**CURRICULUM VITAE**

**Shaistha Anjum**

**#21, 1st Cross, Srirampuram, Bhashyam Nagar**

**Near Srirampuram Police station, Bangalore– 560021**

**Phone#-9663281786**

**Email ID–** [**anjumshaistha786@gmail.com**](mailto:anjumshaistha786@gmail.com)

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Professional Summary:**

⮚ Infosys.

**Duration: Dec 2014 to May 2017**

**Designation: Audit, Compliance, Risk and Legal (Senior Process Executive).**

**Roles and Responsibilities:**

* Responded to customer inquiries, complaints and comments on a daily basis, and determined corrective action for high-call volume department.
* Reviewed and verified transactions to ensure proper processing according to established quality standards.
* Processed transactions, including money transfer, deposits and withdrawals and, data entry to update client files.
* Ensured departmental compliance with company and regulatory agency records management and retention policies and procedures, achieving 100% compliance on 3 annual audits.
* Opened/closed accounts including Checking, Savings, Money Market, Certificates of Deposit; ordered bank supplies, ATM/debit cards; processed wire transfers, ACHs, Cashier's Checks, stop payments, loan payments and loan applications.
* Provided navigational assistance with online and mobile banking.
* Served as first point of contact and technical resource for all customer inquiries and issues. Managed customer profiles, opened new bank deposit accounts, and processed deposits.

⮚ Altisource Business Solutions.

**Duration: Dec 2019 to Dec 2022**

**Designation: Credit & Income Analyst.**

**Roles and Responsibilities:**

* Reviewed & evaluated loan files for risk issues & potential misrepresentation.
* Reviewed & analyzed Credit Reports, Loan applications, Income documentation, Employment records, & Legal documents such as Bankruptcy, Divorce Decree as required to determine borrower’s ability to meet the loan requirements.
* Ensured compliance with Federal, State, & Local regulations, Industry principles, Practices, Standards & Controls, & the business objectives, Policies, Risk Parameters & guidelines of the organization.
* Determined overall loan documentation to ensure accuracy, completeness & fraud prevention.
* Contacted appropriate parties for necessary documents.
* Recorded loan rejections, specifying investor & institution guidelines & basis for declining application such as insufficient cash reserves etc.
* Determined appropriate recommendations subject to management & underwriting guidelines.
* Displayed time management skills necessary to complete projects with satisifaction & compliance.

**Project Highlights:**

With strong experience in US Mortgage industry professional with loan processing experience & a comprehensive knowledge on Conventional & (FHA & VA) Govt loan processing.

Diligent & detail oriented – Thorough in gathering borrower information, verifying & reviewing loan documentation for each loan from preapproval to closing.

* Balanced the need for loan-volume growth with equally important necessity of optimum underwriting quality to minimize risk while maximizing profitability.
* Achieved the second-highest loan-funding rate among a 1-4 member underwriting team.
* Ensured loan submittals met internal & external eligibility requirements. Gained extensive experience in underwriting, FHA, Jumbo loans (VA), & Conventional using FNMA & FHLMC guidelines.
* Maintained meticulous attention to detail in underwriting mortgages.
* Evaluated the financial strength of borrowers to determine risk & repayment capacity.
* Leveraged knowledge of loan products to help restructure turned-down loans for subsequent approvals.
* Maintained compliance with lending, underwriting & government requirements.
* Demonstrated excellent follow-up’s with borrowers, loan processors, loan originators & management throughout all phases of the underwriting process.

**Skills:**

* Ability to communicate effectively & skillfully.
* Ability to work to time scales & to meet deadlines.
* Ability to give appropriate attention to detail to ensure accurate work.
* Ability to plan & Organize tasks/ priorities effectively.
* Lending & underwriting guidelines; Credit & Income Analysis; Cash-Flow Analysis; Risk Assessment; LTV, CLTV, & HCLTV ratios; HTI & DTI ratios; Conventional & Govt Mortgages; Conforming & Non-Conforming loans; ARM’s; Loan Closing, Funding & Documentation; Account Service Excellence.

**Education Details:**

* I have completed my graduation in BBA from DR.C.V.Raman University in the year 2011.
* Completed PUC from Malleshwaram Govt Girls College in 2006.
* SSLC from Elite English High School in 2004.

**Declaration:**

I solemnly declare that all the above information is correct to the best of my knowledge & belief.

Thanking You, Yours Faithfully

Date: Shaistha Anjum

Place: Bangalore