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EDUCATION: B.com from H.K.E.S College (Bangalore University).

PROFESSIONAL SYNOPSIS

- ⇒ Mortgage industry professional with loan-processing experience and a comprehensive knowledge of conventional and government loan programs.
- ⇒ Proficient in processing various types of mortgage applications, including conventional, FHA, VA, and USDA loans.
- ⇒ Expertise in reviewing and validating borrower documentation, including income, credit, and assets.
- ⇒ Thorough understanding of mortgage industry regulations, underwriting guidelines, and compliance standards.
- ⇒ Expertise titles, searching real estate records, and compiling a list of mortgage and other contracts.
- ⇒ Skilled in customer relationship management & Coaching.
- ⇒ Collaborative team player, capable of building relationships with colleagues, clients, and stakeholders.
- ⇒ Grooming, coaching and mentoring reporting agents by monitoring their performance and providing feedback on a regular basis- written and oral.

WORK EXPERIENCE:

Company: Nexval Infotech Pvt Ltd.	Designation : SME	Location : Bangalore
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Nexval provides comprehensive support functions across servicing value chain covers Core Servicing, Loss Mitigation, Default Operations, Complaint Research, REO Support, Records Management and Servicing QC and Audits.

Work Profile:

LOSS MITIGATION:

Loan Modification / Short Sale

Loan modification is a change made to the terms of an existing loan by a lender. It may involve a reduction in the interest rate, an extension of the length of time for repayment, a different type of loan, or any combination of the three. In a short sale, the process is initiated by the homeowner in order to get out of financial trouble. The owner must prove the extent of the financial distress through documents submitted to the lender.

Responsible for efficiently managing the documentation and information necessary for Borrower Assistance Applications. Collaborate closely with SPOC, and various Dept. Involved in the loss mitigation process to ensure accurate and timely processing of applications. and make informed decisions about modification applications. The Key responsibilities as follows;

- a. Gathering of Borrower Information: - We collect all information documenting the hardships faced by the borrower. This information is duly verified and filed under the borrower's profile.
- b. Determining Eligibility: - A due diligence with the borrower is completed to verify furnished documents. Based on verification, the eligibility of the borrower to avail loan modification is determined.
- c. Submission of Loan Modification Terms: - All of the terms that a borrower is eligible to avail in the loan modification are isolated and documented. The necessary documents are forwarded to the underwriter.
- d. Liaise with underwriters on Loan Terms: - We coordinate with underwriters to assist them in the loan modification decision.
- e. Complete regulatory compliance with government loan modification rules and regulations.
- f. Present offer to Borrower: - The modified term sheet containing the new terms of payment and loan tenure is forwarded to the borrower. They are given a detailed understanding of the terms of the modified loan.

CORRESPONDENCE LENDING.

Pre-purchase review/Loan Audit:

Pre purchase reviews are an essential component of a comprehensive Quality Control program. review and verify closed loans as required by major regulatory bodies such as Fannie Mae, Freddie Mac, FHA, VA, USDA/RHS, State Compliance and more.

Audit Specialist assists the closing agent in the completion of all necessary post-closing tasks;

- a. Review closed loan files to ensure all necessary underwriting loan approval conditions have been satisfied by an underwriter, processor, and closer.
- b. Follow investor requirements for packaging and shipping complete files for purchase and obtain any trailing documents required by the investor.
- c. Upload submission documents onto investor website prior to deadlines.
- d. Communicate regularly and follow up with customers, title companies, secretary of state and colleagues on the status of all outstanding documents or loan packages.
- e. Obtain necessary documentation to clear investor conditions and assure timely loan submissions.
- f. Work with the accounting department to resolve any general ledger balancing issues and forward any necessary invoices/bills to be paid after verifying information.
- g. Posting upfront mortgage insurance premiums for FHA, track and transfer servicing for mortgage insurance for conventional.

Created a step by step departmental manual and checklists to assist with streamlining all post-closing procedures and all documentation required for the execution of all procedures

CONSUMER AFFAIR/RESEARCH:

Consumer affair is a key strategy to enable agents & departments to engage with their prospect base, connect and educate borrowers that are in the process of remain a consultative. My duties and responsibilities,

- a. Review customer's correspondence in order to comprehend the nature of inquiry/complaint.
- b. Carry out detailed and accurate analysis of the customer's concern and provide a complete and accurate response.
- c. Coordinate with other Business Units to obtain data/details required to respond effectively and within TAT to customer correspondence.
- d. Support the Research department by performing all processing and administrative duties to support the department.
- e. Coach and support new joiners by providing process support and perform OJT (On-the-Job) training.
- f. Assist writers in analysing the case and give direction for the expected resolution.
- g. Keep the team updated with all process level changes and updates.
- h. Maintain and track all the process level queries raised by respective team.
- i. Produce Ad-hoc reports and perform duties as assigned by the department manager
- j. Delight our customers through caring service and innovative homeownership solutions.
- k. Automated clearing house request process.

Company: First American (India)	Designation : Sr. Process Associate	Location : Bangalore
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First American provides comprehensive tile insurance protection & professional settlement services for homebuyers and sellers, real estate agents and brokers, mortgage lenders, commercial property professionals, homebuilders & developers, The organization provides unparalleled support for the preparation and delivery of mortgage documents

Work Profile:-

TITLE SEARCH:

Title search is a process which requires thorough examination of property records to establish ownership of the property owner in question, track any outstanding mortgages, liens, judgement and unpaid taxes against the property, the duties as below,

1. Perform title examination to examine the chain of title for a wide range of title orders.
2. Analyze various records, such as mortgages, liens, judgments, easements, vital statistics, plat and map books, and property surveys to determine ownership and legal restrictions

3. Reviewed abstract of title, tax, survey information (MAP) and other conveyance document.
4. Verify vesting to the title and determine legal condition of the property title and examined records.
5. Examine deeds, deeds of trust, liens, judgments, easements, and plats/maps to determine ownership, encumbrances, and to verify legal descriptions of property.
6. Analyzing the search package. Preparing the preliminary report.
7. Verify the documents through Data Trace, and pull PI and GI documents.
8. Analyzing the sub-ordinate mortgage, assignment, judgments & liens, taxes, foreclosures docs. etc.
9. Familiar with Title wave, data trace, data tree.+
10. Effective use of FAST, DATA TREE, DATA TRACE, NETRONLINE etc.

Company: ISGN Nova Soft	Designation : Sr. Analyst	Location : Bangalore
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The organization is one of the most diverse and experienced providers of mortgage technology and services. The industry leading solutions support the entire spectrum of the loan life cycle, from origination to settlement services, to support on core servicing, loss mitigation and home retention services.

Work Profile:-

LOAN ORIGATION / PROCESSING & PRE-UNDERWRITING:

In general the mortgage processor checks and verifies the entire package as given by the lender & to make sure about the completion of data by investigating the loan application of borrower.

- a. Reviewing and verifying loan applications and supporting documentation.
- b. Analyse credit, income, and assets on a loan-by-loan basis to properly assess individual risk, and promptly provide underwriting decisions to underwriter.
- c. Review property documentation including title commitments, sales contracts, insurance, and flood determinations, Appraisal, HOI, Credit report, financial documents.
- d. Ensure loan submittals met internal and external eligibility requirements. Gained extensive experience in underwriting FHA, VA and Fannie Mae loans.
- e. Assessing on the files and helping the broker's with the approval of loans by following all the policies of Lender guidelines'.
- f. Maintain meticulous attention to detail in underwriting mortgages. Evaluated the financial strength of borrowers to determine risk and repayment capacity.
- g. Have completed and certified the TTT Program (Train the Trainer).
- h. Performing Responsibilities given by the management and clients as per the Quality standards.

Post-Closing:

The post-closing mortgage loan file review process include, a review of the loan to assess the accuracy and integrity of the information used to support the lending decision, the documentation of any defects identified through the review, and an assessment as to whether or not the loan complies with the Selling.

TITLE SEARCH / TITLE ISNURANCE:

Title search is a process which requires thorough examination of property records to establish ownership of the property owner in question, track any outstanding mortgages, liens, judgement and unpaid taxes against the property

- a. To verify ownership, legal descriptions, and restrictions by analysing liens, maps, public records, leases, plat books, agreements, surveys, and contracts.
- b. Prepare an accurate and compressive title commitment in accordance with company/clients examining and policy procedures.
- c. Scrutinizing recorded deeds and Mortgages/DTs and other documents which may affect property titles Locating tax records, judgments, liens, mortgages, and bankruptcy and foreclosure proceedings.
- d. Summarizing pertinent legal or insurance details for examination, proof, or ready reference. Reporting research findings on property titles accurately and clearly.
- e. Reviewing titles for defects that may affect the validity of a title's claim to a property or other asset.
- f. Record all legal documents at the county and federal level and present deed to new owners.

(MOHAMMED SHOAIB)