**RESUME**

**Name :** Pushpa.D.N **Contac**t No:7026650750

**Email ID :** [pushpaece91@gmail.com](mailto:pushpaece91@gmail.com)

**Career Objective:**

* To make myself involved to become a specialist in the job assigned to me.

**Work Experience:**

* Having 2 years and 5 months of experience in Mortgage industry as Process Associate, working in Flat world Solutions, Bangalore from Feb 2014 to July 2016.
* Having 1 year of experience in the Mortgage industry as SME (Subject Matter Expert) in First Source Solutions Ltd, Bangalore from July 2016 to July 2017.
* Having 2 years and 7 months of experience in Mortgage industry as Senior Associate in First American India Private Ltd, Salem from August 2017 to September 2020.
* Having 2 years of experience as Senior analyst in First Source Solutions Ltd, Bangalore from September 2020 to Till date

**Experience Summary:**

**Loan Co-Ordination:**

* Proficient in loan co-ordination, Quality check.
* Good understanding in implementing **logics,** while processing loans**.**
* Good knowledge in **VA** loans & **FHA** loans.
* Worked extensively with **credit report, bank statement** as a part of loan coordination to process & review the documents.
* Proficient in **1003**, **Credit report**, **Form of Identification, Mortgage Statement, VOM, HOA, Note, HOI, Pay off Statement, Tax Information, Title Commitment.**

**Pre Purchase Review Auditing**

* Working on Govt Loans (Conventional, FHA& VA loans) of all types of transactions.
* Pre-purchase auditing of the loans receiving from different lenders.
* Reviewing all the Legal documents of the borrower.
* Reviewing the Final CD and verifying some comparisons as per our client requirements.
* Identify defects with the closing package, Collateral package and process accordingly, accurately annotating the findings in the Mortgage Loan Origination System.

**Post Closing**

* Working on FHA, VA and Conventional loans for all types of transactions in Retail & Wholesale Processing
* Reviewing Note document , Deed of Trust, Loan estimate, Closing disclosure, Final 1003, Appraisal, W9 form, AUS, Payment letter,HUD-1 addendum, HUD92900-A, Conditional Commitment ,Case number assignment document & VA documents.

**Appraisal Review**

* Reviewing and Quality check of the appraisal reports (1004, 1025, 1073, 2055) also sending the reports to the appraiser if there is correction and getting the revised report.
* Verifying the appraisal to know the current market value of the property and analyzing approaches (Sales, Cost and income)
* Verifying Photos, Building Sketch, Appraisal License and Condition.
* Working on MAC (Market Analysis Condition) Reports to determine the Market condition of Property.

**Underwriting:**

* Checking all 4c’s underwriting requirement documents.
* INCOME: Income documents like Salaried & Self Employee checking VOE,WVOE and Income calculations of Borrower
* CREDIT: Credit documents like Credit Report, Credit Supplements & Mortgage Statements, etc.
* ASSETS: Assets documents like Bank Statements, 401K/IRA Statements, Checks and Gift Letters, etc.
* APPRAISAL: Reviewing Appraisal document for the basic information of property and to know appraised value of property etc.
* Working on FHA, VA and Conventional loans for all types of transactions in Corresponding channels.

**Notable Accolades:**

* Exceptional performance in terms of Productivity and Quality.
* Ability to handle Process during heavy inflow of Volumes.
* Good understanding of Mortgage Business processes of the United States.
* Handling Quality check (QC) from last 7 months with best performance.

**Technical Skills:**

**Software Package** : MS-Office, MS-Excel

**Mortgage softwares** : Lakewood, EDMS, DataTrac and MS-Outlook, E-trac, ACI, Encompass

**Operating System** : Windows XP, Vista, windows7, windows8.

**EDUCATIONAL QUALIFICATIONS:**

* B.E (ECE) from CCET, Anna University, 2013.
* Higher Secondary from Bharani park Matric High. school, 2009.
* Secondary School of Education (SSC), from Rani Meyyammai Matric School, 2007.

**PERSONNEL DETAILS:**

**Full Name :** Pushpa .D.N

**Date of Birth :** 4th November 1991

**Nationality :** Indian

**Languages Known :** English, Kannada, Telugu and Tamil.

**My Hobbies :** Painting, chatting with friends & listening to soft music

**DECLARATION:**

I hear by declaring that the above mentioned information is true to my knowledge.

Place: Bangalore

Date: (**Pushpa.D.N**)