

The lending platform lenders can **actually** **change.**

A complete, out-of-the-box digital lending experience — application, borrower portal, lending CRM, payments, e-sign, LOS sync, cited guideline answers — where every form, journey, workflow, report, and skin is editable by the lender's own admin. No vendor tickets. No professional-services quarters. Live in production today.

STATUS **LIVE IN PRODUCTION**

INSTALLED BASE **18 INSTITUTIONS**

STAGE **PRE-SEED • \$250K–\$500K**

SOC 2 **ALIGNED CONTROLS • ON THE ROADMAP**

01 The problem incumbents can't fix

Every lender wants a borrower experience that matches their brand and their process. Every point-of-sale vendor sells them **someone else's**.

Blend, nCino, Floify, and their peers ship polished but fundamentally **closed** products. A lender who wants a different question order, a new document workflow, a co-branded partner portal, or a custom report files a ticket — then waits on the vendor's roadmap or pays for a professional-services engagement measured in months.

The result: lenders differentiate on rate and little else, because the borrower-facing layer — the one place they could compete on experience — is the one place they can't touch.

LenderCX inverts this. The platform ships complete on day one, and everything in it is built from the same composable blocks the lender's admin can edit: forms, application journeys, workflows, reports, PDF documents, tokens, branding. Change a question, reroute a workflow, reskin a portal — in an afternoon, in a browser, without us.

Configuration ≠ composition

Incumbents allow parameter changes within vendor-defined structures. LenderCX lets the lender author the structures themselves. That single architectural difference is the company.

02 What exists today — not a roadmap

Everything on this page and the next is deployed and running in production at www.lendercx.net — verifiable in a live demo. Dated releases since the Q3 edition are on page 08.

SHIPPED

Low-code builders

Drag-and-drop forms, journeys with conditional branching, state-machine workflows, a report builder (visual + SQL, with pivots, subtotals and calculated columns), a PDF designer, tokens — plus admin-authored API endpoints (JSON in, or a MISMO 3.4 / iLAD XML loan file) and actions that call outside systems through one egress broker, loop, branch on error and schedule a later run.

SHIPPED

Borrower application

Modern step-wizard — tap-to-advance choice cards, autosave & resume, conditional paths, self-building review screen. Quick app and full URLA included as templates. In English or Spanish, by the borrower's own choice.

SHIPPED

Encompass, deeply

Bidirectional sync on a 504-binding mapping registry: pipeline, milestones, documents, rate locks, loan creation, one-click deep sync, diff-based write-back with dry-run safety. Underwriting conditions are mirrored into borrower document requests, and an accepted upload is attached back to its condition.

SHIPPED

Your LOS, your choice

Each portal chooses its loan origination system; the connector, the field map and the LOS actions are neutral behind it. Encompass is live today, and the seam is designed so a second system — LendingPad is next — is a connector, not a rebuild.

SHIPPED

Payments, PCI-light

SMS/email payment requests, hosted pay page (card + ACH) with in-browser tokenization — card data never touches our servers (SAQ A) — receipts, Encompass fee write-back.

SHIPPED

Multi-tenant white-label

Parent portal authors the golden experience; one-click distribution to child portals with drift detection. Each child re-skins the entire product from a branding editor.

SHIPPED

AI-native layer

Eligibility engine with agency citations (each rule names the guide edition it stands on), LLM explainer behind a strict no-PII-to-model firewall, a borrower assistant — inside the message thread too — a loan officer's assistant that proposes follow-ups as approval cards and never writes on its own, next-step recommender.

SHIPPED

Guideline Knowledge Engine

A staff member asks an underwriting question and gets a short answer with the passages it rests on from the Fannie Mae Selling Guide, HUD 4000.1, the VA Lenders Handbook, USDA HB-1-3555 and the lender's own credit policy — each with its section, edition date and a link to the page. Every passage is rendered from the stored guide text. Inside the loan officer's assistant too. See 02-C.

SHIPPED

Communications

Two-way SMS with consent management, templated email, automated messages by party role, keyword-reply text workflows, feedback surveys at clear-to-close and funding scored for the officer and for the process, coordinate-placed e-sign with multi-recipient counter-signing.

SHIPPED

LO & ops surfaces

LOS-synced pipeline with needs-list health, loan detail with live milestones, docs, rate lock, loan-team assignment, custom fields, one-click Encompass sync & push; the officer watches an application live and jumps in where it stalls; an automation scorecard.

SHIPPED

Onboarding kit

Import/export bundles, template library, SKU-tier module entitlements — a new lender portal stands up in days, not quarters. A portal admin exports and imports their own build as a module bundle.

SHIPPED

Inside Encompass

An embedded companion inside the LO's LOS window — texting, keyword authorizations, live loan parties. Next-gen *Encompass Web* support already built: native panel, launcher, conversation-log write-back, eFolder push.

02 What exists today — continued

SHIPPED

Credit & authorizations

Soft-pull credit ordering via the bureau integration, and text-message authorizations: the borrower replies a keyword, the platform files the signed authorization letter to the eFolder and stamps the loan.

SHIPPED

Document intelligence

Paystubs, W-2s, 1040s, 1098s and 1099s read *in our own cloud* — fields extracted, a deterministic qualifying-income calculation with Selling Guide citations, disagreements flagged for review, and an upload check that tells the borrower at once when a file is the wrong document or unreadable. Inside the application a document read only suggests; the borrower confirms. Raw documents never go to an outside AI; uploads are malware-scanned.

SHIPPED

Autonomous follow-up

The platform notices a stalled application, an overdue document, an open LOS condition or a finding in a reviewed document and chases it conversationally over text — consent-gated, with AI-drafted replies staff approve before anything sends.

SHIPPED

The realtor channel

Self-serve pre-approval letters — LO sets bounds once; borrower or agent regenerates at any offer price within them, link + PIN secured, TX forms included. Referring agents get their own portal: milestones, doc status, notifications — name + contact info only.

SHIPPED

Installable & passwordless

A progressive web app borrowers and staff install on any device — passkey (biometric) sign-in, push notifications, mobile-first on every screen. No app store, no passwords to phish.

SHIPPED

Process Studio

Discovery as a product: a lender describes each role's work, the platform proposes the steps, lays them out on a swimlane, matches each one against a code-owned catalog of what LenderCX automates, computes the savings deterministically, renders a Workflow Assessment Report in the lender's branding and turns the map into a draft workflow. A paid add-on; a public version at www.lendercx.net/assess is the lead magnet. See 05-B.

SHIPPED

Lending CRM

Leads on the same contact record as the loan: an activity timeline, a today queue, one-tap text / email / invite, routing rules with service-level escalation and a claim queue, branches and lead sources, referral-partner scorecards, speed-to-lead metrics, click-to-call through Twilio Voice. A paid add-on built around the bank and credit-union buyer.

SHIPPED

Loan comparison

The loan officer builds two to four scenarios side by side — APR beside every rate, no "best" label — priced through the portal's pricing engine or by hand, and shares a link the borrower opens on their phone with an assistant inside the page. The borrower's choice is recorded; a compliance-export PDF documents the conversation.

SHIPPED

Spanish for borrowers

A portal offers Spanish and the borrower chooses it: sign-in, the application, documents, messages, payments and every platform sentence, with English one click away. The lender's own words are translated in a side table with AI drafts an administrator approves; legal text is only ever counsel's translation.

SHIPPING NEXT — THE NEAR-TERM ROADMAP

BUILDING NEXT

Product & pricing (Optimal Blue) — the pricing seam is live and the Optimal Blue chain is built; it awaits live vendor verification · **A second LOS: LendingPad** — designed for behind the connector seam; not yet built · **ISO 2002 wire exchange** — Fedwire (pacs.008) documents.

Same product, two brands

S **Summit Home Lending**
Secure borrower application

Quick Application

Step 2 of 17

Progress saves automatically

LOAN GOAL

What are you looking to do?
Choose the option that best describes your loan.

Buy a home
I'm purchasing a new property.

Refinance
I already own the property.

Back Save & exit Continue →

H **Harbor Credit Union**
Member home loans

Home Loan Application

Step 2 of 17

Progress saves automatically

LOAN GOAL

What are you looking to do?
Choose the option that best describes your loan.

Buy a home
I'm purchasing a new property.

Refinance
I already own the property.

Back Save & exit Continue →

One deployment, two lenders. The borrower application wizard rendered for two child portals. Everything that differs — colors, corner radius, brand mark, journey copy — was set by each lender's admin in the branding editor and journey designer. These illustrations are rendered from the live product's own design system: the reskin shown here is literally the mechanism, not a simulation of it.

Where lenders make it theirs

● ● ● admin > forms > Quick Application — Loan purpose

QApp — Loan purpose

Preview Form

Save Changes

loanPurpose

CHOICE CARDS

FIELD TYPE

Choice Cards ▾

AUTO-ADVANCE

☒

Continue when a card is tapped

OPTION 1

Buy a home → Purchase

OPTION 2

Refinance → Refinance

propertyUse

CHOICE CARDS

downPaymentAmount

CURRENCY

reviewRecap

REVIEW SUMMARY

LIVE PREVIEW — WHAT BORROWERS SEE

LOAN GOAL

What are you looking to do?

☐

Buy a home

☐

Refinance

No tickets. No release cycles. A lender admin edits the application question, its answer cards, and the tap-to-advance behavior in the browser, previews the borrower view live, and publishes. The same builder covers every form on the platform — including the payment page and every application step.

An underwriter's question has an answer in the guide. The engine finds the section, shows the passage **as the guide prints it**, and says where it came from.

The Guideline Knowledge Engine is a section store, not a search box. Each published guide — the Fannie Mae Selling Guide, HUD Handbook 4000.1, the VA Lenders Handbook and USDA HB-1-3555 — is split by its own numbering into an immutable edition (428 topics for the Selling Guide alone), and the guide's own table of contents is held in the model's working prompt. A question runs through two read-only tools, search and read; the model writes markers, and the platform resolves each marker against the store and renders the stored paragraph. A citation the store cannot verify is dropped and counted. The officer reads the guide's words, never the model's paraphrase of them.

A lender's own credit policy joins the same store as a document of its own, read along the portal chain, so a child portal's question sees its parent's overlay. Inside the loan officer's assistant the same two tools answer "does this file..." questions beside the loan's no-PII facts. Fixed words sit under every answer: a reading aid — the underwriter decides.

Questions may be asked in English or Spanish. The question reaches the model only after the platform's redactor has masked identifiers, and the interaction row keeps the edition ids, the section keys and the counts — never the guide text and never the answer.

What gates a guide's publish

A fifty-question evaluation with expected section keys — ten of the questions in Spanish — runs the real model against the edition. A source publishes only past recall 0.9, or on an administrator's recorded override. The run over all four agency guides scored recall 1.0: every expected section found, no citation dropped.

What the officer sees

A short plain-prose answer, then the passages it rests on, each with its section key, its edition date and a link that opens the published guide at that page. The officer's own last twenty questions are listed for a second look.

Three days to production

Design locked October 26, 2026. The store and the Selling Guide splitter; the surface, the other three guides and the evaluation; the lender's own documents; the tools inside the loan assistant — all four slices live on production by October 28.

4

agency guides published — Fannie Mae, FHA, VA, USDA — each split by its own numbering and kept as an immutable edition

50

questions in the evaluation that gates a publish; recall 1.0 on the run over all four guides

0

citations rendered from the model's memory — every passage comes from the stored edition, or it is dropped and counted

Since the Q3 edition: twelve weeks of production releases

What is new on the two product pages, by the week it reached production. Every entry is a dated release on the protected production branch, deployed by the pipeline that runs migrations before the binary swap and proven live afterward.

AUG 28

API Builder

Admin-defined endpoints behind the portal's API key: a published report's rows on GET, a form submit on POST.

SEP 11

The loan officer's assistant

Evidence-based document review, a read-only assistant over the loan file, propose-only approval cards, tax-form income with Selling Guide citations; the automation scorecard.

SEP 12

Loan comparison

Seven slices: the calculator, the pricing seam, the builder, the borrower's link with an assistant inside, the compliance export, opportunity alerts.

SEP 15–19

Communications

Scored feedback surveys with a leaderboard and a friction map; keyword-reply workflows; the consent gate beneath every text sender; the outreach pause.

SEP 24

Custom endpoints

Declared parameters, an action stack, a response template; Draft → Publish with a frozen copy the runtime alone executes.

SEP 29 – OCT 1

Identity rules

An unproven email hands an account nothing; the first proof from the account's own session hands it to its owner; a phone number matches by party.

OCT 4–5

Partner intake

A MISMO 3.4 / iLAD XML loan file in, kept as a hidden document with its values reachable only through guarded tokens; module sharing between portals.

OCT 6–9

LOS connectors

Each portal chooses its LOS; Encompass behind a connector seam; neutral LOS actions; the field map pinned at 504 bindings.

OCT 8

Database posture

Row-level security for query tokens, managed identity to SQL, named read-only access to production.

OCT 9–11

The borrower's file

LOS conditions mirrored into document requests with the upload attached back; upload checks; prefill that suggests; the assistant in the thread; needs-list health; Spanish for borrowers.

OCT 12–18

Process Studio and the lending CRM

Discovery, savings, the branded report and the draft workflow; the public assessment; leads, routing, referral partners, click-to-call.

OCT 22–28

Actions and the guide

Error branches, one egress broker, loops and scheduled runs, tasks and bells; the Guideline Knowledge Engine from locked design to live in three days.

03 Competitive position

CAPABILITY	LENDERCX	BLEND	NCINO	FLOIFY	TIDALWAVE
Out-of-the-box application	Yes	Yes	Yes	Yes	Yes
Lender-editable forms & fields	Full builder	Config only	Config / SI	Limited	Config only
Lender-editable application journeys	Visual designer	Vendor	Vendor / SI	Vendor	Vendor
Lender-editable workflows & automation	State machine + actions	Partial	SF admin skills	Partial	Vendor
Lender-built reports & documents	Visual + SQL, PDF	Canned	SF reports	Canned	Canned
White-label child portals w/ inheritance	Native	—	—	Basic branding	—
Admin-managed LOS field mapping	504-binding registry	Vendor	Vendor	Vendor	Vendor
Domain-portable beyond mortgage	Engine is generic	Mortgage/consumer	FI-focused	Mortgage	Mortgage

Comparative positioning derived from public product documentation and market reporting; intended for directional comparison. Configuration ≠ composition: incumbents allow parameter changes within vendor-defined structures; LenderCX lets the lender author the structures themselves.

04 One engine, a brand per vertical

Vertacore is the company; LenderCX is its first brand. Nothing in the core is mortgage-specific — each new vertical launches as its own ...CX brand on the same engine, a template bundle rather than a rebuild. An investment in Vertacore is an investment in the engine behind the whole family.

LENDERCX · LIVE

Mortgage, consumer & commercial lending

Mortgage today; personal loans, HELOC, equipment finance, SBA next. Same applicant journey, different rules and documents — a bundle swap.

INSURANCECX · NEAR-TERM

Insurance intake & claims

Quote applications, FNOL claims intake, adjuster workflows, document collection, premium payments — every primitive already exists.

...CX · EXPANSION

Law firm client intake

Matter intake journeys, conflict questionnaires, engagement e-sign, trust-account payment requests, per-practice branding.

...CX · EXPANSION

Any regulated intake

Wherever a business collects structured applicant data, runs a process, and syncs a system of record — a new brand on the same platform fits.

05 Business model

Implementation

\$10,000

One-time, per lender. Largely templated onboarding — high-margin from day one, shrinking in cost as the template library grows.

Platform subscription

\$500–\$1,500/mo

Per portal, tiered by modules (the SKU entitlement system is already built). A recurring floor independent of loan volume.

Per closed loan

\$50–\$75

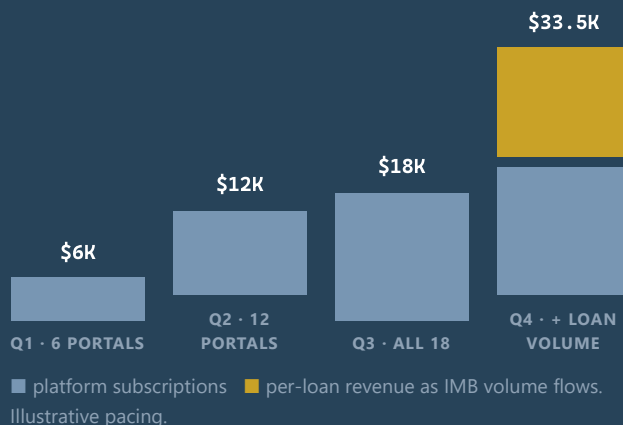
Success-priced upside that scales with the lender's volume — the model incumbents trained this market to expect.

REVENUE MOTION N°1 — THE UPGRADE, NOT THE SALE

\$18K MRR FLOOR

Converting the existing 18-institution base to LenderCX at the standard \$1,000/mo platform tier yields **\$18K MRR (\$216K ARR) before a single new logo is signed** — sold into relationships that already pay monthly invoices to Vertical Demand, the founder's messaging company. Each upgrade lands as a new LenderCX contract with Vertacore.

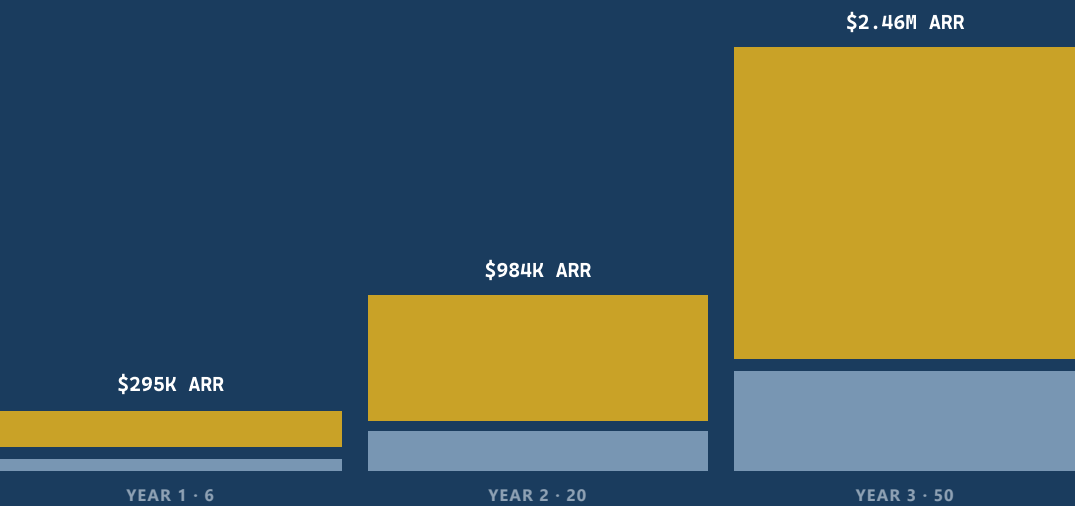
- Per-loan revenue stacks on top: the five IMBs alone at ~50 closings/month add **≈ \$15.5K MRR**
- Fully converted base **≈ \$33.5K MRR / \$400K ARR** — existing customers only
- Up to **\$180K** one-time implementation revenue across the base



Growth scenarios

Mid-market assumptions: 50 closed loans per lender per month, \$62 per loan, \$1,000/mo platform fee, \$10K implementation per new lender. The interactive version of this model is available in the digital edition of this document.

SCENARIO	LENDERS	SUBSCRIPTION MRR	PER-LOAN MRR	TOTAL MRR	ANNUAL RUN- RATE
Year 1 — upgrade cohort + first logos	6	\$6.0K	\$18.6K	\$24.6K	\$295K
Year 2 — full base + net-new	20	\$20.0K	\$62.0K	\$82.0K	\$984K
Year 3 — repeatable GTM	50	\$50.0K	\$155.0K	\$205.0K	\$2.46M



■ subscription floor ■ per-loan volume revenue. Illustrative model, not a forecast. Cost side is structurally light: one multi-tenant deployment serves every portal; onboarding is templated; engineering is AI-accelerated. US context: ~4–5M annual mortgage originations across 4,000+ institutions — 50 lenders ≈ 1% of addressable institutions.

The sales call starts with the lender's own numbers

Process Studio turns discovery into a product — and its public version turns a web visit into a **priced lead**.

A lender describes each role's work in plain language. The platform proposes the steps for review, lays them out on a swimlane, matches each one against a code-owned catalog of what LenderCX automates, and prices the hours and dollars it gives back — deterministically, from the lender's own headcount, loaded cost and loan volume, with a missing input shown as a gap rather than a guess. The result is a Workflow Assessment Report in the lender's branding; "Accept recommendations" turns the assessed map into a draft workflow of the lender's own portal.

The public version at www.lendercx.net/assess is the lead magnet. A visitor ticks a guided checklist — no account, no AI, no free text — and sees the hours at once. Name, work email and company unlock the net savings, the payback and a downloadable report; the fee itself is never shown. The lead lands with the platform team encrypted, nothing is ever sent to the visitor's address, and leads are erased after twelve months.

For the go-to-market budget in \$09 this is the first call's deck: the lender's own process, priced, in their branding — before a demo.

1

Tick the work

A versioned checklist of the work a lender's people do on every loan, by role. No free text, so nothing personal is typed.

2

See the hours

Each ticked step is matched to the catalog and scored as automated or assisted; the hours appear with no gate.

3

Unlock the dollars and the report

Name, work email and company reveal the net savings and payback against the standard price, and a branded report downloads.

On the lender's own portal

The same studio runs as a paid add-on: the lender's roles, AI step proposals it reviews, the catalog match, the deterministic savings, the report, the draft workflow.

06 Security posture & the path to SOC 2

Already in place — engineered, not promised

- Field-level encryption at rest for borrower PII with hashed-lookup architecture
- HMDA demographic data firewalled: encrypted, isolated, never exposed to forms, tokens, or AI
- Strict no-PII-to-LLM guarantee on every AI feature
- PCI SAQ A payment posture — card data tokenized in-browser, never touches our servers
- MFA (TOTP + passkeys, org-enforceable for staff), bcrypt hashing, lockout, per-IP rate limiting
- Borrower uploads malware-scanned in-cloud (Microsoft Defender for Storage), scan-verdict gate at download
- Comprehensive audit logging: auth events, admin actions, PII access trails
- Tenant isolation at the authorization layer with a data-layer query-filter backstop
- Row-level security in the database for admin-authorized query tokens — SQL Server filters a tenant's rows itself, not only the application
- One egress policy for every outbound call a lender configures — HTTPS, public addresses only, re-checked as each connection opens
- Secrets in Azure Key Vault and database access by managed identity, with named read-only access for operators; zero credentials in code
- A consent gate beneath every text sender — no text to a number that has not opted in — and a portal-wide outreach pause that defers, never drops
- A living SOC 2 readiness register: every control mapped to the Trust Service Criteria, every finding numbered with its remediation, cross-tenant probe tests that pin the fixes
- CI security gates: blocking secret scan, SAST, dependency audits — zero open alerts
- Hardened HTTP posture — strict CSP, HSTS, clickjacking & cross-origin isolation — verified by automated scanning (OWASP ZAP: zero high-risk findings)
- Protected production branch: all changes via reviewed, scanned pull requests

Remaining path to certification



DONE

Controls engineering & readiness inventory

Technical controls mapped to Trust Service Criteria; per-control readiness document maintained.



MONTHS 1-2 · ~\$5-10K

Policy suite & compliance platform

Formal policies; evidence automation via Vanta/Drata-class tooling.



MONTHS 2-3 · ~\$8-15K

Third-party penetration test

Independent pen test of the production platform; remediation.



MONTHS 3-4 · ~\$10-20K

SOC 2 Type I audit

Point-in-time certification — the sales-unblocking milestone for bank and credit-union buyers.



+3-6 MO OBSERVATION

SOC 2 Type II

Controls operating over time. Total program ≈ **\$25-45K**, funded from this raise.

07 Traction: an installed base, not a cold start

Vertical Demand — the founder's affiliated company — operates a live platform with 18 financial-institution clients — 10 banks, 3 credit unions, and 5 independent mortgage banks — using its messaging product every day: two-way SMS, fee payments by card and ACH, and borrower surveys.

Those three capabilities are now **native modules inside LenderCX**. The 18 aren't prospects — they're the **upgrade cohort**: existing relationships, existing invoices, existing trust, with a clear path from the product they already pay for to the platform that supersedes it. Vertical Demand remains a separate, founder-owned company; each migration is signed as a new LenderCX agreement with Vertacore.

Early validation is underway: after first overviews of LenderCX, one bank and one IMB gave verbal commitments to explore the platform.

Installed base — platform v1

18 institutions live today

10 banks · 3 credit unions · 5 IMBs

Messaging, payments & surveys in daily production use.

LenderCX pipeline

2 verbal commitments to explore (1 bank, 1 IMB) · 18-client upgrade motion begins post-raise.

Timing

Incumbent POS contracts renew into a rate environment where lenders are cost-cutting and differentiation-hungry. AI-era buyers expect composability; platforms architected before this era can't retrofit it.

08 The founder has sat in every seat at this table

Craig Anderson is a United States Navy veteran — Operations Specialist First Class, Surface Warfare, an Air Intercept Controller directing fighter aircraft in live operations — with **35 years in the mortgage industry** layered on that foundation of high-stakes precision.

His career reads like a map of this market: senior loan officer and LOS administrator; seven years inside **ICE / Ellie Mae** on the implementations and custom-integration teams, personally managing 50+ enterprise Encompass rollouts; implementations and sales engineering at **Finastra Mortgagebot**; Encompass product manager at **Genworth**; and enterprise sales engineer at **SimpleNexus, an nCino company** — inside one of the very incumbents in this document's competitive matrix.

He founded Vertical Demand in 2020 and built its messaging platform to 18 paying institutions — then formed Vertacore LLC to build the platform those relationships kept asking for. LenderCX exists because he spent three decades watching lenders ask every platform vendor for changes they never got — and now, pairing that domain depth with frontier AI engineering, he shipped the platform that says yes.

Why this résumé matters here

Deep LOS integration is LenderCX's hardest technical moat — and the founder is a certified Microsoft developer who has implemented, customized, or sold Encompass, Empower, and Mortgagebot for 25+ years. The 504-binding Encompass sync exists because he knew exactly which fields matter.

The AI-leverage cost structure

LenderCX was built by this one founder pairing with frontier AI engineering tools — enterprise multi-tenant architecture, LOS sync, payments, and compliance controls shipped to production in months at a fraction of incumbent engineering spend. That leverage is the ongoing cost structure: features ship in days — the Guideline Knowledge Engine went from a locked design to all four slices live on production in three days, October 26–28, 2026 — and this raise buys go-to-market and compliance, not a burn-heavy engineering org.

09 The raise & use of funds

Raising \$250K–\$500K pre-seed in Vertacore LLC — the company behind the engine and the ...CX brand family — to convert a production-complete platform and an 18-institution installed base into LenderCX revenue. Eighteen-month runway to: SOC 2 Type I certified, the first upgrade cohort live, 5–8 net-new lenders closed, and repeatable onboarding economics proven — the metrics that price a strong seed round.

Illustrative allocation at \$400K.



LenderCX

See it live. Every claim in this document is a demo away.

The strongest diligence artifact we have is the product itself — running in production, reskinnable in front of you, with an application you can complete on your phone.

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Interactive overview with a live revenue model

Confidential — prepared for prospective investors. Financial figures are illustrative models, not forecasts or offers. Comparative positioning derived from public documentation. © 2026 Vertacore LLC. LenderCX is a Vertacore brand.