

VT**VERTEXIT RESOURCE**

Mortgage Operations Resume Template

ATS-optimised format for mortgage roles

A recruiter-friendly resume template tailored for mortgage operations and underwriting roles. Includes section-by-section guidance, a sample resume, and tips for ATS optimisation. Use this as a starting point and adapt it to your experience.

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How to use this template

This guide provides a resume structure that works well for mortgage operations and underwriting roles. It is optimised for Applicant Tracking Systems (ATS) — meaning it uses a clean, single-column layout with standard section headings that ATS software can parse reliably.

ATS tip

Avoid tables, columns, graphics, and unusual fonts in your resume. ATS software may not parse them correctly. Use a simple single-column layout with standard headings (Experience, Education, Skills).

Resume structure

Use these sections in order. Each is explained below with sample content.

1. Header (Contact Information)

Place your name, phone, email, location (city, state), and LinkedIn URL at the top. Keep it simple — no photos or graphics.

Sample:

Aarav Sharma
Bengaluru, Karnataka · +91 98765 43210 · aarav.sharma@email.com
linkedin.com/in/aaravsharma

2. Professional Summary (2-3 lines)

A brief summary highlighting your mortgage operations knowledge and career goal. Tailor it to the role you are applying for.

Sample:

Detail-oriented graduate with structured training in US Mortgage Underwriting. Skilled in loan file analysis, DTI/LTV calculations, and AUS interpretation. Seeking an entry-level underwriting or processing role to apply practical, case-study based knowledge.

3. Core Skills

List 6-8 key skills relevant to mortgage operations. Use a bulleted list — ATS systems look for keyword matches.

Sample:

- US Mortgage Underwriting fundamentals • DTI, LTV, CLTV ratio calculation
- AUS interpretation (DU/LPA) • Loan file review and documentation
- Fannie Mae / Freddie Mac guideline awareness
- Credit and income analysis • Attention to detail • Written communication

4. Professional Experience

List roles in reverse-chronological order. For each role, include job title, company, dates, and 3-5 bullet points of responsibilities and achievements. If you don't have mortgage experience yet, include any relevant analytical, administrative, or customer-facing roles.

Sample:

Financial Operations Analyst

ABC Services Pvt Ltd, Bengaluru · Jan 2023 – Present

- Process and review 40+ financial documents per week with 99% accuracy
- Analyse financial data to identify discrepancies and recommend corrections
- Communicate with stakeholders to resolve documentation queries
- Maintain compliance with internal policies and regulatory standards

(If no work experience, include internships, projects, or relevant coursework.)

5. Education

List your highest qualification first. Include degree, institution, year, and any relevant coursework or projects.

Sample:

Bachelor of Commerce (B.Com)

Bangalore University, Bengaluru · 2020 – 2023

- Relevant coursework: Financial Accounting, Business Statistics, Economics
- Final-year project: Analysis of lending risk in retail banking

6. Certifications & Training

List any relevant training, certifications, or courses — including VertexIT training.

Sample:

US Mortgage Underwriting Program – VertexIT, Bengaluru · 2024

- 20-module curriculum covering loan lifecycle, credit/income/asset analysis, DTI/LTV, AUS
- Case-study based practice on real-world loan file scenarios
- Mock interview preparation for underwriting roles

7. Optional: Projects / Achievements

If you are a fresher, include relevant academic projects, certifications, or achievements that demonstrate analytical ability or attention to detail.

Sample:

Academic Project: Mortgage Risk Assessment Model

- Built a scoring model to evaluate borrower risk based on DTI, LTV, and credit history
- Presented findings to faculty panel and received highest grade

ATS optimisation tips

- Use a standard font (Arial, Calibri, or Helvetica) at 10-12pt
- Use standard section headings (Experience, Education, Skills) — not creative names
- Avoid tables, text boxes, columns, and graphics
- Save and submit as PDF (preserves formatting)
- Include keywords from the job description naturally — but don't keyword-stuff
- Keep it to 1 page for entry-level roles, 2 pages maximum for experienced roles
- Use bullet points for responsibilities, starting with action verbs
- Quantify achievements where possible ('Processed 40+ files per week')

Common mistakes to avoid

- Don't include a photo — ATS may not parse it and it can introduce bias
- Don't use fancy formatting — keep it clean and simple
- Don't list every job you've ever had — focus on relevant roles
- Don't use 'I' or 'my' — bullet points should start with action verbs
- Don't include unrelated personal details (age, marital status, religion)
- Don't have typos — proofread multiple times and ask someone to review

Need help?

VertexIT's placement assistance includes resume review and personalised feedback. Speak with a counsellor after your training to get your resume reviewed before you start applying. Visit vertexit.in or WhatsApp +91 97036 86514.