# Riyanabegum B Mulla

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## **Objective:**

Seeking the best opportunity in global environment where my knowledge, skills, innovative ideas and initiatives could be encouraged and utilized properly and I am an individual, have desire to perform in a dynamic institution or organization where I can deliver my best by enhancing organization's internal strength as well as external reputation.

## **Work Experience:**

(Overall 5.9 years of experience in Mortgage)

Senior Escalations Representative at Wells Fargo. FHA Claims and HLRS. March 2021 – Oct 2022 (1 year 7 months)

- Claim filing for FHA CWCOT Part A, Identifying the claim type 1st chance or 2nd chance loan.
- Identifying the delays caused for the foreclosure of property like Bankruptcy, Loss mitigation and Loan Modification.
- Identifying the property was Vacant or Occupied during the Foreclosure Sale.
- Identifying the 1st legal date in order to check for the delays caused for Flad timeframe.
- Researching the supportive Documents required for the claim are Prep package, Note, Portfolio, Settlement, Loan Modification,
- Ensuring all the supporting documents are aligned correctly in the package before sending it to audit within given time frame.
- Quality focused with strong attention to detail and ability to effectively document findings through accurate summaries. provide constructive feedback on areas of improvement.
- Maintaining 100% efficiency with Quality.
- Preparing and Maintaining the production report on daily basis.

## Senior Analyst at First Source Solutions Ltd. November 2018– Dec 2019 (1.1years)

- Maintained 100% quality throughout cashiering process.
- Trained multiple processes like ACH Activation and Deactivation, TCB wires, NSF letters, Payoff quote.
- Responsible for training the new additions to the Team.
- Maintaining production and Quality reports.
- Providing multiple ideas for the process improvement.
- Conducting team huddles on the daily basis make team more efficient on process understanding.

# Senior Procees Executive at Infosys BPM Dept: Servicing Portfolio Service June 2015-June 2018(3 years)

- Monitoring the cashiering queues and posting borrower payments.
- Dealing with an important process OCR.
- Training the new team members and working methodologies.
- Working with cashiering (Payment Processing).
- Working on borrower payment system through ACH (Automated Clearing House).
- To achieving monthly target with 100% quality.

## **Dealing with Payoff Process**

- Processing the customer payoff request
- Analysis payoff QC
- Achieving SLA with quality in focus

### **Skills:**

- US Mortgage
- Oracle,sql
- Software Testing

#### **Qualification:**

- 2012 to 2014 MBA (HR, Marketing) from Basaweshwar Engg. College Bagalkot.
- 2009 to 2012 Bsc (PCM) from SKVP Degree College Hole-Alur.
- 2007 to 2009 PUC at Sri Kalmeshwar PU College Hole-Alur.

## **Achievements:**

- Spot Award received for best team player
- R&R Awards received for maintain quality & productivity.
- Individual Extra Miler Awards.

## **Declaration:**

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

Date: Riyanabegum B Mulla

Place: Bangalore