INVESTOR FAQ

Momentum Mortgage

Answers to the questions investors ask most about the $7M raise, the platform, and the opportunity.

What is Momentum Mortgage?

Momentum Mortgage is a U.S. licensed, AI-native mortgage brokerage built from the ground up for the AI era, not a legacy lender with AI added on. The platform delivers a pre-approval in under 3 minutes, targets a 14 to 21 day close, and is built to originate at a target cost of about $6,500 per loan, roughly 40% below the industry average. The company is open and operating and the technology platform is live and originating loans today.

What am I actually investing in?

You are investing in Momentum Mortgage, the operating company, not in a private equity fund. That is the core of this opportunity: a specific business solving a specific problem in a $2.2 trillion market, with a clear use of proceeds, an experienced team, and a live product. You can see exactly what you are backing.

How does Wingfield Financial fit in?

Wingfield Financial is the operating platform and credibility layer behind Momentum Mortgage. It owns the companies a mortgage runs through, restoration, title, and investor financing, and it operates a prior fund (Fund I) that has paid investors fixed annual returns stepping from 10% to 12% since 2023. Wingfield is the track record. Momentum Mortgage is the growth opportunity.

Is this live, or still an idea?

The brokerage is live and generating revenue today, with a working borrower pre-qualification, a real-time loan-status portal, and a full product set. The AI platform launches this quarter. This is not a pre-revenue deck.

What products does Momentum Mortgage offer?

Conventional, VA, FHA, Jumbo, DSCR, Bank Statement, Non-QM, 1099, Asset Depletion, Reverse, Renovation Loans, Ground-up Construction, Condotel, Multi-Family, and Doctor Loans, serving first-time buyers, investors, and self-employed borrowers.

How does Momentum Mortgage make money?

Through two channels on one platform: a direct channel (technology-driven consumer origination, about 60% of volume) and an indirect channel (loan-officer origination, about 40%). The company targets revenue of 1.9% per loan against a 1.5% industry average, on an average loan size of about $350,000, with a target margin above 30% at scale.

Where does the cost advantage come from?

Architecture. Every layer of the platform, borrower experience, conversion intelligence, operational execution, and AI, was designed to connect into one engine rather than patched together from third-party tools. That removes manual work (five or more hours per loan at traditional shops) and drives the target cost to about $6,500 per loan versus roughly $11,800 industry-wide.

How big is the market?

U.S. mortgage origination runs about $2.2 trillion a year. Broker share of the industry is rising toward 30%, and AI adoption in origination is still early. No broker has yet built a purpose-designed AI origination platform from scratch, which is the window Momentum Mortgage is moving through.

Why now?

Three forces line up. Origination costs have risen over 30% while volume contracted, squeezing brokers that cannot automate. Buyers are now mostly digital-native and done with analog processes, and agentic AI only recently became capable of these workflows. There is also a built-in rate hedge: when rates are high, borrowers shop brokers for pricing; when rates fall, refinance volume surges. The platform runs on volume, not rate direction.

What is the raise?

$7,000,000 under Regulation D 506(c), open to accredited investors only. Use of proceeds is 65% to sales and marketing, 20% to working capital, and 15% to technology. It is structured as Preferred Series A/B Non-Voting Membership Interests: 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.

What returns are projected?

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 net cash flow reaching $38.6M in Year 5. A discounted-cash-flow model, using a 12% WACC and a 6% terminal growth rate, values the company at about $502M on a present (discounted) basis and $778M undiscounted, against a $7M round. These are projections, not guarantees.

Who is the team?

John R Clark Jr. (CEO and Founder), with 20+ years of mortgage experience and 12+ in finance advisor positions, who built the full vertical 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 the operational engine.

What are the main risks?

This is a growth-stage company, and the projections depend on execution: recruiting loan officers, scaling both channels, expanding state licensing, and continued AI performance. Mortgage volume moves with rates and the housing market. As with any private investment, the securities are illiquid and you should review the full risk factors in the offering documents and consult your own advisors.

What is the exit path?

The most likely paths are a strategic acquisition (for example by a bank's mortgage division or a larger lender) or platform licensing, as market-leading lenders move toward AI-native infrastructure. The same technology that wins borrowers also makes Momentum Mortgage an attractive acquisition target.

How do I invest, or learn more?

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

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