MOMENTUM
MORTGAGE

CONFIDENTIAL INVESTMENT MEMO

Momentum Mortgage

A live, AI-native mortgage brokerage industrializing a $2.2 trillion market, backed by the Wingfield Financial operating platform. Raising $7M under Regulation D 506(c).

SUMMARY

Momentum Mortgage is raising $7,000,000 (Regulation D 506(c), accredited investors only) to scale a live, AI-native mortgage brokerage industrializing a $2.2 trillion market. The company is already live and generating revenue, with an under 3-minute pre-approval and a structural cost-per-loan advantage of roughly 40%. A discounted-cash-flow model values the company near $502M today. Wingfield Financial, the operating platform behind Momentum Mortgage, provides the credibility and track record.

$502M	$59.9M	~40%	$7M
DCF PRESENT VALUE	YEAR 5 REVENUE	COST ADVANTAGE	CURRENT RAISE

THE OPPORTUNITY

Most AI startups ask investors to trust a deck. Momentum Mortgage is already live, generating revenue on real loans, and cutting the cost of every loan by about 40%. This is an early stake in an operating business at the moment AI moves into home financing, well ahead of the value the model projects.

THE PROBLEM

Mortgage origination is slow, expensive, and manual, and has not meaningfully changed in decades. It costs the industry roughly $11,800 per loan on infrastructure built in the 1990s. Traditional operations require five or more hours of manual work per loan. Borrowers get a slow experience with no real-time visibility, and loan officers burn out on paperwork.

THE SOLUTION AND PRODUCT

Momentum Mortgage is a U.S. licensed, AI-native brokerage built from scratch. Its platform delivers a pre-approval in under 3 minutes from the borrower's phone, a 14 to 21 day target close, and a target cost of about $6,500 per loan. Four integrated layers, borrower experience, conversion intelligence, operational execution, and AI intelligence, form one continuous lending engine. The product set is live: Conventional, VA, FHA, Jumbo, DSCR, Bank Statement, Non-QM, 1099, Asset Depletion, Reverse, Renovation Loans, Ground-up Construction, Condotel, Multi-Family, and Doctor Loans.

TRACTION

The company is open and operating and the technology platform is live and originating loans today. This is a live operating business, not a pilot.

MARKET

U.S. mortgage origination runs about $2.2 trillion a year. Broker share of the industry is climbing toward 30%, and AI adoption in origination is still early. No broker has built a purpose-designed AI origination platform from scratch, and that first-mover window is open now. A built-in rate hedge means the platform wins whether rates rise (borrowers shop brokers for pricing) or fall (refinance volume surges), because it runs on volume, not rate direction.

FINANCIALS

The proforma projects net brokerage-fee revenue growing from $1.2M in Year 1 to $9.2M, $30.7M, $46.0M, and $59.9M by Year 5, with year-over-year growth of 233%, then 50%, then 30%. Net cash flow rises from roughly $0.5M in Year 1 to $38.6M in Year 5, reflecting strong operating leverage as fixed costs are absorbed by a growing revenue base.

VALUATION

A discounted-cash-flow model, using a 12% WACC and a 6% terminal growth rate, values Momentum Mortgage at approximately $502M on a present (discounted) basis and $778M undiscounted. The $7M round is priced well below that projected value.

COMPETITIVE ADVANTAGE

The moat is architecture, not a single feature. Momentum Mortgage runs purpose-built, native AI origination with broker wholesale access, a unified LO-and-borrower platform, and operator leadership. Retrofitted incumbents (Rocket, Better), traditional brokers, and point solutions (Maxwell, Blend) each hold only part of that stack. More than 20 years of operator experience is embedded in the AI rather than held in one person's head.

THE TEAM AND WINGFIELD

John R Clark Jr. (CEO and Founder) brings 20+ years of mortgage experience and 12+ in finance advisor positions, and built the full stack: Momentum Mortgage, Radical Restoration, Solution Providers, and Legacy Title. Ashley Clark (EVP Origination) leads national sales, borrower acquisition, and LO production. Corrie Lawson (EVP Operations) runs multi-state licensing, compliance, and operations. Wingfield Financial is the operating platform behind Momentum Mortgage; its prior fund (Fund I) has paid investors fixed annual returns stepping from 10% to 12% since 2023.

THE OFFER

- **Raise:** $7,000,000, Regulation D 506(c), accredited investors only
- **Structure:** Preferred Series A/B Non-Voting Membership Interests
- **Investor return:** a 15% annualized ROI, with investors of $1M or more able to elect all equity, a blend of equity and fixed ROI, or all ROI via preferred returns, so equity participants can earn well above 20% annualized, for a share of the 7% equity offered for the raise, open to negotiation for Series B investors
- **Use of proceeds:** 65% sales and marketing, 20% working capital, 15% technology

RISKS

This is a growth-stage company; the projections depend on execution across LO recruitment, dual-channel scaling, state-licensing expansion, and continued AI performance. Mortgage volume moves with rates and housing conditions. The securities are illiquid. Review the full risk factors in the offering documents and consult your own legal, tax, and financial advisors.

NEXT STEPS

Contact John R Clark Jr. at johnclarkjr@mymomentummortgage.com to see the live platform, review the offering documents, and discuss participating while the round is open.

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