Resume

 **Edla Sai Kalyan**  **Email id**: esaikalyan1998@gmail.com

 **( Hyderabad)** **Mobile NO**: 8919610160

**Career Objective**

Looking for an Opportunity to Execute and Implement the knowledge

 Acquired for Development of an Organisation.

**Education Qualification** :

* SSC from Board of Secondary education at Bharathi Vidya Bhavan High School with 8.8 GPA in 2014.
* Intermediate (M.E.C) from Board of intermediate education at Sri Medhat junior college with 90.4% in 2016.
* Graduation (B.COM) from Osmania University at Badura College of Commerce and Arts with 94% in 2019.

**Extra-Curricular activities** :

* Participated in college traditional programs.
* Participated in power point presentation at I focus on GST.
* Gave Power point presentation on eco system.
* Participated in social program through NSS.
* Volunteer for NSS events.

**Technical Skills**

* Ms office.
* Knowledge in financial markets and products
* Knowledge in accountancy

**Experience : (1 Year Experience in U S Residential Mortgage with cognizant )**

**Pre-Underwriting :**

1 Processing US Mortgage Loans and assisting the underwriters in evaluation of loans

2 Review and auditing the loan documents according to checklist and updated Fannie Mae and Freddie Mac guidelines

3 Updating Loan status to onshore team

4 Working on rework loans

5 Reviewing documents such as AUS(LPA ,DU, GUS), loan application , credit report that is undisclosed and disclosed liabilities , Income documents such as Tax Forms 1040, 1120s . loan beam , W2,WVOE, Paystub validity

6 Reviewing and checking flood certificate , title document , escrow documents , federal disclosure , Loan estimation, Lock agreement , Asset and retirement account document validity , and clear initial

7 Extracting information such as estimating funding date , purchase contract closing date , verifying expiration of title and escrow document .

**Indexing :**

Classification of the loan

Extraction of the information from the Documents

Performing quality check up for the already processed loan

**Personal Information**

Name : Edla Sai Kalyan.

Date of birth : 31-07-1998.

Father’s Name : Edla Yadagiri.

Mother’s Name : Edla Suvarna.

House No : 2-2-1090/A/20,Tilak Nagar, Hyderabad

 500013.

**Declaration :**

I hereby inform you that information formulated above is true and accurate.