**Mitesh Trivedi**

2006 Farnham Court, Schaumburg, IL 60194 - 847-373-0119 (C) - [Mit8184@gmail.com](mailto:Mit8184@gmail.com)

**Summary**

10 years of Compliance/Auditing/QA and 5+ years of extensive Underwriting experience within large  
financial corporations Reviewed and underwrote for consumer loans originated in the assigned  
regions, assuring compliance with all credit policies and consumer lending regulations; assures that  
the credit quality of the portfolio remains within standards established by the senior management  
Performed accurate review of the real estate loans using specific guidelines to determine whether the  
loan was underwritten in accordance with underwriting guidelines Knowledge and understanding of  
consumer regulatory compliance (REG B, REG D, REG Z, RESPA, FAIR LENDING, UDAAP along  
with governmental mortgage programs such as HARP, HAFA, HAUM, HMDA, Foreclosure  
Knowledge of complexed personal and business financial analysis and an expertise in tax return and  
balance sheet analysis, including both cash flow and AGI methods.

**Highlights**

MS Office Proficient Highly accurate  
Database management Critical thinking skills  
Reporting and analysis Analytical problem solver  
Multi-tasking strength Exceptional communication abilities  
Efficient Accurate

**Experience**

Discover March 2017 to Current  
**Enterprise Compliance Program Sr.Associate**  
Riverwoods, IL

Assisting senior manager in the management of the fair lending statistical analysis program  
and in the enhancement of the company's fair lending program.  
 Work with business unit management in the development of fair lending risk controls to  
ensure that all consumer lending activities and work are in compliance with all applicable fair  
lending laws and regulations.  
Collaborate with the Fair Lending Senior Manager and the Law Department to identify  
business processes requiring data analysis and will also manage any resulting file reviews of  
denied loans or comparative file analysis.  
Assist with monitoring of company's policies and procedures, lending rate sheets, and  
marketing materials to identify potential discriminatory marketing, red-lining, steering,  
pricing, underwriting or any other overt indicators of fair lending discrimination.  
Review various model and strategy attributes and targeting and selection criteria to assess fair  
lending risk.  
Assist the business in the development, implementation and tracking of corrective action or  
controls enhancements necessary to address statistical analysis, compliance, internal audit and  
regulatory examination findings Respond to inquiries from regulators, maintain a good  
working knowledge of the requirements of the following laws and corresponding regulations:  
ECOA, FHA, HMDA and state fair lending laws

Academy Mortgage Corporation December 2012 to March 2017  
**QA Auditor/Internal Auditor**  
Rolling Meadows, IL

Successfully perform all key job functions of the Auditor at a higher level of complexity, scope  
and autonomy.  
Review audit documentation, begin to determine risks and the potential impact of risks on the  
organization.  
Perform root cause analysis on exceptions identified during audits.  
Working under limited supervision and applying underwriting/auditing skills to review the  
work of production underwriters in order to determine appropriate rendering of credit decision  
and compliance with regulatory agencies and investor guidelines.  
Perform timely audit of loans selected for QA, analyze and assess risk, to ensure adherence to  
policies and procedures and to detect any potential misrepresentations.  
Review income, credit, assets documents and ensures all discrepancies and delinquencies are  
addressed and documented.

Responsible for maintaining knowledge level regarding underwriting and regulatory changes,  
agency guidelines as they relate to audit function.  
Present strategies and findings at monthly department meetings.  
Review documentation to prevent fraud money laundering and identity theft losses.  
Utilized knowledge of AML laws including BSA Patriot Act and US Treasury guidelines.  
Managed team up to 20 plus team members when needed.

MB Financial Bank June 2012 to December 2012  
**Sr. Compliance Specialist**  
Rosemont, IL

Identify compliance gaps and/or risk exposure; recommend regulatory and risk management  
policies and procedures, tools, and strategies to minimize operational constraints while  
achieving compliance mandates.  
Update departmental procedures and write new procedures as needed Execute Regulatory  
Examination Management & Issue Tracking (and Resolution).  
Effectively deliver projects and processes that monitor, assess, and mitigate compliance risks.  
Create management reporting regarding various aspects of the Compliance program.  
Coordinate and monitor compliance and processing procedures.  
Handle compliance related updates to LOS and Application Systems Monitor and audit HMDA  
for accuracy and report HMDA within Bank guidelines Participate in Compliance and Risk  
Seminars and other required training and perform monthly QC and QA Audit Other duties as  
designated by management, including learning leadership skills.  
Comply with all applicable federal and state laws and regulations.  
Coordinate and monitor compliance and processing procedures.  
Work with LOS system to insure accuracy and efficiency within work flows.  
Followed standard AML/BSA procedures and processes.  
Maintain a strong investigative skills; the ability to work independently, demonstrated  
extensive banking and Compliance knowledge.  
Provided training on Bank Secrecy Act and Anti-Money Laundering procedures and systems  
for new employees.

MetLife December 2010 to May 2012  
**QA Auditor/Compliance Specialist**  
Oakbrook, IL

Performed accurate review of real estate loans using specific guidelines to determine whether  
loan was underwritten in accordance with underwriting guidelines.  
Performed risk analysis and rate deficiencies found in review process.  
Reviewed and verified all items provided by the borrowers and ensures that they meet the  
Fannie Mae and FHA required guidelines.  
Ensured that all investor guidelines as well as Federal guidelines are met.  
Provided a second layer of quality control to ensure that the liability taken on by the company  
will not result in a non-saleable loan.  
Strong knowledge of credit, underwriting, credit policy and financial statement analysis with  
thorough knowledge of DU and LP.  
Train new Underwriters, Compliance and Mortgage Specialists and Managers and provide  
feedback to the Upper Management.  
Ensured that information obtained was consistent with BSA/AML Policy and Procedures and  
satisfied regulatory requirements.  
Coached/managed team of 4 team members.

Morgan Stanley September 2010 to December 2010  
**Senior Underwriter**  
Vernon Hills, IL

Reviewed and underwrote for consumer loans originated in the assigned regions, assuring  
compliance with all credit policies and consumer lending regulations; assures that the credit  
quality of the portfolio remains within standards established by senior management.  
Maintained a productivity level of 8 loan files per day while complying with firm/investor  
policy while maintaining 96 % or greater QC result on a monthly basis.  
Recommended loan decisions for loan amounts of DTI s in excess of authorized limit to  
Underwriting Manager.  
Ensured that the Company and governmental standards are met at all times, ensuring accuracy  
on all documents with minimal or zero errors along with the knowledge of Company and

Governmental standards through continued research.  
Train new Underwriters and management with the new product and procedures.

J.P.Morgan & Chase September 2009 to September 2010  
**Underwriter/Auditor**  
Westmont, IL

Underwriting mortgage loans for high net worth individuals.  
Able to independently identify potential risks and mitigating factors that could impact the  
customer's ability to repay the loan.  
Analyzed business/consumer financial statements, individual credit reports, calculate cash-  
flow and balance sheet ratios as appropriate, review and relevant information, and recommend  
the credit decision.  
Ensured the transaction adheres to mortgage lending regulations and appropriate credit  
policies.  
Trained new Underwriters, Post Closers and Processors with new policies and procedures  
along with any system updates.

Countrywide Financial April 2003 to January 2008  
**Sr.Compliance Specialist/Auditor**  
Rolling Meadows, IL

Ensured the company meets the requirements of Federal laws, and company policies by  
monitoring compliance and interpreting and implementing new or revised regulations into  
business processes.  
Emphasis on developing, implementing and/or monitoring compliance systems and  
researching, monitoring and reviewing changes in regulations.  
Reviewed federal and state statues and bulletins to determine how they impact business  
operations, and then communicate impact to lines of business.  
Evaluated and audit effectiveness of compliance efforts and develop recommendations for  
improvement, in addition to preparing regulatory fillings/forms and coordinating filing efforts.  
Assisted department management to establish effective minimum requirements to meet all  
State and Federal Banking laws and regulations.  
Other duties include, providing training to others on compliance and developing performance  
measures of compliance.  
Clearing UW conditions and reviewing Tax Returns, Asset Statements and Credit Reports.  
Train new Funders, Closers, Compliance Specialists, Mortgage Specialists and Loan Officers  
with the new and updated policies and procedures along with any system updates.  
Reviewed and Analyzed BSA/AML, Fair Lending compliance courses.  
Coached/Managed team of 15 plus team members.

**Education**

**Maharishi University** 2016  
**Master of Science**: **Finance**  
Lucknow, UP, India

**Skills**

Audit, Quality Management, Reporting Research Results, Analyzing Information , Strong  
interpersonal and organizational skills, Computer literacy and proficiency in Microsoft Office Suite  
(Word, Excel, Project, PowerPoint), Superb analytical skills, Familiarity with AML issues and  
suspicious transaction monitoring systems.