

**Smita Dey**

Operation Specialist

**Mobile:**

+91 9774695575

**Email:**

deysmita997@gmail.com

Core Competencies**:**

US mortgage operation

End to end mortgage origination

Servicelink Application

Ancillary process

Client handling

Excel

Customer service report

Operation Analyst with 2 year of relevant experience wherein providing Client Support and Individual Process Handling, thereby building Customer loyalty and enhancing my problem solving ability

**Job Responsibilities**

* Individually work directly with Mortgage loan originators; US based operations group and other internal/external partners throughout the Mortgage origination life cycle supported functions.
* Deep understanding and proficiency of all stages of Mortgage/Loan Origination and documentation
* Deep Understanding & experience of Underwriting concepts
* Excellent knowledge of US Mortgage Concepts & Ratios.
* Working knowledge of major US Mortgage Regulations. Good MS Office skills.
* Experience in distribution and data analysis & knowledge quality tools.
* Ensure deliverable are met per client SLA, productivity and TAT
* Review loan files in compliance with all agency guidelines
* Optimizing operational processes and procedures for maximum efficiency while maintaining quality standards
* Identifying ways to improve customer experience
* Collaborating with internal teams to creatively solution for challenging underwriting scenarios
* Reviewing escalation and exception requests
* Good understanding of investor overlays, Fannie Mae guidelines and Freddie Mac guidelines
* Ability to work proactively and independently
* Providing training to the new joiner and participates in other projects as needed
* Participates in and leads proactive team efforts to achieve departmental and company goals
* Perform activities such as review of underwriting documents, Deal closing and loan servicing activities
* Interpret and understand legal documents pertaining to underwriting and perform due diligence to comply with the lending requirements
* Contributing to the ground-up build out of our mortgage origination process

**Experience Profile**

* **Fidelity National Finance India**

**Designation:** Operation Specialist

* **June 2019** – **Till Now**
* **Location:** Bangalore

**Academic Qualification**

* **Bachelor of Business Administration** from **Holy Cross College** in 2019.
* **Intermediate** from Higher Secondary School **(CBSE).**
* **SSC** from Bhavan’s Tripura VidyaMandir **(CBSE).**

**Personal Information**

* Date of Birth: 12-07-1997
* Languages Known: Bengali, English, and Hindi.
* Local Address: 11 Samad Court St. Michael Church road Ninjappa Road Shantinagar. Bangalore.
* Permanent Address: Palace Compound. Agartala, Tripura West.

**Declaration**

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

-**Smita Dey**