

Dear Sir,

I am expressing my interest to join your organization for the said vacancy.

My resume is enclosed for your review and consideration. To describe myself in a nutshell, I am a person with high level of adaptability to the situations and a person with ease to learn and hone my skill sets and also able team player to glue with any kind of teams and deliver the best in all the demanding situations.

My basic objective is to enrich my career with greater exposure and participate in varied of tasks and roles and establish myself as a true professional by delivering the utmost performances and seeing myself growing in terms of personality and competencies through catering the growth to the organization by enabling the growth to my skill sets.

Professionally I am looking for an opportunity that will help me utilizing my skills in the above areas. My detailed resume is enclosed herewith for your kind perusal and consideration.

I am confident that you would find my strong initiatives and commitments to excellence coupled with demonstrated experience and exposure ideal for the position.

I would welcome a personal meeting to further discuss your requirements and my ability to meet the same.

Thanking you for your consideration and forthcoming response.

Yours Sincerely

**Mubarah Basha Johny Basha**

**Career Objective:**

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- Obtain a position in company where I can maximize my problem solving skills, assuring quality in my work, and training experience and also contribute my efforts for organization's benefit by applying all my theoretical knowledge in practical.

## **Profile**

- An erudite Functional professional with high level of caliber and in providing process support and team player to deliver the Tasks associated with the Job Role.
- Successfully doing my duties as a Certified MortgageUnderwriter by delivering the expected results to the team in terms of generating the fresh leads to add revenue to the organization.
- Demonstrated skills of an executive by establishing the bench mark standards in performance through the tasks and responsibilities assigned to me.
- Demonstrated skills of highly motivated and performing team player by delivering the Team targets.
- Assured to reach the Organization bench mark standards each time by improving my performance levels and adhering to the process of the organization in terms of sales and marketing.

## **Tenure:**

- Worked as Certified Underwriter and Senior Financial Analyst in Accenture Services Pvt. Ltd. (BPO-Certified US Mortgage Underwriter& Processing) from June 15, 2012 to April 23, 2018.
- Self employed as Sole Properitor of MMM Traders (Retail dealer of groceries) from May 2018 to till date.

## **Professional Experience**

- 5 Years and 10 months experience in Mortgage Underwriting Process & Approve the loan & certified in UW & have **"US Mortgage UW Certificate"**
- Known End to End Process in Residential Mortgage Process
- Evaluating Credit Report, Calculating Income, Reviewing the Asset, Appraisal & Other Documents & make decision.
- Coordinating with Team members for any issues.
- Know about Origination process

## **Detailed Overview of the UW Process:**

1. Reviewing Appraisal (Full overview of the property condition & Value), Credit Report (Full Credit History of the Borrower), Income documents (Wage Earning income as well as Self-Employed Income, Asset Statement.
2. Other documents like Insurance, Tax, and Divorce Decree Etc.
3. Reviewing all document and have authority to make decision whether to Approve the loan or not.

**Educational Credentials:**

- Bachelor of Commerce, BWDA Arts and Science College, Koliyangunam, Tindivanam with 75% aggregate.
- Intermediate and Schooling from Holy Angel's Matric Higher Secondary School in with 84.03% in HSC.

**Extra-CurricularActivities:**

- Organized & Participated in management events in Graduation and School Level.
- Organized & Participated in Center Level and Team events in Accenture.
- Taken Care of Organizing Deal Anniversary Celebration for the Team.
- Organized Fun Fridays for the Team.
- Handling the team with effective way & meeting the target within TAT period

**Hobbies and Interest:**

- Listening music.
- Reading Books

**Professional Traits:**

- Willingness to work in team.
- Smart and hard worker.
- Ability to deal with people dramatically.
- Disciplined & good etiquette.

**PERSONAL PROFILE:**

- Language Proficiency: English, Urdu, Hindi and Tamil
- Date of Birth: 14<sup>th</sup> August 1987
- Father's Name: Johny Basha

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- Mother's Name: Basheerunisa
  - Gender: Male
  - Marital Status: Married
  - Dubai visit visa expires on March 30, 2021.

Hereby I declare that the above information is true to the best of my knowledge and belief.

**(Mubarah Basha J)**