# CURRICULUM VITAE

**Vanishree Salimath**

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## 

**Career Objective:**

To achieve challenging position in an esteemed organization and excel as a good professional.

**Experience Summary:**

**US Mortgage Underwriter 2019-Present**

* Experience in end to end underwriting on Conventional loans and FHA Loans, VA ,USDA Loans.
* Understanding of Desktop Underwriter(DU) And Loan Prospector(LP).
* 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 and asset documents ,property appraisals and title insurance information to prepare loan applications for underwriting submittal.
* Reviewing and analyzing special conditions, loan deficiencies and exception request
* Aware of the following documents VOE,Offer letter,4506T, W-9
* Strong PC skill with experience in MS Office.
* Ensure compliance with company policies, underwriting guidelines and lending-program requirements.

**Skills :**

**Credit Report, FHA ,VA, Conventional ,AUS, Title and Appraisal, Compliance, Collateral, Pre Closing, DTI, LTV, Hazard Insurance, Closing and Compliance, TRID, Disclosures, APR Tolerance**

**Technical Skills:**

Operating Systems : Windows Xp/7/8/10

**Academic Details:**

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| **Course** | **Institute/University** | **Aggregate** |
| MSc Computer Science | The Oxford College Of Science | **74%** |
| BSc Computer Science | Vijaya College, Bangalore | **71%** |
| PUC (12 th) | Junior College, Athani | **50%** |
| SSLC(10th) | Vidyavardhak School Athani | **79%** |

**Achievement Highlights:**

* Regarded as one of the company’s most productive loan processors, handling number of files monthly.
* Outperformed company average in achieving loan-processing turn-around time.
* Ensured all files were complete prior to underwriting hand-off and coordinated effectively with title companies to ensure smooth closings.
* Processed challenging loan applications (e.g., self-employed applicants and borrowers with problematic credit histories).

**Personal Information:**

Hobbies **:** Singing, Dancing, Sketching

Current Location **:** Bangalore

Languages Known**:** English, Hindi and Kannada