

PRAFUL DHOOT

✉ praful.dhoot@gmail.com

☎ 8329267103

📍 102 Rajvishwa Complex, Bhekrai Nagar, Furgungi, Pune 412308

Objective

I am looking for organization where I can utilize my skills and knowledge to achieve organization goals with personal growth.

Experience

	Quattro Mortgage Solutions Pvt Ltd
<i>Jan 2022 - Till Date</i>	Quality Analyst <ul style="list-style-type: none">• Responsible for income and asset calculation's• Reviewing and analyzing documents and confirming all systems information is uptodate and complete.• Need to indexing documents properly• Maintain daily work flow prioritization to ensure pipeline management meets required productivity• Identify all documents required for initial underwriting, according to a predetermined checklist and Verify conditions.• Input and update the system with all appropriat• Work on VA loans as well• Purchase loans for VA
	SitusAMC
<i>12/2020 - 10/2021</i>	Jr. Underwriter / Quality Analyst <ul style="list-style-type: none">• Responsible for income and asset calculation's• Reviewing and analyzing documents and confirming all systems information is up to date and complete.• Need to indexing documents properly• Maintain daily workflow prioritization to ensure pipeline management meets required productivity• Identify all documents required for initial underwriting, according to a pre determined checklist and Verify conditions.• Input and update the system with all appropriate information.• Responsible to provide feedback to team members regarding the process.• Connect with team for Quality session to improve Quality• Prepaid PKT for team
	Verity Global Solutions Pvt Ltd
<i>10/2019 - 11/2020</i>	Associate <ul style="list-style-type: none">• Reviewed loan applications to verify that all data was complete and met Standards.

- Verified and analyzed loan documentation including Credit Appraisal income and Title while maintaining strict compliance with all applicable federal and state regulations.
- Processed loans from setup to closing by verifying compiling and entering Borrower information into loan processing system such as Encompass.
- Worked closely with Title vendor to clear the Title report.
- Maintained strict confidentiality of bank records and client information maintained friendly and professional customer interactions.
- Submitted approved mortgage loan files to closing for settlement.
- Performed administrative duties such as filing, faxing, photocopying and phone support as required.
- Order a UDN report
- Order Appraisal report follow up with appraiser
- Run UCDP / EAD report as per loan type, send copy of an appraisal to borrower and upload the document in Encompass.

SLK Global Solutions Pvt Ltd

07/2016 - 07/2018

Sr Team Member

- Handing a team of 10 members on behalf of my Team Lead.
- Prepared PKT for Team to improve product knowledge.
- Taking training for new employees joining our team
- Review Mortgage documents and update system accordingly. • Using Proof of Claim doing the reconciliation part on the system.
- Reply to customer emails and accordingly set the further call.
- Review and audits all payments posted to the account from the date of bankruptcy filing forward, or other date as needed, from any source, as shown on system of record including pay histories from prior services as applicable.
- Review the Chapter 13 Trustee ledger showing disbursements of funds (pre petition and other).
- Review fees, expenses and charges posted to the account to confirm recoverability.
- Review of the bankruptcy docket to determine treatment in the Bankruptcy Plan, Notice of Post- Petition Fees, Expenses and Charges filed and Payment Change Notices filed on servicer's behalf, and previously filed Proof of Claim.
- Using accepted mortgage accounting practices, knowledge of mortgage accounting systems, and reliance on general bankruptcy and foreclosure requirements, provides recommended actions to be taken including payment reversals, fee adjustments and others corrective actions to be taken on loans.
- Review supporting documentation available in servicer's imaging system including but not limited to the promissory Note, Mortgage / Deed of Trust, prior modifications, and invoices.

- Delivers audits reports for each audits conducted, in MS Excel, that outlines all funds that came in on the account indicating how the funds should have been applied month to month, indicating the movement of the post-petition, pre-petition (and consent, if applicable) due dates along with the running suspense balances (post-petition, trustee, and consent).
- Coordinates and follow through with cash and special loans groups to ensure necessary adjustments are made to the systems.
- Generate statements or other pertinent schedules for the computation of amounts due for foreclosure and bankruptcy purposes.
- Calculate default interest, pre-payment consideration and lockout as needed on commercial loans.
- Prepare ledger of payments received since date of first default in accordance with format required on Proof of Claim Form.

Education

2015

Babasaheb Ambedkar Marathwada University

BCom

56%

Skills

Certificate Six Sigma Green Belt

Declaration

I hereby declare that the information furnished above is true to the best of my knowledge.

Date.

Praful Dhoot