

Go-To-Market Strategy

PHOCIS TECH© — LENDER ACQUISITION PLAYBOOK

Target Customer

Primary: Community banks and credit unions (\$100M–\$2B in mortgage loan volume). These institutions have the highest fee pain, the most to gain from yield, and the fastest decision cycles.

Secondary: Regional mortgage lenders and independent mortgage banks (IMBs) processing 200–2,000 loans/month.

Sales Motion

Phase 1 — High-Touch Founder Sales (Now → Q3 2026)

Nate Cater directly sells the first 10–15 lenders. This validates ICP, refines messaging, and builds reference customers that drive Phase 2. Each sale is a relationship, not a transaction.

Phase 2 — Channel + Inside Sales (Q4 2026 →)

Leverage 3 channels: (1) Mortgage banker associations and conferences, (2) Wells Fargo referrals from their community bank network, (3) Title company partnerships who refer lenders seeking efficiency.

Pricing Model

| Starter | < 100 loans/mo | \$1,500/mo | \$18,000 |
|---------|------------------|------------|-----------|
| Growth | 100–500 loans/mo | \$4,000/mo | \$48,000 |
| Scale | 500+ loans/mo | \$8,500/mo | \$102,000 |

12-Month AUM Milestones

Q2 2026: 5 lenders · \$25M AUM · \$7,500 MRR

Q3 2026: 10 lenders · \$50M AUM · \$20,000 MRR (Series A trigger)

Q4 2026: 20 lenders · \$100M AUM · \$45,000 MRR

Q1 2027: 40 lenders · \$250M AUM · Series A deployed

Win Rate Assumptions

Based on initial lender conversations, our conversion assumption is **1-in-4 qualified lender meetings** closing within 60 days. The zero-fee model eliminates the most common objection (cost) and the Wells Fargo partnership eliminates the most common risk concern (trust).