

Sony Shakriya
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CAREER OBJECTIVE

Focused, result driven and dynamic US Residential Mortgage Professional with over 10 years of professional experience. An ambitious and analytical individual seeking a Senior/Mid-level position. Driven to achieve goals and overcome obstacles in today's competitive environment.

Career Profile

Wells Fargo International Solutions Private Ltd Experience (12th
March 2012 - 03rd Jan 2022)
Designation: Quality Analyst/Underwriter
Department: Loan Servicing – Default Management

Professional Summary:

- ❖ Overall, 10 years of experience in US Mortgage (Residential, Commercial)
- ❖ Worked as 'Research Remediation Analyst III' with Wells Fargo India Solutions
- ❖ Worked as Data analyst at Verity knowledge solutions

As Research Remediation Analyst III (Default Loan Servicing) June 2018 - January 2022

- ❖ The department responsible for servicing mortgage accounts to ensure claims are filed and reimbursement accurately (FHA, VA, FNMA, FHLMC)
- ❖ Understanding on the mortgage default process (Foreclosure, Bankruptcy, Loss Mitigation, Loan Modification, Reinstatement, Property Preservation)
- ❖ Experience using MSP and Loan Sphere, Yardi (P260), FHA Connection
- ❖ The goal is to recover all the losses Wells Fargo (WF) has incurred on a defaulted loan within the investor's guidelines.

As Financial Analyst (Quality Assurance Analyst II/ Underwriter) August 2015 - May 2018

- ❖ Managed end-to-end servicing for both residential and commercial mortgage loans, ensuring compliance with FHA, Fannie Mae, Freddie Mac, and investor guidelines Review and analyses the Loan Application, Income, Assets, Credit report, Collateral, Purchase Mortgage Financial contracts, and Other Required Documentation to determine the borrower's Underwriting Analysis Creditworthiness.
- ❖ Review the income & property documents for both salaried and Self-employed like W2, Pay stub, Rental income, self-employed, sole proprietor, and US Tax returns like 1040, 1065, 1120s, Credit reports and Collateral documents like Appraisal reports, Purchase Analysis FHA, FNMA agreements, and Title documents.
- ❖ Evaluate DTI ratio, LTV ratios, credit score, and Property valuation.

As Associate Financial Analyst (Correspondent Mortgage) August 2012 - August 2015

- ❖ Indexing
- ❖ Loan Documents Prepping

Additional Responsibilities

- ❖ Responsibilities as a SPOC: Arranging sessions to give the updates on process for the team members and resolving queries
- ❖ Preparing errors analysis (Root Cause Analysis) for the quality reports, BOD, EOD, Volume Reconciliation Report
- ❖ Identifying the process gaps and discussing the same in calibration call with managers and onshore team
- ❖ Work closely with team members and provided additional support to enhance their skills
- ❖ Took an initiative to send performance Report to Manager in the Absence of my FLM

Achievements

- ❖ Received appreciations from onshore team and Team leads for outstanding performance and promoted as Underwriter from Senior Analyst
- ❖ Received Achieving Excellence Award and Wells Fargo Champion Award
- ❖ Received Share Success Awards for being top performer and participating in events held at Wells Fargo.
- ❖ IDEA Project on Process Improvement
- ❖ Participated in various events & sports conducted in school.
- ❖ Successfully completed NCC "C" certificate
- ❖ Received silver medal in karate inter tournament
- ❖ Hold green belt in karate

Key Skills

- ❖ Mortgage Underwriting
- ❖ MSP, Black Knight, Encompass
- ❖ DSCR, DTI, LTV, LTC, Income calculation
- ❖ Income, Asset, Credit, Cash Flow Analysis
- ❖ Risk Management
- ❖ Appraisal Report, Property Preservatives
- ❖ Reinstatement, Full & Partial Claims
- ❖ Leadership & Mentorship
- ❖ MS office (Excel, Power point, Word)

Soft Skills

- ❖ Time Management

- ❖ Strategic Planning
- ❖ Good team work with positive approach.
- ❖ Can adapt to any new situation and work effectively in a team.
- ❖ Hard work & Self-confident.

Academic Credentials

- ❖ B. Com from Badruka College of Commerce, Osmania University (Year: 2007- 2010)
- ❖ Intermediate (Computer Science) from Vanita Maha Vidyalaya College (Year: 2005-2007)
- ❖ Secondary School Certificate from Amaravathi Grammar High School (April 2005)

Personal Profile

- ❖ Name: Sony Shakriya
- ❖ Date of Birth: 06/04/1989
- ❖ Language Known: Hindi, Telugu, English
- ❖ Marital Status: Married

Declaration

I hereby declare that the above information provided by me is correct as per my knowledge and belief.

Signature :

Date :