



AI-NATIVE MORTGAGE PLATFORM • RAISING \$7M

Lenders make borrowers wait days to get pre-approved. We do it in under 3 minutes.

A live, AI-native mortgage brokerage industrializing a \$2.2 trillion market, backed by the Wingfield Financial operating platform.

THE OPPORTUNITY

Invest in the company, not just a fund.

Most AI startups ask you to trust a deck. Momentum Mortgage is a live company already generating revenue on real loans, 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.

Live

GENERATING REVENUE TODAY

~40%

COST-PER-LOAN ADVANTAGE

\$2.2T

MARKET BEING INDUSTRIALIZED

THE PROBLEM

Home financing is broken, for borrowers and lenders.

01

The borrower

A slow, stressful process from application to close, with no real-time visibility into status or next steps.

02

The operation

Five or more hours of manual work per loan. Document overload and no path to scale.

03

The infrastructure

Systems built in the 1990s. Average cost to originate is roughly \$11,800 per loan.

Frustrated borrowers shop elsewhere. Loan officers burn out. Origination shrinks industry-wide.

THE SOLUTION

The mortgage "easy button."

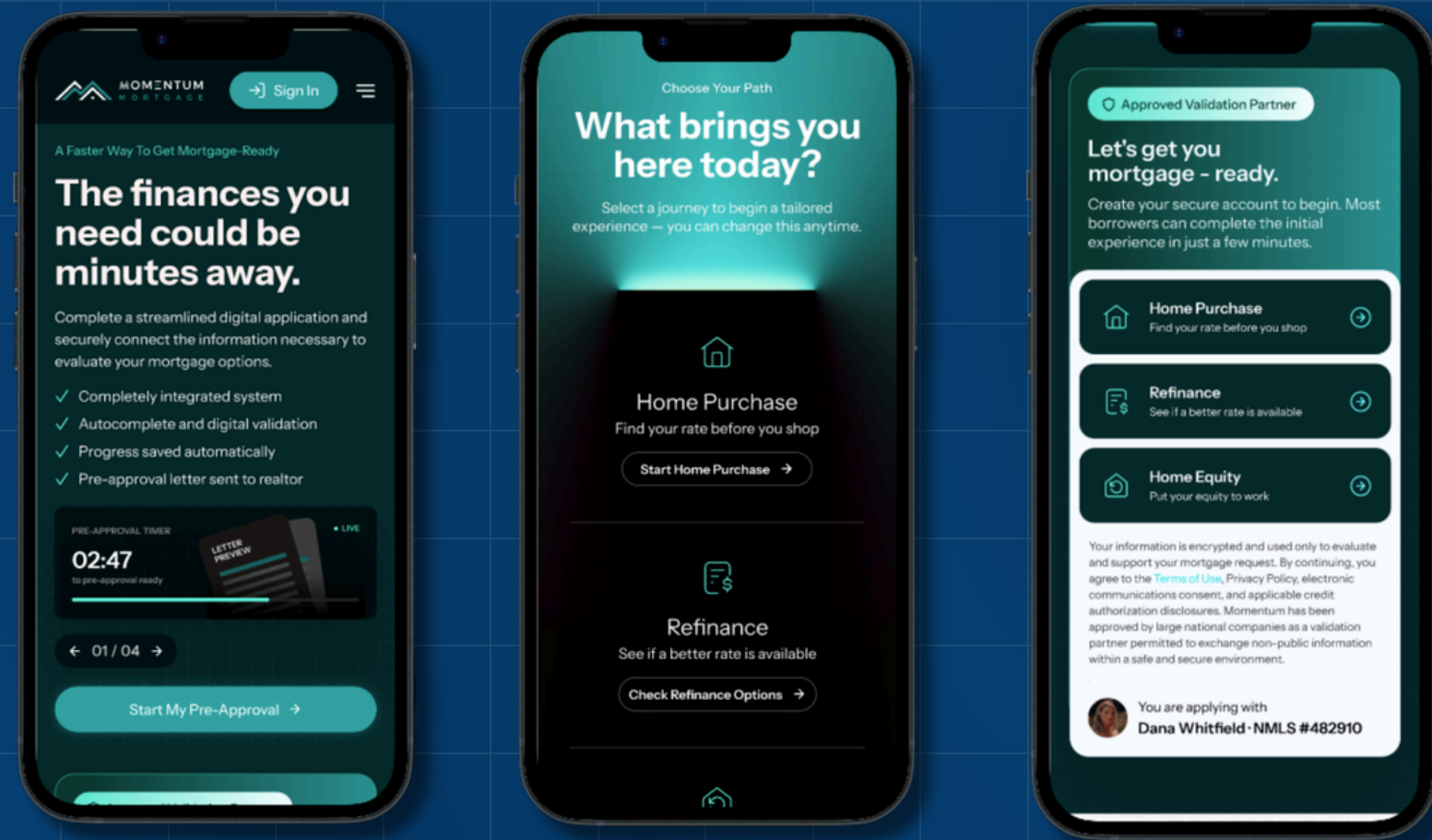
A U.S. licensed, AI-native brokerage built from scratch for the AI era. Borrower experience, LO productivity, operations, and AI in one continuous engine.

- Under 3-minute pre-approval, real numbers, not a teaser
- 14 to 21 day close at wholesale pricing
- Target cost of \$6,500 per loan, about 40% below industry



THE PLATFORM

The agentic AI platform borrowers actually use.



- **Under 3 minutes to pre-approval**, a live timer and real numbers, not a teaser
- **Approved validation partner**, cleared to exchange non-public data securely
- **Guided digital application**, autocomplete, validation, progress saved automatically
- **A named, licensed loan officer** on every file

PROOF OF CONCEPT

Not a pilot. Live and generating revenue today.

Live at mymomentummortgage.com, with a working pre-qualification, a real-time loan-status portal, and a full product set. The AI platform launches this quarter.

\$2.2T

MARKET OPPORTUNITY

Under 3 min

PRE-APPROVAL

8

STATES LICENSED

24

LENDER PARTNERS



and 20 more

WHY NOW

The first-mover window is open right now.

01

The market is squeezed

Origination costs rose over 30% while volume contracted. Brokers that cannot automate are pushed out.

02

Buyers have changed

Millennials and Gen X are now the largest share of buyers, digital-native and done with analog.

03

The technology arrived

Agentic AI only recently became capable of these workflows. No broker has built for it from scratch.

04

A built-in rate hedge

Rates high, borrowers shop brokers. Rates fall, refinances surge. The platform runs on volume.

THE ECONOMICS

A 40% cost advantage, before a single LO is recruited.

Industry average

~\$11,800 per loan

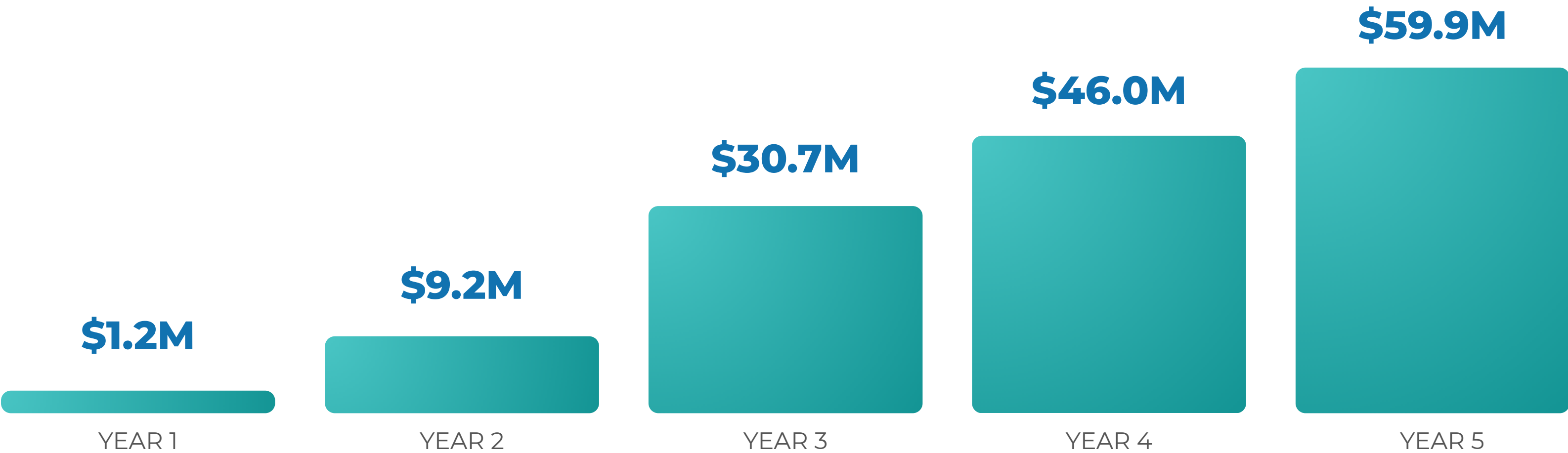
Momentum Mortgage
target

\$6,500 per loan

Because the whole loan process lives inside one owned platform, the margin advantage compounds with every loan the company runs.

THE FINANCIALS

Revenue scales \$1.2M to \$59.9M over five years.



Net brokerage fee. Growth of 233%, then 50%, then 30%. Net cash flow rises from \$0.5M to \$38.6M by Year 5. Projected and forward-looking.

THE VALUATION

A \$7M raise into a company valued near half a billion,
at a 2.03x target MOIC.

Present value on a discounted-cash-flow basis. Early capital comes in well ahead of that value being realized.

\$502M

PRESENT VALUE (DCF)

\$778M

FUTURE VALUE (UNDISCOUNTED)

2.03x

TARGET MOIC

12%

WACC APPLIED

6%

TERMINAL GROWTH RATE

THE MARKET

A \$2.2 trillion market, wide open to AI.

\$2.2T

Annual U.S. mortgage origination. Broker share is climbing toward 30% year over year, AI adoption in origination is still early, and no one has industrialized it yet.

~30%

BROKER SHARE, AND RISING

Early

AI ADOPTION IN ORIGINATION

First

PURPOSE-BUILT AI PLATFORM

WHY IT HOLDS

Competitive advantage that compounds.

CAPABILITY	MOMENTUM MORTGAGE	ROCKET / BETTER	TRADITIONAL BROKER	MAXWELL / BLEND
Purpose-built AI origination	Yes, native	Partial, retrofitted	No	Point solution
Broker wholesale access	Yes	No, direct lender	Yes	No
LO and borrower on one platform	Yes, unified	Separate systems	No	Partial
Operator-led (founder runs it)	Yes	Corporate / VC-backed	Varies	No

More than 20 years of mortgage experience is embedded in the AI, not sitting in someone's head waiting to walk out the door.

THE TEAM

Operators who built the business the platform now automates.



John R Clark Jr.
CEO & FOUNDER

20+ years of mortgage experience and 12+ in finance advisor positions. Built the full stack: Momentum Mortgage, Radical Restoration, Solution Providers, and Legacy Title.



Ashley Clark
EVP Origination

Leads national sales strategy, borrower acquisition, LO production, marketing, and recruitment.



Corrie Lawson
EVP Operations

Runs multi-state licensing, compliance, and the operational engine that lets the platform scale.

\$500M+

ORIGINATED BY THE FOUNDING TEAM

Backed by Wingfield Financial. Its prior fund (Fund I) has paid investors fixed 10% to 12% annual returns since 2023.

20+ Yrs

CAREER MORTGAGE EXPERIENCE

2025

MOMENTUM MORTGAGE FOUNDED

THE ASK · 506(C) · ACCREDITED INVESTORS ONLY

\$7,000,000 to scale a platform that already works.

65%

Sales & Marketing

LO recruitment, borrower acquisition, brand

20%

Working Capital

Runway to Year 2 profitability

15%

Technology

AI underwriting, title and insurance integration

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.



**The lenders who win the next decade
will run like technology companies.
We are already building that company.**

John R Clark Jr., CEO & Founder · johnclarkjr@mymomentummortgage.com
· www.mymomentummortgage.com

CONFIDENTIAL · MOMENTUM MORTGAGE · DO NOT DISTRIBUTE