

JCM LOAN FILE SLA & ACCOUNTABILITY CHART

Stage	Owner	Primary Responsibility	SLA / Timing
New Lead / Application	LO	Initial consultation, qualification strategy, loan structure	Within 24 hrs of complete initial docs
LO → LOA Handoff	LO	Establish strategy and communicate file plan	Same business day once ready
Application Review	LOA	Review application, identify missing information	Within 2 business hrs
LOS Updates	LOA	Update income, debts, assets, milestones & file information	Within 12 hrs of receiving updates
Contract Received	LOA	Review contract, update LOS, confirm transaction details	Within 2 business hrs
Contract → File Setup	LOA	Organize file and prepare for Jr. Processor	Within 4 business hrs of complete contract
LOA → Jr. Processor	LOA	Complete disclosure-ready handoff	Same business day whenever possible
Initial File Review	Jr. Processor	Review file for completeness and identify deficiencies	Within 2 business hrs
Initial Disclosures	Jr. Processor	Order/prepare and monitor disclosures	Same business day
Title	Jr. Processor	Order and track title	Same business day
Appraisal	Jr. Processor	Order and track appraisal	Same business day
Initial Processing	Jr. Processor	Complete front-end processing requirements	Within 1 business day

Stage	Owner	Primary Responsibility	SLA / Timing
Jr. Processor → Processor	Jr. Processor	Deliver complete "Processor Ready" file	Within 1 business day
Processor File Review	Processor	Full processing review; identify deficiencies	Within 1 business day
Processing → UW	Processor	Prepare and submit complete file	Within 1 business day once submission-ready
UW Conditions Received	Processor	Review conditions and determine requirements	Same business day
Condition Requests	Processor	Request/assign required documentation	Same business day
Conditions Received	Processor	Review submitted documentation	Within 1 business day
Resubmission	Processor	Resubmit once conditions are satisfied	Within 1 business day
Clear to Close	Processor	Verify all requirements and drive to CTC	Within 1 business day of final docs
Closing Communication	LOA	Keep borrower/realtor informed and prepared	Same business day as updates
Relationship Management	LO	Borrower/realtor communication, strategy & escalation	Ongoing