



Rachel Hephzibah J

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OBJECTIVE

A role to utilize my multi- disciplinary functionality and goal-oriented approach for a progressive organisation that recognises individual initiative and creativity and provides opportunities for growth based on merit, in a good working environment. Searching for a challenging position as a software engineer to utilise my tech and design skills for software program development, testing and quality management.

STRENGTH

- Ability to work with a team.
Self-confidence and optimistic.
All jobs entrusted to me will be carried out with responsibility and total ownership .
Time management.

EDUCATION

- **St.Joseph's Matriculation Higher Secondary school Ondipudur Coimbatore**
2011
SSLC
80%
- **St.Joseph's Matriculation Higher Secondary school Ondipudur Coimbatore**
2013
HSLC
70%
- **Michael Job college of Arts and Science for women sulur coimbatore**
2016
BSC MATHEMATICS
72%
- **Michael Job college of Arts and Science for women sulur coimbatore**
2021
MSC MATHEMATICS
80%

EXPERIENCE

2016 - 2018

Cognizant Technology Solutions

US Mortgage Process

US Mortgage

For Indexing

The process we index the document title. We classify the document as Mortgage, Deed of trust, Deed and type of deeds.

For Exception

If there are any corrections in indexing, then by exception process we will change the document type as correct and send the document to data entry users.

Mortgage data entry

Mortgage data entries, copied & data paste process.

Mortgage deed processing

Process extract from deed documents, deed documents are legal ones that give enough information about that deed property.

Title search

- As a Title Searcher, responsible for Searching public records through county offices, third party Systems/web for various documents, etc.
- Searched online County Clerk websites for property records including any type of liens against the property and or persons. By using Netronline document image database, Citrix.
- Sometimes we worked with the different team members with various searches, current owner search and online search with more confidence and more efficiency with that process.
- Searched online County Clerk websites for property records including any type of liens against the property and or persons.
- Determine what liens and or mortgages apply to the property.
- Helped maintain a company data base with Tax Lien filings and or Assignments.
- Used High degree of accuracy with attention to detail.

Audit

Looked after the overall audit of various loan towards the daily transaction.

Leaded in feedback sessions through application lifecycle management

Quality Control (QC)

For indexing and exceptions we do QC for that document which has classify that document as correct and do that changes and correct that document as per title.

Trainer

For new joiner we give training for concept of US Mortgage and train the process of indexing, exception data Entry and Data Extraction for specific State.

2020 - 2021

Visionet Systems

US Mortgage - Loan Origination

Loan Setup

The process that we do indexing, data extraction process and data entry.

In that we work under purchase and refinance loan documents in Cleveland and Pittsburgh.

In Cleveland mostly we work under Ohio and Michigan files.

Third parties order.

For employment verification We use website as Equifax and veri-tax for ordering Employment.

Tax transcript

- For ordering TRV, we order for self-employment, Schedule C, Schedule E and Bond in loan programs.
- For that we need to check 1040 & 4506T.
- If address, borrower name, SSN number match with this document we order tax transcript.

Survey

For purchase loans we order surveys to order title.

For a refinance loan if the borrower lives less than 10 years in a residential area we don't order survey and if the borrower lives more than 10 years we order survey for title.

For MI loan we don't order survey and it is confidential for MI State.

For condo property we don't order survey.

Title

For ordering title we need to check title company name and escrow agent name for ordering title.

Appraisal

For ordering appraisal we need to check application fee.

If there is application fee in that document and we need to check the date for application fee document, intend to proceed document and loan estimate document.

And by Lender-X we disclose the milestone and send mail for appraiser.

If the document has PIW and we don't order appraisal for that loan.

Trainer

For new joiner we give training for concept of US Mortgage and train the process of indexing, data

2022 - 2023

Software Developer

- Java programmer with 1.8 Years of Experience in IT Service as a software developer.
- Knowledge in JAVA , Spring Boot and Mysql
- Delivered, analyzed, and resolved technical issues, and participated in the continuous enhancement of Remoteestablished development processes
- Designed and built application software with minimal supervision.
- Contributed to and facilitated architectural discussions that brought out best-of-breed solutions.

PROJECTS

- **Mathematics Modern Algebra**

Process involves Modern algebra. In that the main topic is about arithmetic operations, decimals arithmetic quadratic equations geometric interpretation factorisation and also matrices, vector space subspace , quotient space and operations research

- **Capstone project**

The capstone project provides a once-in-a-lifetime opportunity to conduct autonomous group study in order to develop a novel solution to a real-world problem. A project of this size and scope might be difficult, but it can also be extremely gratifying.

SKILLS

- Typing speed: 30WPM
- MS office: MS word, Excel, Presentation skills, outlook. Technology, Interpersonal, Writing, Organizational, Legal Terminology, Multi-Tasking. Java , spring Boot, MYSQL

ATTRIBUTES

- Self-motivated, dedicated and we'll organized with drive to accomplish challenging tasks.
Good interpersonal, communication and decision-making skills.
Quick at understanding and grasping new concepts.
Easy adaptability to new environment and a team player.

ACHIEVEMENTS & AWARDS

- Achieved spot light award in monthly performance certificate.

ACTIVITIES

- *Emergency Response Team First aid & fire safety training program. *Outreach activities for monthly once

LANGUAGES

- Tamil - Read, Write, Speak English - Read, Write, Speak

PERSONAL DETAILS

Date of Birth : 22/02/1996

Nationality : Indian

CERTIFICATION

- Infosys Global Agile Certification course
 - Java Programming Essential
 - Secure SDLC
- Persistence Layer by using spring Data
- Privacy by design
 - Rest API

DECLARATION

- I assure that the information given above is true to my best of my knowledge and belief. I further assure that if I am given an opportunity, I will discharge my duties with dedication to the heartfelt satisfaction of my superiors.

Place:

Date :