MOMENTUM
MORTGAGE

AI-NATIVE MORTGAGE PLATFORM · RAISING $5M

Getting a mortgage takes days. We're rebuilding it to take under 3 minutes.

A live, AI-native mortgage brokerage rebuilding a $2.2 trillion market from the ground up.



He spent 35 years inside a broken market. Now he can rebuild it.

John Clark Jr. has spent **35 years in financial services** and **22 originating mortgages** across retail and brokerage. He built his career on the origination floor, then founded and owned five companies across the mortgage value chain, **originating $500M+ from 2004 to 2026**.

For most of those years, the fix wasn't buildable. Every attempt to modernize origination came from technologists bolting software onto legacy lenders, none of whom had done the work. Now AI has caught up to the workflow, and rising costs are pushing out brokers who can't automate.

John is the rare founder with both the **35 years on the floor** and a platform already live and funding loans. He didn't wait for the moment. He built for it.

John has a strong track record across these industry names and more.

ACCESS FINANCIAL MORTGAGE · Capital One · NEW YORK LIFE · loanDepot · Heritage financial



THE PROBLEM

Home financing is broken, for borrowers and lenders.

01

The borrower

Slow, stressful, no real-time visibility from application to close.

02

The loan officer

Spends 35%+ of the day on manual, administrative work.* No path to scale.

03

The infrastructure

Systems built in the 1990s, cost to originate now over $11,000 per loan.**

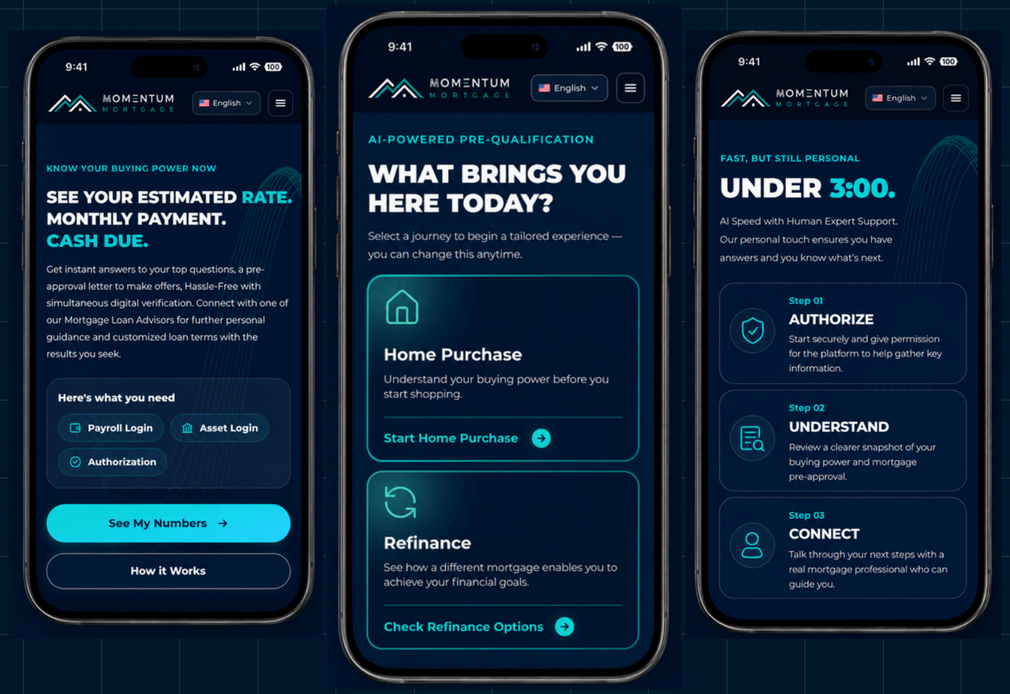
Frustrated borrowers shop elsewhere. Loan officers burn out. Origination shrinks industry-wide.

*STRATMOR Group **Mortgage Bankers Association

THE SOLUTION

Launching Q4 2026

The agentic AI platform borrowers will actually use.



- **Under 3-minute AI pre-approval**
- **14 to 21 day close at wholesale pricing**
- **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

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

WHY NOW

The first-mover window is open right now.

The market is squeezed

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

Buyers have changed

43% of buyers are Millennials and Gen X,** digital-native and done with analog.

The technology has arrived

AI only recently became capable of these workflows. Momentum is one of the first brokerages built for it from scratch. AI cuts processing time up to 70% and cost 40%.***

A built-in rate hedge

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

**Mortgage Bankers Association **NAR 2024 ***Fannie Mae*

THE MARKET

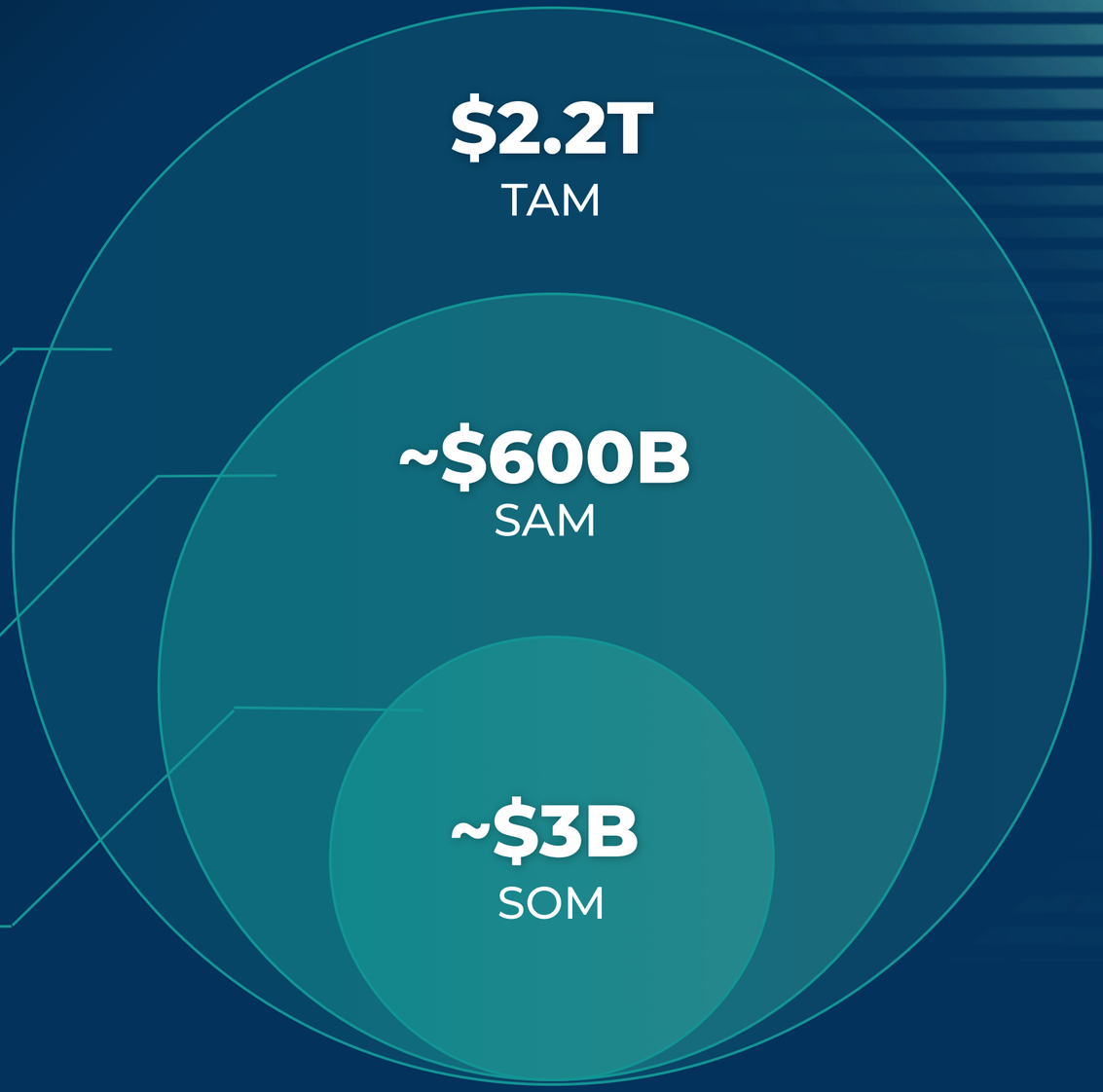
Wide open to AI.

A trillion-dollar industry still running on pre-internet workflows. Momentum plays in the broker channel and is built to take share as AI reaches origination.

Total market
U.S. annual mortgage origination

Serviceable market
Broker / wholesale channel

Obtainable market
Momentum's 5-year volume target



GTM STRATEGY

Acquire through two channels on one platform



60% Direct channel

Technology-driven consumer origination through the AI platform. Lower cost with reduced LO comp, higher margin.

40% Indirect channel

Loan-officer origination with wholesale access. Recruited LOs run more volume on the same engine.

COST PER LOAN

~~$11,800~~ → **$10,900** → **$6,500**

INDUSTRY AVERAGE | MOMENTUM TODAY | **PROPRIETARY TECH** TARGET AT SCALE

~40% lower at scale

Future Cost is based upon an average loan amount of $367,500 and $700M in total annual loan volume.

From One Overloaded LO to a Specialized Mortgage Team

Momentum combines specialized roles and AI infrastructure to create a better borrower experience than the traditional retail model.

Traditional Retail Model

One Overloaded LO

Responsible for Vision, Marketing, Client interaction, loan design, lender selection, registration, coordination, submission, and oversight of the entire loan process.

NOTE: This approach is prone to error and causes fluctuations in productivity

REBUILT

Momentum Specialized Human Model

Loan Advisor
Market Maker
Solution Provider
Relationship Manager

Loan Specialist
Loan Designer
Lender Selection
Locks in Loan Terms

Operations Support
Coordinates cohesive cooperation to achieve on-time settlement.

AI + Automation + Shared Workflow Platform

The layer that powers visibility, speed, and consistency across the process.

Speed
Faster decisions and turn times.

Service
Clear communication and expert guidance.

Satisfaction
A better experience from start to finish.

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Structural advantage unmatched by retail lenders.

Momentum's lower-cost operating model and wholesale structure allow us to offer more competitive borrower pricing while maintaining strong economics.

Traditional Retail Lender

3.75%+

Average total borrower pricing margin

Higher overhead and legacy infrastructure create a pricing structure that is harder to compress.

Momentum Mortgage Model

2.60%

Total borrower pricing margin

1.85%	Momentum Mortgage revenue
+ 0.75%	Wholesale lender partner margin

Lower wholesale pricing attracts increased market share.

~30% lower than traditional retail lender pricing

1. Lower operating cost → 2. Lower required margin → 3. Lower borrower price → 4. Stronger conversion advantage

We plan to experience quick US citizen adoption by offering consumers Lower Prices than Retail Lenders with faster turn times to boot.
We are built to scale while yielding a higher NOI than larger established lenders through 40% lower operational cost.
Our net margin increases as we produce more funded loan volume.

WHY MOMENTUM MORTGAGE WINS

How we stack up to the big players.

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

Momentum is one of the first AI-native brokerages, and the only operator-led one with wholesale access. Incumbents retrofit AI onto 1990s stacks from software vendors who sell them one layer at a time. Momentum system runs throughout.
The flip side: the same incumbents we out-build today will be the ones desiring to acquire Momentum within five years.

TRACTION

Live and generating revenue today.

Momentum Mortgage Group is open and doing business with a full product set and array of lenders.

$16M	$400K	8	30
VOLUME FUNDED (AUG 2025-2026)	REVENUE, YEAR ONE	STATES LICENSED	LENDER PARTNERS

OUR WHOLESALE LENDING PARTNERS

UWM UNITED WHOLESALE MORTGAGE · keystone FUNDING · CARDINAL FINANCIAL COMPANY LIMITED PARTNERSHIP · PENNYMAC TPO · First National Bank of America · and 25 more

Q4 2026 we will be live with a proprietary pre-qualification site, a real-time loan-status portal, and our agentic AI platform offering answers within minutes which will all propel us onward & upward.

REVENUE BUILD

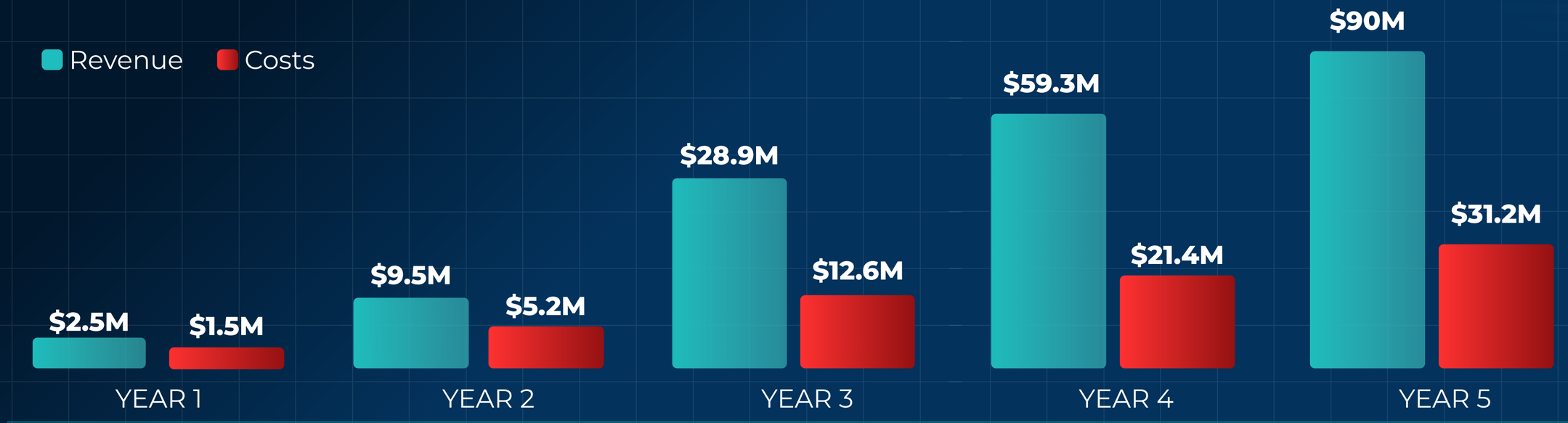
How our revenue builds, year by year.

DRIVER	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
Loan officers / sales	12	26	49	81	108
Average loan size*	$350,000	$367,500	$385,875	$405,169	$425,427
Loans funded / year	~469	~1,655	~4,584	~8,728	~12,817
Loan volume	~$164M	~$608M	~$1.8B	~$3.5B	~$5.5B
Revenue	**$2.5M**	**$9.5M**	**$28.9M**	**$59.3M**	**$90M**

*AVERAGE LOAN SIZE INCREASES 5%/YEAR (TYPICAL ANNUAL RATE OF REAL ESATE APPRECIATION

FINANCIALS AND VALUATION

Revenue outpaces cost as the platform scales.



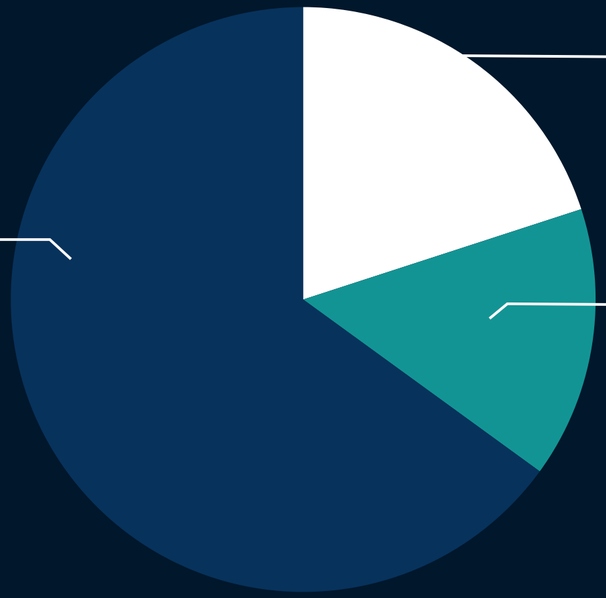
$0.5M	$1M	$2.5M	$1M	$1M reinvested

CAPITAL DEPLOYED (FROM THE $5M RAISE)

Costs Include: Tech Development, Software, Recruitment, Staff, Sales Expense, Loan Production, Marketing

THE ASK · 506(C) · ACCREDITED INVESTORS ONLY

$5,000,000 to scale a platform that already works.



20%
Working Capital
Runway to Year 2 profitability

15%
Technology
AI underwriting, title and insurance integration

65%
Sales & Marketing
LO recruitment, borrower acquisition, brand

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, or all ROI via preferred returns, so equity participants can earn well above 20% annualized, for a share of the 10% equity offered, open to negotiation for Series B.

THE EXIT

Three paths to profitability for our investors.

01
STRATEGIC ACQUISITION

A bank's mortgage division or a larger lender buys the platform and the book. Acquirers already pay up for mortgage-tech infrastructure (nCino bought SimpleNexus ~$934M; CoreLogic bought Roostify in 2023; ICE bought Black Knight for $11.9B).

02
PLATFORM LICENSING

License the origination engine to other lenders and brokers. The tech that wins borrowers becomes a revenue line and a technology-sale path of its own.

03
PREFERRED RETURN

Fixed-ROI investors are paid a defined preferred return, a path to capital back that doesn't depend on a sale.

Upside 3x+ on an acquisition or platform licensing (MMG model). Target hold: 3 to 5 years.

Investors can favor a fixed-return path now or ride equity to an acquisition.

THE TEAM

Operators who built the business the platform now automates.



John R Clark Jr.

CEO & FOUNDER

35+ years of financial services experience. Built the full stack: Momentum Mortgage, Radical Restoration, Solution Providers, and Legacy Title.



Ashley Clark

EVP Origination

7+ years across mortgage production support and operations. Leads originations strategy, sales execution, recruiting, and borrower growth.



Corrie Lawson

EVP Operations

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

Backed by Wingfield Financial. Its prior fund (Fund I) has paid investors fixed 10% to 12% annual returns since 2023. The current Momentum Mortgage raise offers new investors a 15% preferred return.

22+ Yrs

INSIDE LENDER / BANKER / BROKER CHANNELS

$500M+

ORIGINATED, 2004–2025

March–November 2025

MOMENTUM FOUNDED AND FORMED



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

John R Clark Jr., CEO & Founder
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