

# ABHINAV SINGH

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## PROFESSIONAL SUMMARY

**Accomplished Senior Associate** specializing in the mortgage industry with a proven **2.9-year track record** in post-closing audit, **KYC (Know Your Customer) verification**, regulatory compliance (**HMDA, Freddie Mac, Fannie Mae**), and critical loan document validation. Highly skilled in utilizing industry-standard platforms such as **Encompass, Reckon, and Citrix** to ensure loan file accuracy, identity authentication, fraud risk mitigation, and market sale readiness. Adept at performing complex analysis of borrower identity documents, recorded legal instruments, and financial records while maintaining strict data integrity across core systems. Demonstrated ability in **quality control, compliance review, risk assessment, and team training initiatives**, with a strong commitment to regulatory adherence and operational excellence. Seeking to leverage deep procedural expertise, attention to detail, and strong interpersonal skills in a **data-driven, compliance-focused**.

**Mortgage & KYC Compliance:** HMDA (LAR/TBD), Freddie & Fannie Mae Guidelines, Post-Closing Audit, Fraud Report Analysis. KYC verification, Identity document validation and Screening, record maintenance KYC verification.

**Document Expertise:** Credit Reports, Appraisal/Title Reports, RDOT, FTP, 1003 URLA, Closing Disclosure (CD), Note Document. KYC Documents.

**Software Proficiency:** Encompass, Reckon, File Net/MDR/RMR/MGD, Empower, Citrix, NETR Online, MS Office (Expert Excel). Excel for KYC data tracking, LexisNexis, etc.

**Professional Skills:** Quality Check (QC), Training & Mentorship, Team Collaboration, Process Improvement, Data Validation.

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## PROFESSIONAL EXPERIENCE

**WNS Global Service (April 2023 – Jan 2026)**

**Senior Associate | Mortgage Operations**

- **Compliance and Post Closing Audit:**

- Spearheaded post-closing mortgage audits, verifying the accuracy, completeness, and compliance of loan files to ensure suitability for secondary market sale.
- Conducted detailed analysis of complex recorded loan documents (Mortgage, Deed of Trust, Assignment, CEMA) to determine precise loan amounts and collateral requirements for lien release.
- Ensured regulatory compliance by auditing loan files across multiple states, consistently meeting all internal and external regulatory deadlines.

- **HMDA & Loan Lifecycle Management:**

- Managed critical **HMDA (Home Mortgage Disclosure Act)** queues, including daily cancellation of TBD (Address To Be Determined) loans based on Approval, Denial, or Withdrawal actions.

- Executed monthly HMDA LAR (Loan Application Register) validation, ensuring mortgage data for Originated, Approved, Denied, and Withdrawn loans was 100% accurate across various data types (OTC, Manufactured Housing, Home Improvement).
- Scheduled and tracked critical loan dates, including closing, contingency, and rate lock expiration dates, to maintain strict compliance throughout the lending process.
- Trained in Know Your Customer (KYC) processes by verifying customer identity documents and ensuring accurate data entry as per compliance guidelines. Maintenance, and basic risk checks to meet regulatory and audit requirements.
- **Loss Mitigation – US Residential Mortgage**
  - Evaluated delinquent US mortgage accounts by reviewing borrower income and loss mitigation documents in accordance with investor guidelines.
- **Title Search-** Conducted detailed title searches on US residential properties by reviewing deeds, mortgages, liens, and public records
- **Documentation & Data Integrity:**
  - Reviewed and processed over **15+ key US Mortgage Property documents** per file (Credit Report, DU/LP, 1003 URLA, CD, Title, Appraisal) according to Freddie & Fannie Mae Guidelines.
  - Managed and validated missing recorded loan documents and details by efficiently utilizing County websites and external databases (e.g., NETR Online).
  - Maintained data integrity by manually updating and validating key borrower and property details (Vesting, Recording details, Legal Description, Parcel Number) within the **\*\*Reckon system\*\***.
  - Processed and managed offshore case returns, ensuring all necessary verification and validation steps were completed accurately and promptly.
  - KYC Documents: Proof of Identity (Aadhaar/Passport/Driving License/PAN).
  - Proof of Address: Aadhaar/Passport/Utility Bill/Bank Statement with recent validity
- **Leadership, Training, & Operations (WCT Certified):**
  - Provided training and mentorship to new associates, maintaining and reporting individual KPI data throughout the nesting period.
  - Served as a subject matter expert, resolving queries from new joiners and existing team members to minimize errors and promote best practices.
  - Managed operational responsibilities, including daily case allocation, performing Quality Checks (QC) on completed work, and preparing Consolidated Files/EOD reports for upper and on-shore management.

## EDUCATION & CERTIFICATIONS

<b>Amity University</b>	<b>2024 – Present (Pursuing)</b>
MBA - Data Science	
<b>Dr. Bhim Rao Ambedkar University</b>	<b>Graduated: 2021</b>
Bachelor of Political Science & Sociology (75%)	

### Certifications & Awards

WCT Certified (WNS Competency Training)  
 Advanced Diploma in Computer Application (ADCA)  
 Awarded with **League of Champions**

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