AI-NATIVE MORTGAGE PLATFORM · INVESTOR SUMMARY

Lenders take days to pre-approve.
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. Raising $5M to scale nationwide.

$2.2T	$16M	8	30	~40%
MARKET SIZE	FUNDED	STATES LICENSED	LENDER PARTNERS	COST ADVANTAGE

THE PROBLEM

Home financing is broken

Origination is slow, expensive, and manual. It costs the industry roughly $11,800 per loan on infrastructure built in the 1990s. Borrowers wait and shop elsewhere. Loan officers burn out on paperwork.

Speed
Under 3-minute pre-approval, not a callback queue.

Real numbers
Your actual loan path, not a rate teaser.

THE SOLUTION

The mortgage "easy button"

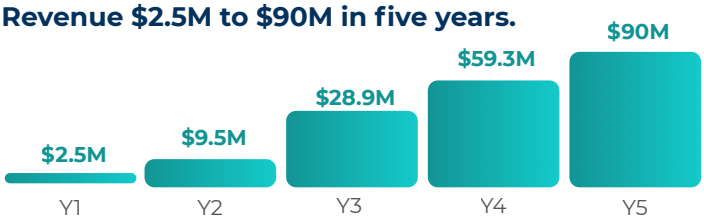
An AI-native platform built from scratch, not retrofitted. An under 3-minute pre-approval, a 14 to 21 day close, and a target cost of $6,500 per loan, a structural ~40% cost advantage.

Mortgage Loan Advisor
A licensed professional who knows your file.

Plain language
Every term and fee explained before you sign.

THE FINANCIALS

Revenue $2.5M to $90M in five years.



Net cash flow reaches $58.8M by Year 5.

THE VALUATION

Valued near $1M today.

$6M
PRESENT VALUE (END OF 2027)

12%
WACC

THE TEAM



John R Clark Jr.
CEO & Founder



Ashley Clark
EVP Origination



Corrie Lawson
EVP Operations

John R Clark Jr. brings 22+ years in mortgage and 35+ in financial services. Backed by Wingfield Financial, whose prior fund (Fund I) has paid investors fixed 10% to 12% annual returns since 2023.

THE ASK · $5,000,000 · 506(C) · ACCREDITED INVESTORS ONLY

Use of proceeds

65%
Sales & marketing: LO recruitment, borrower acquisition, brand

20%
Working capital: runway to Year 2 profitability

15%
Technology: AI underwriting, title and insurance integration

15%	10%	Pref. A/B	$232M
Annualized ROI, can exceed 20%	Equity offered (2% per $1M)	Non-voting membership interests	DCF present value- 5 YR

Backed by Wingfield Financial, the operating platform behind Momentum Mortgage, owner of the mortgage, restoration, title, and financing companies a deal runs through.

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