



# CASE STUDY

## JETMO & RAPIDIO

### Introduction

Imagine: your income calculation is ready in minutes, with 100% accuracy compared to banks and lenders.

Jetmo LLC — a dynamic mortgage brokerage funding a solid number of loans each month — faced a challenge familiar to many other brokerages: Manual income calculations were slowing deals and creating stress for the team. Today, with Rapidio, those hours have turned into minutes, and borrowers receive answers the very same day and Jetmo borrower's have never been happier.

### Background

Previously, the entire process was handled by one processor with a heavy workload. She manually reviewed every page of documents and filled out multiple Excel spreadsheets.

The result? Hours of work per file, deal delays, and anxious borrowers waiting for their pre-qualification income results.

- **Bottleneck risk:** With one person responsible for all calculations, turnaround time suffered and employee was overworked.
- **Inconsistent borrower experience:** Delays meant borrowers sometimes waited days for results.

### Challenges Faced

- **Overloaded staff:** Every file had to be touched and calculated line-by-line, creating risk of burnout and errors.
- **Long processing time:** Especially for self-employed borrowers (taking up to 4 hours per file).
- **Borrower delays:** Wait times.
- **Lack of scalability:** More deals meant more delays.

### Solutions Implemented

Rapidio deployed an **AI-powered income calculation platform** (aligned with all major underwriting guidelines) that combines speed, ease of use, and a **proven 100% accuracy rate**.

- **Instant calculations:** Upload a file — get results within 5–15 minutes.
- **Accuracy verified by banks and lenders:** 100% match, eliminating disputes and rechecks.
- **Personalized support:** Stacy and Alex are always available to assist and tailor the service to Jetmo's needs.
- **Flexibility:** Added Non-QM Guideline and Bank Statement Income Calculator, with VA Guideline in the pipeline.

### Results and Impact

- **Processing time reduced:** From hours to minutes, allowing staff to focus on revenue-generating tasks.
- **Productivity boost:** One employee now processes **6x more files per day** without stress.
- **100% accuracy:** Verified against bank and lender calculations, building trust and credibility.
- **Happier borrowers:** No more 24-hour waits — results are delivered the same day.

### Conclusion

Jetmo LLC transformed a slow, exhausting process into one that is fast, precise, and scalable. Rapidio didn't just automate calculations, it became an essential part of the team and their everyday process, accelerating deals and improving the borrower experience.

**Result:** More deals, less stress, happier clients.

### Client Quote

**"We no longer do manual calcs ourselves. 'The accuracy is phenomenal. Every time we compare Rapidio's income calculations with our lenders', the results match perfectly. It saves us hours and gives us a real edge over the competition."**