

RESUME

D Sai Deekshitha

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OBJECTIVE

To find continuous growth and utilize my skills while providing professional and to achieve a challenging position with a growth-oriented company that values high performance, professionalism and growth enhancement.

WORK EXPERIENCE

2 years 11 months experience in Business Process Outsourcing in **FLATWORLD Mortgage Processing Pvt Ltd.**, (formally ALTAIR Info systems Pvt Ltd.) as Senior Process Associate in Bangalore from March 2019 to January 2022.

TECHNICAL SKILLS

- Operating Systems - Windows XP, Windows 7, AWS.
- Packages - MS Word, MS PowerPoint, MS Excel.
- Mortgage Software's - Lakewood, EDMS, Loan HD.

ROLES & RESPONSIBILITIES

- Working on Govt Loans (FHA & VA loans) & USDA, Conventional Loans of all types of transaction.
- Pre-purchase auditing of the loans receiving from different lenders.
- Identifying defects with the Closing package, Collateral package and process accordingly, accurately annotating the findings in the Mortgage Loan Origination System.
- Working on POA files, Trust files and ARM files. Broker files and process accurately as per our client requirements.
- Identifying whether the property is in flip or not as per our client rules.
- Analyzing Credit Worthiness of the Borrowers as per Lender guidelines.
- Working on MCC File, CEMA File and process accurately as per our client requirement.
- CREDIT: Credit documents like Credit Report, Credit Supplements & Mortgage Statements etc.

- INCOME: Income documents like Paystubs, Tax Returns/Tax Transcripts, VOE, WVOE.
- ASSETS: Assets documents like Bank Statements, Gift Letters etc.
- Reviewing about Purchase Contract and Amend/Extend and Sales Agreement and Builder Warranty for New Construction Buildings.
- Have knowledge on IEAD Process (Initial Escrow Account Disclosure).
- Reviewing Title document for Proposed Insured, Vesting of the property, lien Position, Tax's of Property, Chain of Title, Requirement and Exception Sections etc.
- Have knowledge on Loan Estimate and Closing Disclosure documents & Comparisons.
- Updating Daily Production reports to Team lead.
- Balances daily work and Filing correspondence.
- Researches and responds to request for information.

ACADEMIC PROFILE

- Master of Business Administration from Sreenivasa Institute of Technology & Management Studies, Chittoor, JNTUA, A.P with 82.00%.
- Bachelor of Commerce from Vignana Deepthi Degree College, Chittoor, S.V University, A.P with 75.00%.
- Intermediate from Sree Sai Siddhartha Junior College, Madanapalli, A.P with 50.00%.
- SSC from Gnanodaya English Medium High School, Madanapalli, A.P with 68.00%.

PERSONAL PROFILE

- Father's - D Naganath (Late)
- Date Of Birth - 12/12/1994
- Gender - Female
- Nationality - Indian
- Marital Status - Married
- Hobbies - Listening Music