



The AI-native origination network for lending



Acquires the borrower. Does the grunt work. Routes a lender-ready file to the best-fit capital.

Demand is the wedge. Agentic Origination is the platform. Outcome Intelligence is the Moat.

Starting with U.S. Small Business Lending + Residential Mortgage.

WHY NOW

AI is collapsing the distance between borrower intent and underwriting

AI is changing both sides of lending: how borrowers are found - and how the work after discovery (origination) gets done.

- **BORROWER DISCOVERY IS FRAGMENTING**

Search, AI answers and conversational interfaces create more borrower entry points - and richer intent signals.

- **AI CAN NOW EXECUTE**

Persistent agents can converse, collect information, use tools and keep a case moving - not just assist a human.

- **EVERY ACTION COMPOUNDS**

Every borrower interaction, lender response and funding outcome can inform the next action.



The next platform will not stop at the lead. It will keep working the case.



We enter at intent - before the loan application begins.



Demand generation is more than our entry point. It is where the borrower context begins.

Need · intent · geography · urgency · conversations · response behavior

That same context can follow the borrower into agentic origination, routing and outcome intelligence - without starting again downstream.

EARLY PROOF

We can already win borrower demand.

~\$22K monthly billings from the initial demand wedge



SMB Lending (ZIP CAPITAL)

- **\$60**/exclusive lead
- **240** leads/month committed
- **\$14,400** monthly run rate
- **Top-of-page** in ~1 in 5 Google search ad auctions against LendingTree and Lendio



Residential Mortgage (SOCIETY MORTGAGE)

- **\$20**/exclusive lead
- **400** leads/month committed
- **\$8,000** monthly run rate
- **Top-of-page** in ~1 in 4 Google search ad auctions against FHALoans.com

- ✓ What this proves: SeraOS can compete with large marketplaces for the same borrower demand while generating exclusive demand under the lender's brand.

Next proof: show that carrying more of the journey increases the value of every borrower we acquire.

THE BIGGER OPPORTUNITY

A lead is the start of the work, not the product

The bigger opportunity sits in everything required to turn borrower intent into an underwriter-ready case.



Because SeraOS enters at intent, it can carry the same borrower context into origination workflow, lender routing and outcome intelligence. The opportunity is to own the work between intent and underwriting.

One persistent AI origination worker for every borrower.

Every borrower can have a persistent AI worker that remembers the case and keeps progressing it - at a cost structure impossible with human-only operations.

The agent does not wait for the borrower to come back. It knows what is missing, what should happen next - and keeps the case moving.

From software that assists the worker → software that carries the work.



TALKS

Voice · SMS · Email



REMEMBERS

Interactions · what's complete · what's missing



WORKS

Collects · checks · structures · follows up



COORDINATES

Borrower · lender requests · systems



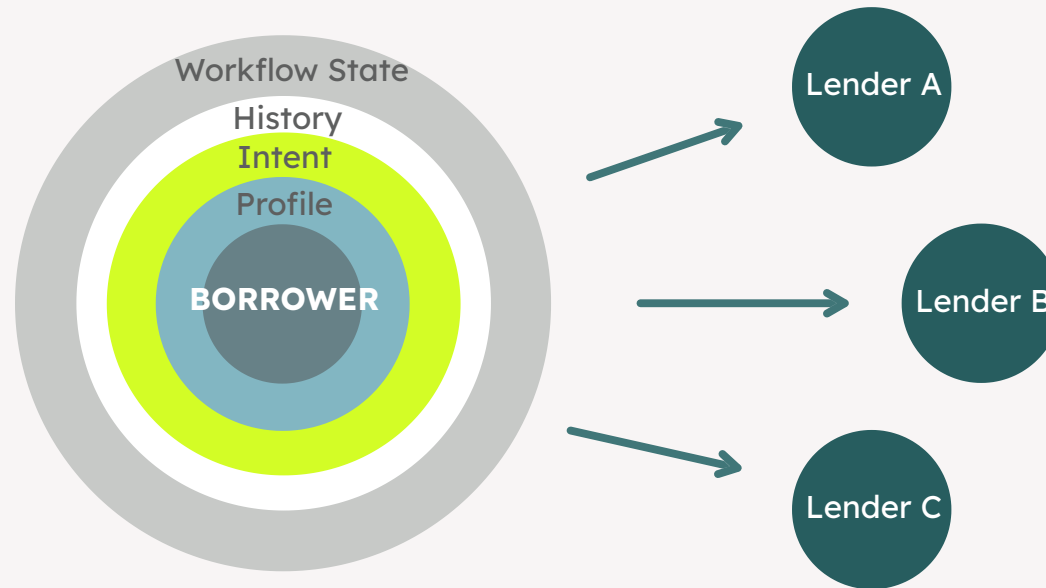
ESCALATES

Human judgment · regulated decisions · exceptions

Starts with the intent + borrower context SeraOS already captured.

One borrower. One living profile. Many funding paths.

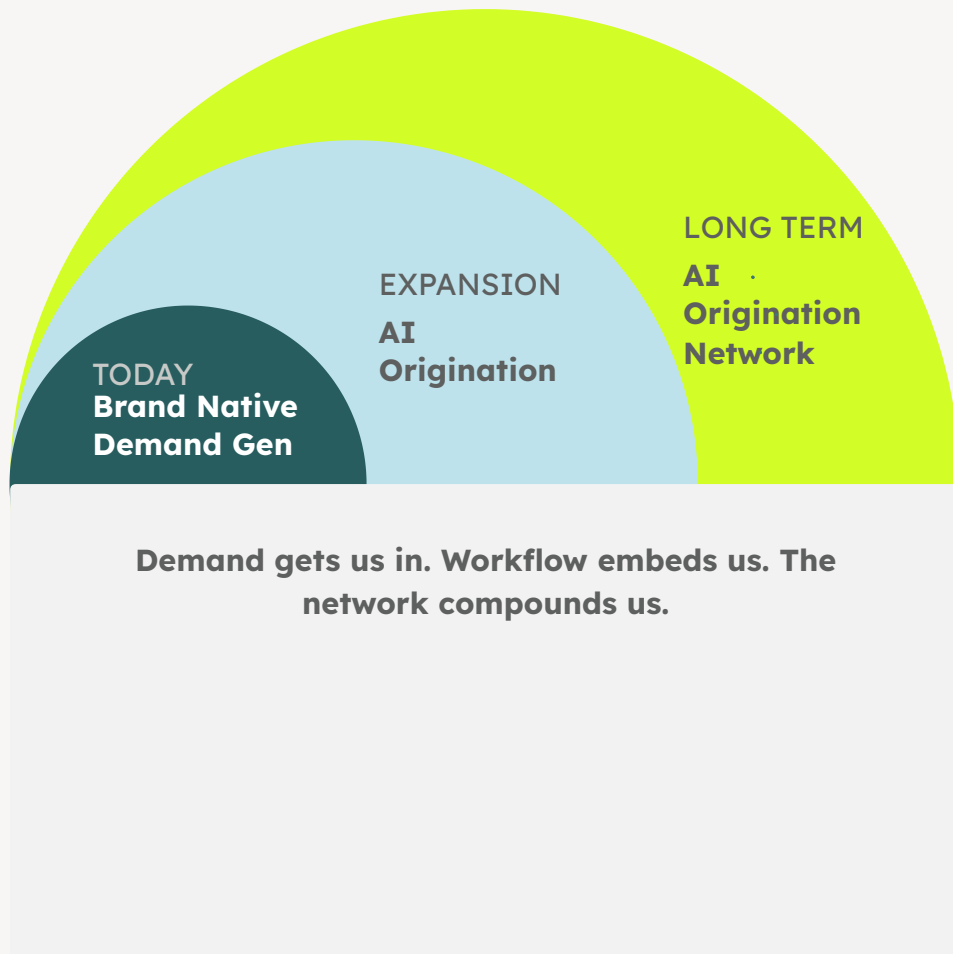
A borrower should not have to start again every time the funding path changes.



The borrower enters once. The profile gets richer. The funding path can change.

THE PATH

Land on demand. Expand into origination. Build the network.



TODAY - BRAND-NATIVE DEMAND

Acquire and qualify high-intent borrowers under the lender's own brand.

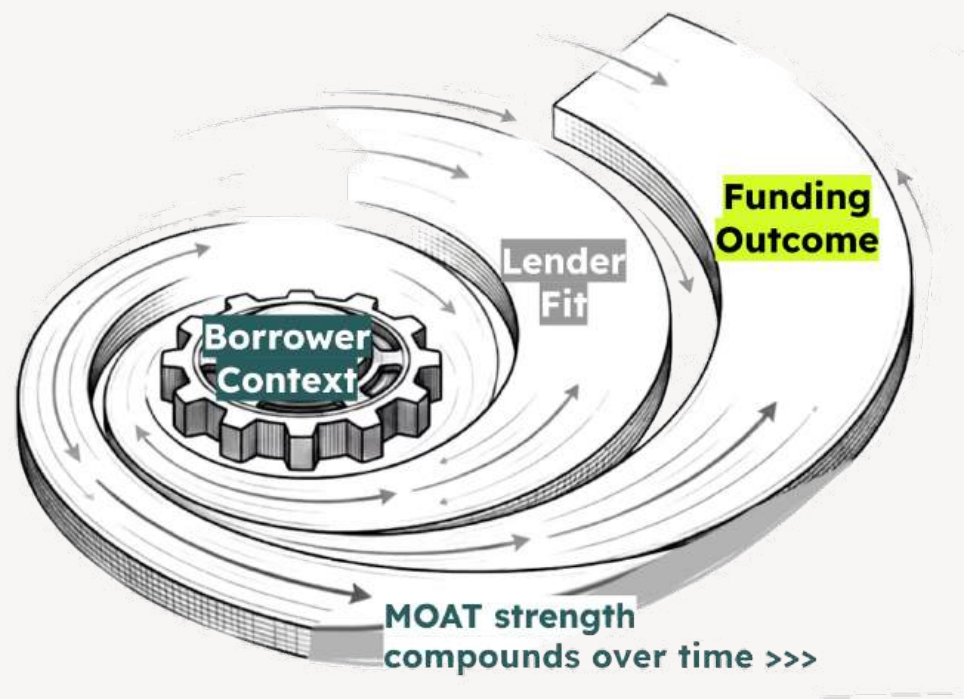
NEXT - AI ORIGINATION

Persistent AI agents converse, collect, follow up and prepare the lender-ready file.

END STATE - AI ORIGINATION NETWORK

Route the enriched borrower across the best available lender/product paths - and learn from every outcome.

Every borrower journey makes the network better at turning intent into funding.



BORROWER CONTEXT

Which borrowers should we acquire?

WORKFLOW

Which actions move this borrower forward?

LENDER FIT

Which lender/product path is most likely to fit?

OUTCOME

Approved · Declined · Why · Funded amount · Time to funding

Acquire → Act → Route → Outcome → Learn

Outcome intelligence is the closed loop between borrower intent, actions taken, lender fit and funding outcomes.

Existing players own pieces of the journey. SeraOS connects them from intent onward.

	Traditional Marketplaces	Lender / LOS Stack	Generic AI Agents	SeraOS
Starts with	Borrower request	Application / lender workflow	Assigned task	Borrower intent
Borrower context	Marketplace profile	Lender-specific file	Whatever context is passed in	Living profile beginning at intent
Execution	Match / connect	Deep lender workflows	Executes isolated tasks	Persistent agent carries the journey
Routing	Marketplace network	Primarily lender-specific	Not the control point	Same enriched borrower across funding paths
Learning	Marketplace performance	Deep lender data	Workflow-specific	Intent + actions + lender response + funding

Marketplaces own traffic. LOS vendors own the record. Lenders own credit.

SeraOS aims to own the journey. Our advantage is not the AI model alone. It is starting earlier, carrying context further and learning across the full path to funding.

We land on demand - and expand towards infrastructure economics.

LAND - QUALIFIED DEMAND

Acquires and qualifies the borrower

Acquisition economics

EXPAND - AI ORIGATION

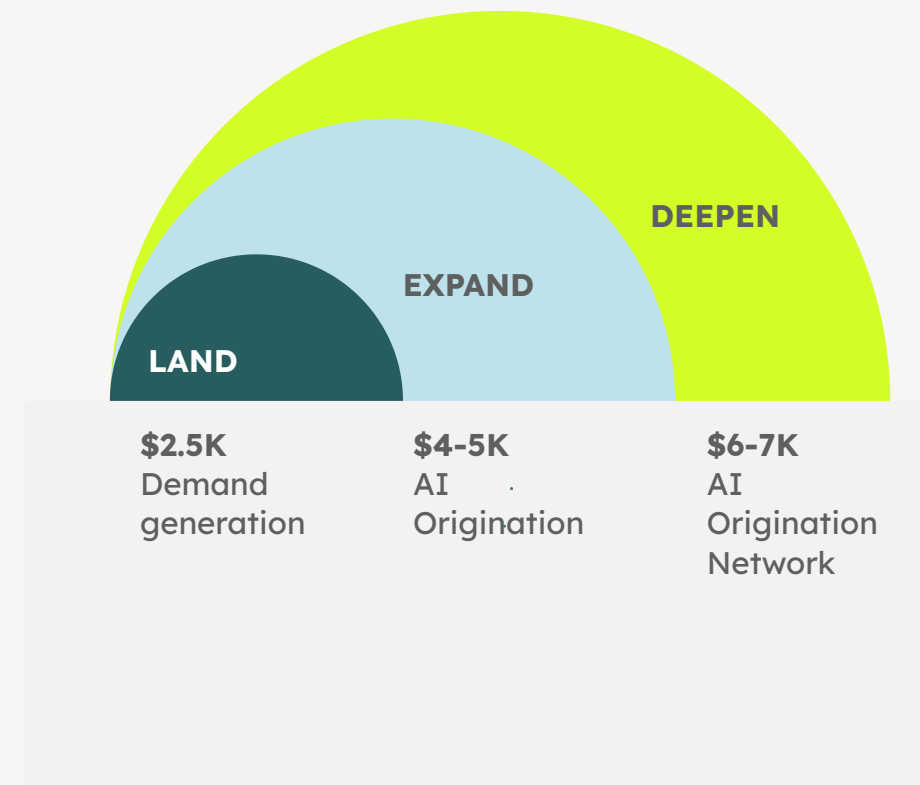
A persistent AI workforce carries the case towards lender-ready.

Workflow + Usage economics

DEEPEN - AI ORIGATION NETWORK

One living borrower profile can move across many funding paths.

Platform + usage economics



The ambition is not to sell more leads. It is to create more value from every borrower we already acquire.

RIGHT TO WIN

Demand operators. AI systems builders. Repeat company builders.

We combine deep demand-acquisition experience with AI systems and repeat enterprise company-building.



C.E. Potnis
**Executive
Chairman**

Repeat founder;
Nitor Infotech
acquisition



**Ajit
Jagtap**
Chief AI

AI systems and
supercomputing



**Mohit
Gundecha**
CEO

Repeat founder;
Jombay acquisition;
Enterprise company
building; Stanford



**Suruchi
Wagh**
CPO

Repeat founder;
Jombay acquisition;
Enterprise product
building; USC



**Manas
Deshmukh**
Head of BD

Demand acquisition
and early-stage growth;
NIT



**Prashant
Chaudhari**
CTO

Enterprise architecture,
AI products; COEP

THE RAISE

\$1.5M to prove the demand wedge can become the origination layer.

01

SCALE THE WEDGE

Repeatable brand-native borrower acquisition in focused SMB lending and mortgage segments.

02

SHIP THE FIRST AGENTIC WORKFLOWS

Voice · follow-up · application-completion agents operating from the same living borrower profile

03

PROVE NETWORK ECONOMICS

Measure funded conversion, rerouting uplift and revenue per acquired borrower.

This round proves that knowing the borrower earlier - and carrying more of the journey - creates more funded value.

An AI-native origination network for lending.

SeraOS meets the borrower at intent.

A persistent AI workforce carries the case toward lender-ready.

One living borrower profile can move across multiple funding paths.

Every action, lender response and funding outcome makes the next journey smarter.

LENDERS OWN

Credit policy · Underwriting · Capital · Loan book

SERAOS OWNS

Borrower journey · Orchestration · Routing · Intelligence

Demand is the wedge. Agentic origination is the platform. Outcome intelligence is the moat.



www.SeraOS.ai | mohit@SeraOS.ai