

Role: Analysts in US Mortgage Industry (Job Description)

We are seeking a detail oriented and technology curious graduate to join our team as an Entry-Level Mortgage Operations Analyst. This is an excellent opportunity to learn the end-to-end US mortgage lifecycle, from loan processing to underwriting and closing, while gaining hands-on exposure to how Artificial Intelligence (AI), Machine Learning (ML), and Software Development are transforming the mortgage industry

As an Analyst in US Mortgage Industry, you will be responsible for the processes, compliances and adherence to the internal, customer, investor and regulator policies / guidelines. These functions are in respect of the incoming mortgage applications. You will be assigned a role based on your finance domain skills, process acumen and overall performance during the comprehensive learning program conducted by experienced mortgage professionals. We have **listed key functions and responsibilities as below** across various roles performed by mortgage professionals. The following duties are typical of those performed by various roles and other related duties may also be performed

- Performing transaction coordinator activities, prepare mortgage loan file by reviewing loan application, clarifying or obtaining missing information, confirm mortgage loan application information by mailing verification forms, contacting verification sources.
- Validate loans in automated underwriting systems including DU or LP and submit accurate and complete loan data to Underwriting in required time frames. This includes ensuring timely ordering of third-party documents and review of exception reports to ensure all tasks are completed and Loan is on target to meet Closing Expectations.

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- Review files for being consistent with internal, customer, investor and regulator policies/guidelines covering all the 4 Cs of Underwriting. Responsible for analysing the employment profile, credit strength, property characteristics and all other information pertinent to the credit decision process on each mortgage
- Utilizing the LOS underwriting system, input selected conditions, credit information, property details and borrower information. Verify accuracy of supporting documents of credit history, income, down payment, collateral appraisal, financial documentation received.
- Review documentation to compliance with internal and regulatory guidelines.
- Keeping up with changing compliance regulations and ensuring all loans are processed in adherence to those new regulations.
- Work with the closers to identify and resolve loan level issues or escalations. This includes all major components of fulfilment closing services along with working to support on Escrow and Non-Escrow state Closings and Fundings.
- Reviewing post-closing audit for findings and resolving any issues for investor delivery resulting from closing services.
- Proficient in all aspects of closing relating to State, Federal and Investor requirements.
- Correspond and communicate with Loan officers and various other internal roles to attain accurate understanding, obtain outstanding documentation and to share the exceptions for resolution.

Skills and Experienced required

- Degree preferred: B. Tech (CSIT, IT, CS) , MSC (IT), MCA (Or Equivalent)
- Year of passing the highest degree of qualification: 2025
- Work Experience: Not more than 2 years
- Commercial & Financial acumen and awareness: A Must
- Prior Finance academics and experience: Preferred and advantageous for the role.
- Academic track record: Good score consistent
- Language Ability: Proficiency in English is a must as we only service the American mortgage industry. Emphasis is more on written English and its accurate comprehension from document reading.
- Reasoning & Math Ability: Ability to solve practical problems and the ability to interpret a variety of instructions are required. Ability to apply concepts of basic algebra and geometry.
- Computer skills - Experienced in Microsoft Office (Word, Excel, Outlook, etc.) and company information system applications required. Experience working with CMS software and database and document management, preferred however not required.
- Should have foundational knowledge of software development especially AI/ML concepts, SDLC components and lifecycle, and a strong interest in how they are revolutionizing industries like mortgage and finance. Candidates who stay updated on automation trends and seek to understand how data drives smarter operations are encouraged.
- Ability to interpret data, identify inconsistencies, and support decision-making processes through logical thinking.

Training Bond and Night Shift

Our plan is to offer up **multiple positions** across different roles in US Mortgage Industry. They will be put under a comprehensive training program. Hence, we are duty bound to propose a 2.5-year Bond ^{#1}

^{#1}This commitment is formalized through an Indemnity assurance agreement as a part of the employment contract. This agreement is all about FREEDOM. It gives company the FREEDOM to invest heavily on you and your skills, without any FEAR of losing its investments (for example, if you choose to leave immediately after training period). And it also gives YOU the wings of FREEDOM to shape your career long term and/or FLY faster to the greener pastures! within or outside the company. OPX America is a company of full of opportunities, which also believes in giving FREEDOM of career choices to its employees.

^{#1} Bond Period: 30 months from the Date of Joining.

Amount: INR 2.00 Lacs (payable in full in lieu of short service, towards recovery of training cost)

Shift timings: US Day Shift (i.e. India Night Shift) with some opportunities of alternate shifts from time to time as the opportunity may present.