

Email:vgangadhar770@gmail.com

**V GANGADHARAM**

Mobile: +91 \_7780197342

## CAREER OBJECTIVE

To work as a team in an organization which offers open environment culture, diversity of opportunities for growth and achieve the goals of both the organization and individual.

## ACADEMIC PROFILE

Qualification	Institute/University	Year of passing	Percentage Obtained
B.COM (C.A )	SVCR GOVT Degree College, Palamaner.	2019	84.5
Intermediate (CEC )	TKC Govt Junior College, Palamaner.	2016	84.0
SSC	Z.P.H.S Gangavaram High School.	2014	6.0

## WORK EXPERIENCE

ORGANISATION : Coforge BPS PVT LTD  
DESIGNATION : Associate Team Member(Mortgage)  
EXPERIENCE : June/02/2020 to April/01/2022  
• **Job Role** : - Review of US Mortgage **Post Closing** Underwriting Decision.

### Responsibilities:

- Performing Income calculations as per DU/LP/ Manual Underwriter or GUS underwriting guidelines.
- Deriving self-employment income using tax returns
- Calculating Employment or non-employment income by using income documents.
- Re-underwriting the complete loans and analyzing the compliance and credit issues.
- Creating exceptions and findings for the issues.
- Validation of Closing Disclosure and Loan Estimate.
- Inputting the loan information along with analyst calculation after verifying the same from lender calculation.
- Searching all the required documents from the loan package.

- Updating collateral review comment after validating appraisal document.
- Finding red flags, judgments, and bankruptcies if any documented in the loan file.
- Ensure that all the debt matching with credit report and in file conditional are met as per requirements.
- Performing checks on all closing documents and creating a finding if missing.
- Ensure all the asset documents in the file as per underwriting requirement.

ORGANISATION : Ocwen Financial PVT LTD  
 DESIGNATION : Associate Team Member(Reverse Mortgage)  
 EXPERIENCE :April/11/2022 to Till Now  
 • **Job Role** : - Review of US Reverse Mortgage in **Bankruptcy**.

**Responsibilities:**

- Assessing the financial situation of clients and determining their eligibility for the bankruptcy filing.
- Advising clients on the different types of bankruptcy (Chapter 13,Chapter 7, Chapter 11) and the pros and cons of each option.
- Helping clients prepare and file bankruptcy petitions and schedules, including gathering and organizing financial documents.
- Representing clients in court and working with the bankruptcy trustee to ensure that the client's assets are protected and that their debts are discharged or reorganized in a fair and equitable manner.
- Communicating with mortgage lenders and other creditors on behalf of clients to negotiate payment plans and other resolutions.
- Monitoring the progress of clients' bankruptcy cases and providing ongoing support and guidance throughout the process.
- Keeping up-to-date with changes in bankruptcy laws and regulations, and ensuring compliance with all relevant laws and guidelines.
- Providing education and resources to clients on how to rebuild credit after bankruptcy and manage their finances in the future.
- Collaborating with other team members and professionals, such as attorneys and financial advisors, to provide comprehensive and effective solutions for clients.
- Maintaining accurate and up-to-date records of client interactions and case progress to ensure compliance with regulatory and legal requirements.

## SKILLS INVENTORY

- Proficient with MS Office and good in Excel
- Empower, I-Path, Citrix, Encompass, Claxy point and Coffex.

## PERSONAL TRAITS

- Good Team Player
- Quick Grasper
- Self Confidence
- An effective communicator
- Strong analytical skills

- Effective problem solving

## PERSONAL PROFILE

Full Name : VADDI GANGADHARAM

Father s Name : V VENKATARAMAIAH

Date of Birth : 20/12/1998

Nationality : Indian-Hindu

Language known : English, Kannada, Hindi,Telugu

Hobbies : Browsing Web, Photography, Playing Android Games

Permanent Address : #1-11 Chillavaripalli (V) Maredupalli (Post),  
Gangavaram (M) Chittoor (Dist),AP 517408

I hereby declare that the information stated above is true and I will be liable for any omissions or errors in it.

Place: Bangalore

Date : (V GANGADHARAM)