

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

A complete, out-of-the-box digital lending experience — application, borrower portal, payments, e-sign, LOS sync — 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 **TYPE I IN PROGRESS**

# 01 The problem incumbents can't fix

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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 below is deployed and running in production at [www.lendercx.net](http://www.lendercx.net) — verifiable in a live demo.

SHIPPED

### Low-code builders

Drag-and-drop forms (20+ field types), multi-step application journeys with conditional branching, state-machine workflows with tasks & doc requests, visual + SQL report builder, PDF designer, custom tokens.

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.

SHIPPED

### Encompass, deeply

Bidirectional sync on a 466-field mapping registry: pipeline, milestones, documents, rate locks, loan creation, one-click deep sync, diff-based write-back with dry-run safety. Admin-managed mapping.

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.

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### 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, LLM explainer behind a strict no-PII-to-model firewall, borrower assistant, next-step recommender.

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### Communications

Two-way SMS with consent management, templated email, automated messages by party role, NPS surveys, native e-sign workflows.

SHIPPED

### LO & ops surfaces

LOS-synced pipeline, loan detail with live milestones, docs, rate lock, loan-team assignment, one-click Encompass sync & push.

SHIPPED

### Onboarding kit

Import/export bundles, template library, SKU-tier module entitlements — a new lender portal stands up in days, not quarters.

## 02 · A 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.

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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.

# 02 · B 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.

## 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	466-field 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.

# 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**

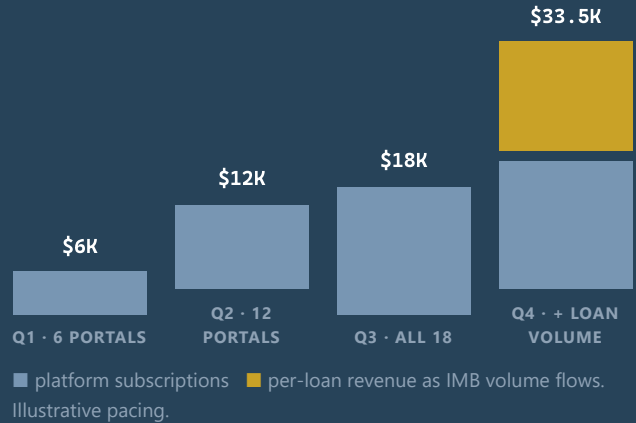
Success-priced upside that scales with the lender's volume — the model incumbents trained this market to expect.

### REVENUE MOTION №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.

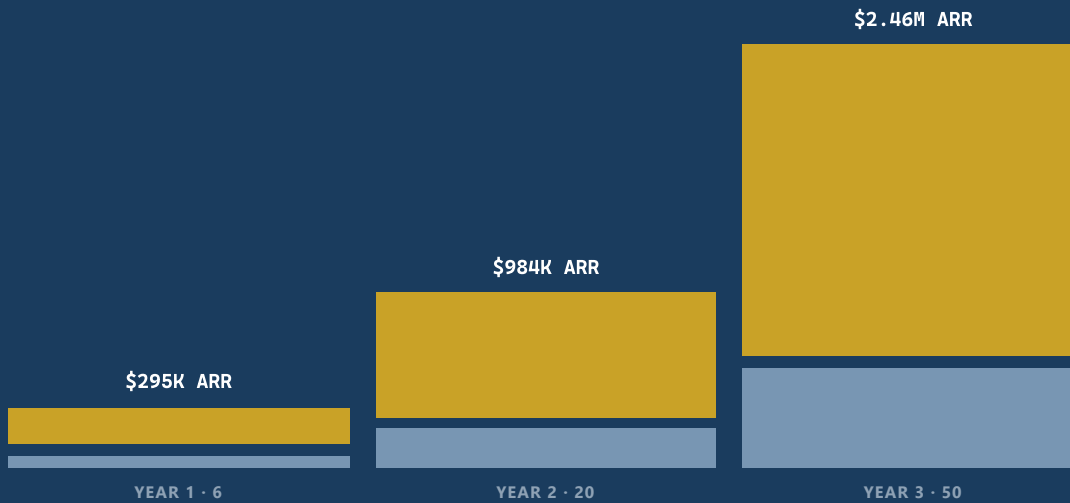
- Per-loan revenue stacks on top: the five IMBs alone at ~50 closings/month add **≈ \$15.5K MRR**
- Fully converted base **≈ \$33.5K MRR / \$400K ARR** — existing customers only
- Up to **\$180K** one-time implementation revenue across the base



# 05 · A 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.

# 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), bcrypt credential hashing, account lockout, per-IP rate limiting
- Comprehensive audit logging: auth events, admin actions, PII access trails
- Tenant isolation at the authorization layer with a data-layer query-filter backstop
- Secrets in Azure Key Vault via managed identity; zero credentials in code
- CI security gates: blocking secret scan, SAST, dependency audits — zero open alerts
- 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, and discussions are open with **Capital Federal Bank** and **US Wide Financial**.

## 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) · in discussions with Capital Federal Bank and US Wide Financial  
· 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 466-field Encompass sync exists because he knew exactly which fields matter.

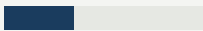
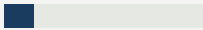



### The AI-leverage cost structure

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: 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.

Go-to-market & sales		35%
Compliance & SOC 2		15%
Pilot onboarding & success		20%
Infrastructure & scaling		15%
Founder & operations		15%

**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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Craig Anderson · Founder, Vertacore

[invest.lendercx.net](https://invest.lendercx.net)

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.