

# PHOCIS Tech©

REPLACING ESCROW WITH DIGITAL CLEARING · PHOCIS.AI

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## Welcome to the PHOCIS Tech© Investor Data Room

Thank you for taking the time to look at what we've built.

My name is Nate Cater. I'm the Founding CEO of PHOCIS Tech© — and I was, for over a decade, the private lender sitting on the other side of this problem. Every escrow fee, every disbursement delay, every dollar earning zero yield — I lived it. That's not a pitch. That's why this company exists.

What you'll find in this room is the full picture — financials, product, legal structure, traction, and the ask. I've organized it so you can move at whatever pace makes sense for your diligence process.

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### SUGGESTED READING ORDER

- 1 One-Pager**  
Start here — 3 pages, covers everything at a glance.
- 2 Pitch Deck**  
The full visual story, market sizing, and competitive positioning.
- 3 Financials**  
Revenue model, AUM projections, unit economics, and use of funds.
- 4 Traction & Clients**  
Active AUM, live client list, and pipeline breakdown.
- 5 Legal & Structure**  
Incorporation, custody agreement, operating docs. NDA-gated.
- 6 The Ask**  
SAFE terms, use of funds, and investor FAQ.

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### BEFORE YOU DIG IN — THREE THINGS TO KNOW

■ **We're live.** Real lenders, real AUM, real transactions moving through the platform today. This is not a prototype.

■ **The infrastructure is built.** Wells Fargo FDIC-insured custody is active. Priority Technology Holdings partnership is executed. 50-state AI compliance is attorney-verified. We spent 18 months building what others are still trying to get approved.

■ **The moat is real.** We issued ourselves a due diligence challenge: find any company doing what we do. The answer was empty. That's not marketing — that's a verifiable fact. Try it yourself.

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I'm available for a conversation at any stage of your review — no pressure, no pitch calls unless you want one. If the numbers make sense and the vision resonates, you'll know.

**One simple check. \$25K–\$50K. Pre-Seed SAFE - \$10M Cap. No negotiation.**

**Nate Cater**

Founding CEO, PHOCIS Tech©

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U.S. Marine Veteran · Weapons Co. 2/23

Founders Institute Graduate — Fall 2025

10+ Years Mortgage & Real Estate

Tributary Foundation — 3% Net Proceeds Pledged