# Jyoti Mobile: +8867670368 E-mail: Jyoti31590@gmail.com

**Professional Experience: (7 year)**

Company**: First America India**

Duration: June-2015 to Feb-2016

Designation: Associate Financial Analyst

Company: **Wells Fargo India Solutions (Bangalore)**

Duration: March 2016 – April 2018

Designation: Financial Analyst

Company: **Wells Fargo India Solutions (Bangalore)**

Duration: May 2018 –Currently working

Designation: **Senior Loan Document Specialist / Quality Assurance Analyst**

**Knowledge & Skills:**

* MS Office application
* Customer loan document validation
* Experience on multiple processes in US Mortgage Banking & Financial Services & Operations such as, Clients Servicing, Underwriting, Loan Origination, Loan Modification, Foreclosure, Taxes & Escrows, Title Search, and Document Reviewing & Information Extraction for different investors/banks.
* Exhibits solid numerical and detail-oriented skills for data publishing
* Highly articulate and capable of translating complex ideas/scenarios into actionable outcomes.
* Good command on coaching, training and mentoring new joiners/existing team members as their SME, including maintenance of SOP, process/ policy change management
* Strong time-management skills with the ability to multi-task in a fast-paced deadline-driven environment and maintained SLA.
* Team handling/leading skill in planning, synchronizing and organizing team in absence of Team leader/Assistant manager
* Auditing the files processed by state side team members and internal team member.
* Actively participated in transitioning new process as SME,
* Experienced in Loan IQ
* Strong escalation management skill and risk and control mind-set
* Strong communication skill with the ability to communicate at all levels

**Roles & Responsibilities:**

**US Mortgage – Client Services:**

* Ability to analyse reports. financials to offer complex analysis for decision making and business improvements.
* Preparing reports in MS Office. review and validating month end stats and results
* Completed analysis of transactional information to identify risk, trends and potential wary activity.
* Performed the required Mortgage screenings on customers documenting the information obtained on the client's as required by global Mortgage procedures
* Effectively conducted Mortgage formality reports on questionable accounts and transactions
* Improved and implemented customer risk rating criteria with Mortgage management and procedure for both consumer and corporate customer.
* Having knowledge & working experience on different investor’s guidelines (FHA, VA, FNMA, FHLMC, etc.)
* Responsible for completing all assigned tasks as per SOP procedures accurately and within the defined parameters/SLA and also ensure to adhere all aspects of the production
* Ensured that daily productivity and quality is high as per company’s requirement of all tasks being completed
* Developed and maintained process documentations, guidelines and procedures to reduce possible errors
* Perform second level review/audit of tasks and procedures in adherence to SOP and also providing the regular, accurate and loan level quality feedback to processing team members
* Responsible for responding to and/or researching and resolving escalated, inquiries and complaints requiring special handling and that may have been forwarded by the management /or LOB
* Manage process escalation from internal/external customer/or LOB
* Conducting the daily meeting, weekly analysis, monthly dashboards, Training, auditing, MIS reporting, generate process Improvement/IDEA/Best Practice for self and team
* Attending the LOB calls and providing the inputs for processing team also updates (if any)
* Worked on multiple applications like MSP, ER, ICMP, SAM, TALON, CORE, Loan sphere, Loan IQ etc. which would help in processing and quality check for the loans processed
* Extracting different documents from each of the different applications for every Loan and have strong analytical skills, ability to read and interpret various kinds of mortgage related documents

**Job Achievements:**

* Have given two IDEA Projects for the process, which did an annualized saving of around $ 8,500.
* Have been rewarded Star of the Month, Special Achievement Award, Learning Achievement Award & On the Spot Award in Wells Fargo
* Have been rewarded Champion Award, Top Performer Award & Quality Star in Wells Fargo.
* Got multiple appreciations from LOB and different Head of the Servicing departments/Organizations.
* Rewarded for maintaining 100% quality in team.

**Educational Qualifications:**

2014 - BBM (Finance) BANGALORE UNIVERSITY. T JOHN COLLEGE.

2011 - XII (CBSE) SARDAR PATEL PUBLIC SCHOOL.

2008 - X (CBSE) BOKARO ISPAT VIDALAYA

**Declaration:**

I hereby declare that the above-mentioned information’s are true to the best of my knowledge.

Place: Bangalore

# Date:

# Jyoti