

Monetizing What Others Overlook



Case Study 01 — [Coastal Capital](#)

Topic: Modernizing post-close capital management (construction / reserves)

Company Overview

- **Lender type:** Private direct lender
- **Location:** Manhattan Beach, CA
- **Core focus:** Residential construction
- **Founded:** 2021
- **Clearing volume:** \$1.2M monthly
- **Annual originations:** \$150M+

The Challenge (Before PHOCIS)

- Post-close funds sat in legacy escrow/third-party workflows with **manual reconciliations** and **slow audit readiness**.
- Construction draws required multiple approvals and created **funding delays**.

The PHOCIS Tech© Deployment (What Changed)

- Moved from pooled escrow into **dedicated clearing accounts titled under the lender EIN** with [Wells Fargo](#) custody rails.
- Added API-connected visibility into reserves/draws/disbursements + automated state-level compliance logic and ledgering.

Results (Reported Outcomes)

- **48 hours** account creation time (*down from 7–10 days*)
- **Instant** draw approvals/clearing (as described on the page)
- **100%** lender EIN control / “zero pooled exposure” (as stated)
- **60%** compliance workload reduction
- **7 years** automated audit trail retention

Compliance & Security Alignment (Site Language Summary)

- The page states alignment with **California trust-fund expectations** and references [California Department of Financial Protection and Innovation](#) and [California Department of Real Estate](#) considerations.

Client Quote (short excerpt only)

“...funds move in real time — all under our own EIN.”

What’s Next (Pilot Mention)




- Notes participation in a **dual-rail pilot** bridging API-based clearing and emerging blockchain settlement rails (as described).

Coming Soon (Listed on the site)

- **Copper River Funding** — implementing digital clearing under multi-state trust-fund rules.
- **Sawgrass Mortgage Group** — integrating API rails to manage post-close reserves at scale.
- The page also mentions “Full PDF Case Studies — Request Access.”

Welcome to PHOCIS Tech | We don’t change how lenders lender. We change how they earn.

Nate Cater | [PHOCIS Tech](#) | 877.679.6879 | [Bookings Page Linked Here](#)

Confidentiality Notice | This email and any attachments are intended solely for the use of the individual or entity to which they are addressed. If you are not the intended recipient, you are hereby notified that any review, dissemination, distribution, or copying of this email is strictly prohibited. If you have received this message in error, please immediately notify the sender and delete all copies from your system. **Legal & Platform Structure Disclosure** | PhocisTech Inc. is the owner and operator of the proprietary PHOCIS Digital Clearing Platform. All technology, AI agents, automation systems, and digital banking infrastructure referenced herein are exclusively developed and maintained by PhocisTech Inc. **Banking & Compliance Notice** | Money transmission services are provided by Finxera, Inc. (NMLS 1168701) and its FDIC-insured banking partners. Banking services are offered through our strategic partnerships with **Wells Fargo Bank N.A.** and **Axos Bank**, both federally insured financial institutions. PHOCIS Tech solutions are engineered to comply with all applicable U.S. financial regulations and custodial standards. **Risk Disclosure** | Engaging with automated financial or operational systems involves inherent risks, including but not limited to operational disruptions or performance variability. Past performance is not indicative of future results. PhocisTech Inc. does **not** provide investment advisory, legal, or brokerage services. All platform activity occurs within regulated environments and is transparently logged via the PHOCIS Digital Clearing Platform. **Contact Us** | For inquiries regarding our technology platform, compliance infrastructure, or service model:  support@phocis.tech |  **877.679.6879** |  www.phocistech.com