

# Investor Overview

PHOCIS TECH© · 2026 PRE-SEED ROUND

## Company at a Glance

Company	PHOCIS Tech© (formerly PHOCIS Capital)
Founded	2024
Stage	Pre-Seed, Live in Market
Product	Digital Clearing Platform (escrow replacement)
Banking Partner	Wells Fargo
AUM (Live)	\$5,000,000
AUM (Pipeline)	\$200,000,000+
TAM	\$500B+ (annual U.S. mortgage escrow)
Compliance	50-State AI-Automated
Headquarters	United States (remote-first)
CEO	Nate Cater · nate@phocistech.com

## Investment Highlights

- First-mover advantage** in a \$500B market with no direct fee-free competitor
- Wells Fargo integration** validates the technology and opens the institutional distribution channel
- Live revenue model** — SaaS licensing with volume-based upside
- AI compliance moat** — 50-state coverage built and operating
- Simple, clean SAFE instrument** — \$10M cap, no discount, rolling close
- Favorable timing** — rising rates make T-Bill yield feature highly compelling to lenders now

## Key Risks & Mitigants

Regulatory	AI compliance engine covers all 50 states; Wells Fargo partnership provides institutional credibility
Market adoption	Zero-fee model removes primary objection; Wells Fargo referral channel reduces CAC
Competition	No current fee-free, lender-owned competitor; 18-month head start with Wells Fargo integration
Key person	Founder has deep lender relationships; post-seed hiring plan includes sales and ops redundancy