R. REVATHI

(Live Underwriting)

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Career Objective:

To work in a challenging and dynamic environment where I can utilize my academic knowledge and analytical skills to contribute to organizational growth while enhancing my professional abilities.

Profile snapshot:

- Good knowledge of **4 C's of Underwriting** and calculations such as **DTI, LTV, CLTV, HCLTV**.
- Practical understanding of **income analysis** and underwriting decision-making as per guidelines (academic/mini-project exposure).
- Skilled in **preparing reports, error analysis, and quality review discussions**.
- Strong analytical, problem-solving, and documentation skills.

Academic/Project exposure

- Gained practical exposure to analyzing **credit liabilities** (Revolving, Installment, Student Loans, Auto Lease, Mortgage, etc.) by studying credit reports and understanding how **FICO scores** are determined by Experian, Equifax, and TransUnion.
- Learned the process of calculating borrowers' **qualifying income** from multiple sources such as wage earners, self-employment, rental income, and benefits by reviewing sample financial documents (Pay stubs, W-2, Tax returns, SSA, 1099, Rental agreements, etc.).
- Understood **collateral property valuation** through different appraisal report formats (Forms 1004, 1025, 1073, etc.).
- Studied the calculation of key lending ratios like **DTI, HTI, LTV, CLTV, and HCLTV**, and their role in meeting **Fannie Mae & Freddie Mac guidelines**.
- Acquired knowledge of **Automated Underwriting Systems (AUS)** such as **Desktop Underwriting (DU)** and **Loan Prospector (LP)**.
- Familiarized with reviewing **personal and business tax return documents** (Form 1040, 1065, 1120, 1120S, K-1, and related schedules).
- Practiced verifying **borrower income** using sample financial documents such as pay stubs, W-2s, bank statements, loan statements, and SSA benefits.
- Developed skills in preparing **productivity and quality reports**, and gained insights into **error analysis and root cause analysis (RCA)** discussions.

Educational Qualifications:

- B.Sc. – Sri Venkateswara University, Tirupati — *70.1% (2024)*

- Intermediate **(MPC/Science Stream)** – Sri Gayatri Junior College, Tirupati — *75.7% (2021)*

- SSC – ZPHS, Tummisi — *95% (2019)*

Technical Skills:

Tools: Income Analysis Tool, MS Office (Word, Excel, PowerPoint)

Personal Details:

Father name	: N Ramakrishna
Mother name	: N Suguna
Date of Birth	: 27-05-2004
Languages known	: English, Telugu, Kannada.

Declaration:

I hereby declare that the above furnished information is true to the best of my knowledge.

Place:

Date: (R REVATHI)