

**Monetizing What Others Overlook**



## Case Study 02 — Ultra Rich Funding

Topic: Standardizing post-close held funds with lender-titled clearing (holdbacks / reserves)

### Company Overview

- Lender type: Private direct lender
- Location: Irvine, CA
- CEO: Joseph Choi
- Core focus: Post-close held funds management (holdbacks / reserves / construction-style disbursements)
- Onboarding status: Scheduled for this week or next week
- Projected clearing volume: ~\$750K monthly (client forecast for 2026)

### The Challenge (Before PHOCIS)

- Post-close funds were managed through legacy/manual workflows that create friction, slow reconciliation, and weak audit readiness.
- Draws and disbursements require multiple steps and approvals, increasing delays and operational exposure as volume grows.

### The PHOCIS Tech© Deployment (What Changed)

- Moving from informal/third-party-style post-close handling into a structured clearing workflow with lender-controlled governance and exportable audit history.
- Adding workflow controls for draws/disbursements (required-field intake, approval gates) plus reporting/exports designed for investor and operations visibility.

Results (Expected Outcomes — pending go-live)

- Onboarding and clearing structure live within the onboarding window (target: this week or next week)
- Standardized draw intake + approval gates to reduce back-and-forth and missing-info delays
- Consistent reporting/export pack for internal ops and investor visibility
- Auditable history of post-close actions and decisions (draw log + approvals + disbursement trail)
- Projected ~\$750K/month in funds added post go-live (client forecast)

#### Compliance & Security Alignment (Implementation Summary)

- Configuring the workflow to support California post-close handling expectations with controlled approvals, traceable actions, and exportable audit history.

#### Client Quote (pending approval)

“Wow — now that I know this option exists, why would I ever pay escrow after the close? PHOCIS Tech© gives us a cleaner, lender-controlled way to manage post-close funds, without the usual third-party friction. It’s the first time I’ve seen this handled like an operating system instead of an email chain.”

— Joseph Choi, CEO, Ultra Rich Funding

#### What’s Next (30–60 Day Plan)

- Complete onboarding → fund first clearing cycle → run first draw(s) through the controlled workflow
- Deliver the first monthly export pack (draw log + audit trail summary)
- Validate steady monthly funding cadence against the ~\$750K/month forecast




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### 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.”
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