# MAHJABEEN PERAMPALLI

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# Professional Summary

*Mortgage professional with 3 years of experience in Mortgage industry.* *My objective is to use my current experience and apply my skills in a new role while learning new skills and enhance my career skill set.*

# Skills

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| * Conventional, FHA, VA Loans | * Risk Assessment |
| * Analytical | * Quality Assurance |
| * Detail-oriented | * Exceed production goals |
| * Foreclosure | * Bankruptcy |
| * Loss Mitigation | * Cash-Flow Analysis |

# Work History

M**ortgage Quality Analyst** March 2018- Current

Infinity Data Technologies Pvt. Ltd. Solapur, Maharashtra

* Experienced in reviewing collateral documentation for Conventional and non Conventional loans including the Note, Mortgage, Modifications, Title Policy, Application, Appraisal report and Assignment/Endorsement chains; identified deficiencies and submitted appropriate exception cures.
* Reviewed Point & fees from HUD-1 Final settlement statement, Estimated HUD1 or Fees Itemization and tested compliance.
* Reviewed Loan Application data and timely issuing of RESPA initial Disclosures (HUD and GFE).
* Reviewed loan modification and maturity extension documentation.
* Monitored bankruptcy status using Pacer for chapter payment plans, proof of claim, unsecured portion, Cram-down, liquidation.
* Researched and determined reinstatements or payoffs, loan related issues which may include missing payments, disputed accounts history requests, loan paid in full and general loan issues.
* Reviewed foreclosure servicing files to determine the foreclosure status, sale and hold, short sales, deed in lieu, contested matter.
* Analyzed and compared loan policies to property reports to assess additional exposure to risk and issues with lien position.
* Investigated possible title issues initiated by borrower correspondence and conveyed and assisted with research and analysis of complex title issues.
* Maintained portfolio of title issues and detailed records of claim resolution or settlement, including timelines and correspondence.
* Reviewed and assessed Homeowner / Condo Association liens for super-lien priority interest and escalated issues involving potential loss of lien priority, monetary losses, or any other potential loss or risk exposure to management.
* Examined the condition of the title by considering the effect of documents such as deeds, deeds of trust, mortgages, mechanics liens, tax liens, judgments, assessments, and other matters of record and submitted appropriate exception cures.
* Title curative experience including evaluating residential Title Commitments and Policies to determine lien position and breaches. Recognized and formulated solutions to resolve title issues.
* Researched and evaluated pertinent recorded documents for determination of ownership, legal descriptions and any conjunction to title.
* Reviewed and Analyzed BPO reports and Servicing comments for condition of property, damages and repairs, insurance claims for damages and current occupancy.
* Prepared and followed target goals and performed other duties as assigned.

# Education

**Walchand Institute of Technology, Solapur**  July 2017 BE in Computer Science and Engineering