



LA Refinance Support – Services

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Overview

JAM Refinance Support is a mortgage file processing and refinance coordination service that helps streamline the loan application process by organizing, tracking, and managing borrower documentation between clients and licensed mortgage professionals.

The business does **not originate loans or provide lending decisions**. Instead, it functions as a **back-office processing and coordination support service** that improves efficiency for mortgage brokers, loan officers, and borrowers.

Core Function

To reduce delays in the refinance process by ensuring:

- Documents are complete and organized
- Loan files move smoothly through underwriting
- Communication between parties stays consistent
- Borrowers understand what is needed next (administratively, not advisory)

Goals

Goal: Get the refinance file “submission-ready” within 3–5 business days.

What that means for the client:

- All required documents are collected
- File is organized and labeled correctly
- Lender intake checklist is completed
- No missing core documents (income, assets, ID, property info)

Specifications

The system is designed to:

- Maintain continuous file progress from intake to closing
- Coordinate document flow between borrower and lender/loan officer
- Reduce underwriting delays caused by missing or incomplete paperwork