

# PHOCIS Tech©

INVESTOR ONE-PAGER — PRE-SEED · PEONY

## The Opportunity

The U.S. mortgage industry processes \$2.4 trillion annually through escrow — a 50-year-old system built on paper, manual processes, and 30-day settlement windows. PHOCIS Tech© replaces escrow with a real-time digital clearing platform that is lender-owned, fee-free, and yield-bearing.

## The Problem We Solve

Lenders lose **\$0 in revenue** to escrow companies today but absorb **\$200–\$400/loan** in hidden friction costs. Idle funds earn nothing. Compliance requires manual oversight. PHOCIS eliminates all three.

## The Solution

Lender Fees	\$200–\$400/loan	\$0 Forever
Settlement Speed	30 days	Real-time
Idle Fund Yield	0%	4.5% T-Bill
Compliance	Manual	AI-Automated
Ownership	Third-party	Lender-owned

## Traction

**\$5M Live AUM · \$200M+ Pipeline · Backed by Wells Fargo · 50-State AI Compliance Active**

## The Ask

Round Size	\$250,000	Check Size	\$25K – \$50K
Instrument	SAFE (Post-Money)	Valuation Cap	\$10M
Discount Rate	None	Use of Funds	Sales · Tech · Compliance

## Contact

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