

S. LAXMAN

8-21-12/1, Main road

Ph.No:8121702217

Ratna Palace hotel street, Rjy, 533101.

Email ID:solasalaxman123@gmail.com

Professional Summary:

Senior Process Executive with 2 years 4 Months of experience in the Mortgage industry with comprehensive knowledge on conventional and government loan programs. Expertise in loan processing, verifying loan documents and approving for funding. Looking to leverage my knowledge and experience into organizational growth.

Educational Profile:

S.no	Qualification	Name of the Institution	Year of passing
1	M.B.A (HR)	Aditya Engineering college and Technology	2019
2	B.SC (statistics)	Government Autonomous College, Rjy	2017
3	INTERMEDIATE	Aditya junior college	2014
4	SSC	St. Paul's Public school	2012

Work Experience:**WORK EXPERIENCE:**

1. Company: *Tata Consultancy Services*

Post: US Mortgage - Closing

Duration: 20 May 2019 to 08 March 2021

CORE RESPONSIBILITIES:

- Verifying the mortgage documents like Application 1003, 1004 Note original, , Appraisal report, Flood insurance etc.
- Review and manage personal pipeline report for closings dates on loans to ensure execution of le is completed in a timely manner of expectancy.
- Working for Mortgage Consumer Banking review and short form top up
- Verifying Customer's Income and Liabilities and Expenses
- Calculating the Serviceability for the Customer based on their income and expensed and liabilities as well
- Evaluate creditworthiness of borrows in order to lender a credit decision. This includes but is not limited to the review of paystubs, W2's, financial statements, tax returns, asset statements, bank account statements, credit reports etc
- Evaluates borrower's credit and capacity to repay the requested loan
- Knowledge of new construction and draw mortgage underwriting required
- Proactively addresses underwriting submission deficiencies
- Accurate and timely review of all loan documents.
- Perform extensive research through county recorder's website and third-party vendors to retrieve recorded documents

2. Company: Altisource, Bangalore

From 11-March-2021 12-AUG-2021

I work in the US Home Loans Backend Verification team which works with Pre Underwritig

Responsibilities Loan setup:

- **Loan Audit:** Review the documents of Conventional, FHA, VA, Portfolio, Jumbo loans as per Fannie Mae and Freddie Mac Guidelines and condition for missing documents and corrections as applicable. Works on FHA 203k and Home style loans. Review appraisal, Bid, Contractors License and more documents in Reno Audit.
- **Indexing/Loan Setup:** Index the documents in correct order into application from funding package and input loan information and borrower information from 1003, appraisal, title, note, credit report, DOT and riders etc.
- **Condition Clearing:** Work on suspend conditions inserted by setup and audit teams.
- Trained new hires on loan programs and handled the quality check process

Achievements:

- Bagged many prizes in Sports and Dance Competitions at School Level.
- Got appreciation from clients for excellent delivery and won awards for Best performance at Workplace.
- Outstanding performance in production and maintained the quality. Appreciated from manager and client to maintain SLA and Loan processed within TAT time.

Additional Skills:

- Quick Learner
- Flexibility
- Collaboration
- Critical Thinking
- Good Communication

Personal Details:

Full name : S.Laxman

Date of birth : 27th May 1996

Father's Name : S. Badari Narayana

Marital Status : Un Married

Nationality : Indian.

Languages known : English, Hindi and Telugu

Declaration

I hereby declare that the above-mentioned information is correct up to my knowledge and I bear the responsibilities for the correctness of the above-mentioned particulars.

Date :

Place: Rajahmundry