LakshmiPrasanna B

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BD21328_

CAREER OBJECTIVE

Mortgage Loan Processor with advanced knowledge of all facets of loan processing, client relationship development, project management and technical support.Skilled in collaborating with all members of an organization to achieve organizational goals and objectives. Instrumental in streamlining and improving processes,enhancing productivity, and implementing solutions.

PROFESSIONAL PROFILE

I had 6years years of overall experience in the field Mortgage”with leading organisations. 5.5 Years of experience US Mortgage and having 6 months of experience in Home Sales Consultant. A passionate team player with proven abilities in Commitment & Indexing Process withexcellent interpersonal, communication and organising skills with proven abilities in Mortgage towards achieving organisational goals.

KEY SKILLS

* Technical: Loan PDF,Docutech,PCL,MSExcel,Internet,LauraMac Tool.
* Management: Planning, Organizing, coordinating and controlling.

ACADEMIC CREDENTIALS

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| --- | --- | --- | --- |
| Qualification | University/Institution | Year | Percentage |
| B.Tech | Jawaharlal Nehru Technological University Kakinada(SCRE College) | 2012 | 66 |
| Intermediate | Board of Intermediate Education | 2008 | 81.1 |
| S.S.C | Board Of Secondary Education | 2006 | 74 |

Work Experience

Senior Process Analyst

Solugenix India Private Limited – 2020 – 2023

* Processed and reviewed internal account / customer documents
* Reviewed processes including the naming of the documents and insertion of document separators.
* Responsible for reviewing and understanding of document types, which included variousKinds of mortgage documents.
* Received documents from internal sources and verified contents for accuracy and error including blank pages, quantity, and skewed images.
* Adhered to safety & security procedures to ensure document protection and confidentiality.
* Performed general office task as required.

### Assured knowledge of document types for proper record processing

### *I-process servicesinHyderabad(10th FEB 2020- 10th August 2020)*

*Job Description – Senior Sales Executive*

* To be completely aware of the products being offered by the company and understand competition offering and handle customer objections.
* To ensure proper customer profiling on each call / customer visit, to identify and understand his/her needs and accordingly recommend investment and Insurance options.
* Relationship building with the Home Loan Executives to which he is mapped and to ensure joint calls with the HLE to ensure maximum attachments of the files being disbursed
* Maintained low cancellation numbers per company goals through proper loan pre-qualification.
* To build a relationship with the customer so that he/ she is able to cross sell other product offering basis the need of the customer, thereby managing the entire account of customer. FSA to ensure to source customer’s family details, other general insurance details, other loan details etcCoordinated the appointments and followed up as needed.
* Understanding the joint ownership of the customer at the time of servicing etc
* Proving the track report end to end steps to the customer until loan disbursed to the customer.

### *Flatworld Solutions in Bangalore(24th June 2016- 3rd May 2019)*

### *Job Description – Process Associate – Commitment(Mortgage):*

*Commitment Process*

Working on Conventional , USDA, VA and FHA loans which has the following steps:

* Reviewing the Condition sheet from the Underwriting department and requesting Loan Officer & Loan Officer Assistant through E-Mail to satisfy those conditions which are necessary to process the File
* If it meets all the guidelines as per the Condition sheet we will review on it.
* If any corrections required we will request the Commitment team to provide the Commitment letter, once we receive we will sign off it.
* Identify the Quality Checking as my level best in Commitment.
* Helping out the team in order to complete the work and clear their backlogs.
* Training to fresher’s.

PROFESSIONAL DEVELOPMENT & ACHIEVEMENT

* Training and mentoring the new associates on the process to Expertise role.
* Organizing periodical calibration sessions to improve quality.
* **Received “Gunner award” for showing expertise in specific field and resolving the impediments quickly.**
* **Received multiple appreciations from the client for performing exceptionally well.**
* **Received special appreciation awards from client for the performance and for the inputs**
* **Giving new ideas to IT people about the process to implement automation of process.**

PERSONAL DETAILS

**Date of Birth: June 7th 1991**

**Marital Status: Married**

**Nationality: Indian**

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