



CONTACT

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ADDRESS:
Kochi, Kerala, India

LINKEDIN:
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GENDER:
Male

NATIONALITY:
Indian

EDUCATION

Bachelor of Arts - English
Annamalai University [2015 – 2018]

Address: (India)

ACHIEVEMENTS/INTERESTS

Interests

- Volunteering & Entertainment
- Learn Languages & Skills
- Sports
- Traveling & Yoga

Vishnu PR

PROFILE

Experienced mortgage banking professional with 4+ years in the US housing finance industry. Expertise in loan processing, verification, and post-closing activities with a focus on delivering high-quality services to clients. Strong customer service and communication skills, with a detail-oriented approach to ensuring compliance with regulatory requirements and internal policies. Committed to staying current with industry trends and providing exceptional service to clients.

PROFESSIONAL EXPERIENCE

Senior Post Closing Specialist

HIS Capital Group, Inc (Contract) [15/10/2022 – 10/02/2023]

City: Kochi, Kerala

Country: India (US Remote)

- Manage the post-closing draw control process for construction loans, serving both passive and institutional investors.
- Create a draw control sheet, submit inspection fee requests, and process wire fees.
- Perform daily and weekly follow-ups with borrowers regarding Property Insurance renewals, Maturity extensions, and Monthly payments.
- Manage the post-closing funding condition process as well as the lien waiver and title search process.
- Review and order accounting to disburse the payments to borrower via Zoho, PeerStreet and Toorak Capital Partners.
- Update and improve the information in the software systems used by Zoho One, Box.com, and other relevant platforms.

Senior Process Associate (Senior Mortgage Loan Processor)

SifusAMC [24/06/2020 – 29/07/2022]

City: Kochi, Kerala

Country: India (Remote)

- Initial Disclosure, Pre-Disclosure, Re-Disclosure & PCCD Process - Home Point Financial Services and PRMG.
- Post-Closing/Audit - AmCap Home Loans/ Major Mortgage. (Final Project)
- Verify fees in Closing Disclosure and Loan Estimate.
- Check Private Mortgage Insurance, Flood Insurance, and Homeowners Insurance details with software.
- Processes client's requests related to system set up including signatory's updates and documentation.
- Prepare EOD and distribute it to workmates. After QC, send the report to the client daily.
- Processes clients' instructions ensuring the highest accuracy and effectiveness.

LANGUAGE SKILLS

Mother tongue(s): **Malayalam**
Other language(s):

English

LISTENING C1 **READING** C2

WRITING C1

SPOKEN PRODUCTION B2

SPOKEN INTERACTION C1

PROFESSIONAL CERTIFICATES

Graphic Design – LCC Computer
Education, Kochi, Kerala

HR as a Business Partner – LinkedIn
Learning

Regulatory Compliance for Processors
– Ellie Mae

Introduction to Data Analytics –
Simplilearn

Jr. Content Editor/ Process Associate (QA)

Allianze BPO International [13/05/2019 – 29/05/2020]

City: Kochi, Kerala

Country: India

- Helping the firm to gain Mortgage works via marketing.
- Loan Processor - (Quality Analyst).
- Content Editor/Writer & Research Associate.
- Creating Internal and Backlink Blogs for the company website.
- Train company employees about the mortgage and new process.

Mortgage Loan Processor

PrivoCorp Pvt Ltd [02/07/2018 – 01/05/2019]

City: Kochi, Kerala

Country: India

- Worked under Lakeview Loan Servicing, Bayview Loan Servicing, and Motto Mortgage Clients for Conventional/ FHA Loans.
- Reconcile/enter/update loan-level information to prepare closing documents, confirm necessary loan file documents are present (1003, title commitment, MI, VOE, etc.)
- Certify Title, Mortgage Insurance, Flood Insurance, Closing Disclosure, and Homeowners Insurance with supportive borrower documents.
- Facilitate an accurate, timely mortgage loan closing, seek closing confirmation, and submit a loan for funding.

KEY SKILLS SUMMARY

Core Competences

- Negotiation skills (Strong analytical and problem-solving) & Work Under Pressure
- Communication (Oral, Verbal and Written)
- Leadership, Creativity, Teamwork.
- Active Listening, Quick Learner, Decision Making, Attention to Detail.
- Multitasking, Time Management, Work Ethics.
- MS Word, MS Excel, Outlook, Zoho, Encompass, DocVelocity (DV)/AIQ, Box.com.

I hereby declare that the above-mentioned information is true and correct to the best of my knowledge and belief.



Vishnu PR