelines; utilizing AUS or manual guidelines.
- ☒ Evaluate and ensure overall loan documents are accurate, complete, and compliant.
- ☒ Ability to identify and/or clear red flag or alerts and issue loan decision and condition file accordingly.
- ☒ Review and approve conditions for compliance and completion of loan file.
- ☒ Provide excellent customer service to internal and external clients.
- ☒ Resolve pre and post-closing issues as they relate to underwriting.
- ☒ Assist Processors/Loan Officers in understanding underwriting decisions and conditions.

➤ Worked with TCS as a Process Associate in Referral Doc upload Process.

- TCS is a US based Mortgage Servicing Company. Correspondence Department is the one which handles all the written communication throughout in US. There are hundreds types of the letters/agreements which are processed on a daily basis in a huge amount. Hence the Job profile includes - Processing new letter request, updating the letter templates, processing vendor invoices, monitoring reconciliation reports, resolving correspondence

issues and other related items. Implementing new and updated correspondence requests. Monitoring, reviewing and providing executive management with an overview of system and vendor performance.

- Uploading all important documents in Vendorscape which are required by the attorney to foreclose a property.
- Preparing Daily MIS reports which is send to the client.
- Conducting training for new joiners as well as providing refresher training to enhance their process knowledge.
- Also worked with Loss Mitigation Process to offer loan modification to borrower who are facing hardship And provide them a proper workout package.
- Whichever documents needs to pre-foreclosure accounts if we do not found then we have to mention in the CRM.
- Analyze financial information including operating statements and net worth statements to determine appropriate loan size, terms, and pricing.
- Review various reports including appraisals, environmental documentation, and engineering reports to determine compliance with investor requirements.
- Evaluate mortgage loan requests in order to approve or deny applications.
- Determine property values based on appraised market prices and the borrowers credit worthiness.
- Administer mortgage and other secured loan products as per approved amount levels and in accordance with lending policies.
- Investigate credit ratings with credit bureaus and reporting agencies.
- Submit regular credit and loan consumption reports to management.

JOB RESPONSIBILITIES for Wipro Infotech for blackberry.

- Providing online support to the blackberry enterprise corporate employees.
- Solving technical issues related to the data services
- Handling multiple mobile applications
- Providing online guidelines to the small & large enterprise corporate employees regarding location tracker & leased line
- Co-ordination with Customers & Operation Team for smooth functioning of process & Daily report & Other Activities
- Coordinating with network team center & field support coordinator
- Handling multiple machine to machine (M2M)products
- Handling critical escalations & resolve the issues
- Follow up on Pending mails

- Planning and co-ordination during the shift operations

Key Skills

- Good Interpersonal communication skills
- Understanding requirements of Customers
- Process Implementation and Monitoring
- Timely completion of assigned tasks

EDUCATIONAL AND PROFESSIONAL QUALIFICATION :

- Passed S.S.C in 2007 From Maharashtra Board.
- Passed H.S.C. in 2009 From Maharashtra Board.
- Passed T.Y.B.A. in 2012 with First class from Mumbai University.

COMPUTER PROFICIENCY & IT SKILLS :

- MS-Office
- Tally 9
- Internet

PERSONAL DETAILS :

- Date of Birth : 02nd April, 1992
- Nationality : Indian
- Marital Status : Single
- Languages Known : English, Hindi & Marathi
- Hobbies & Interests : Sports, Reading & Listening to Music.
- Extra-Curricular Activities : Awarded Best Employee in Both Organizations

DECLARATION:

All the Statements furnished above are true to the best of My Knowledge and belief.

Date:

Place: Navi Mumbai

(ANITA ANIL SAXENA)