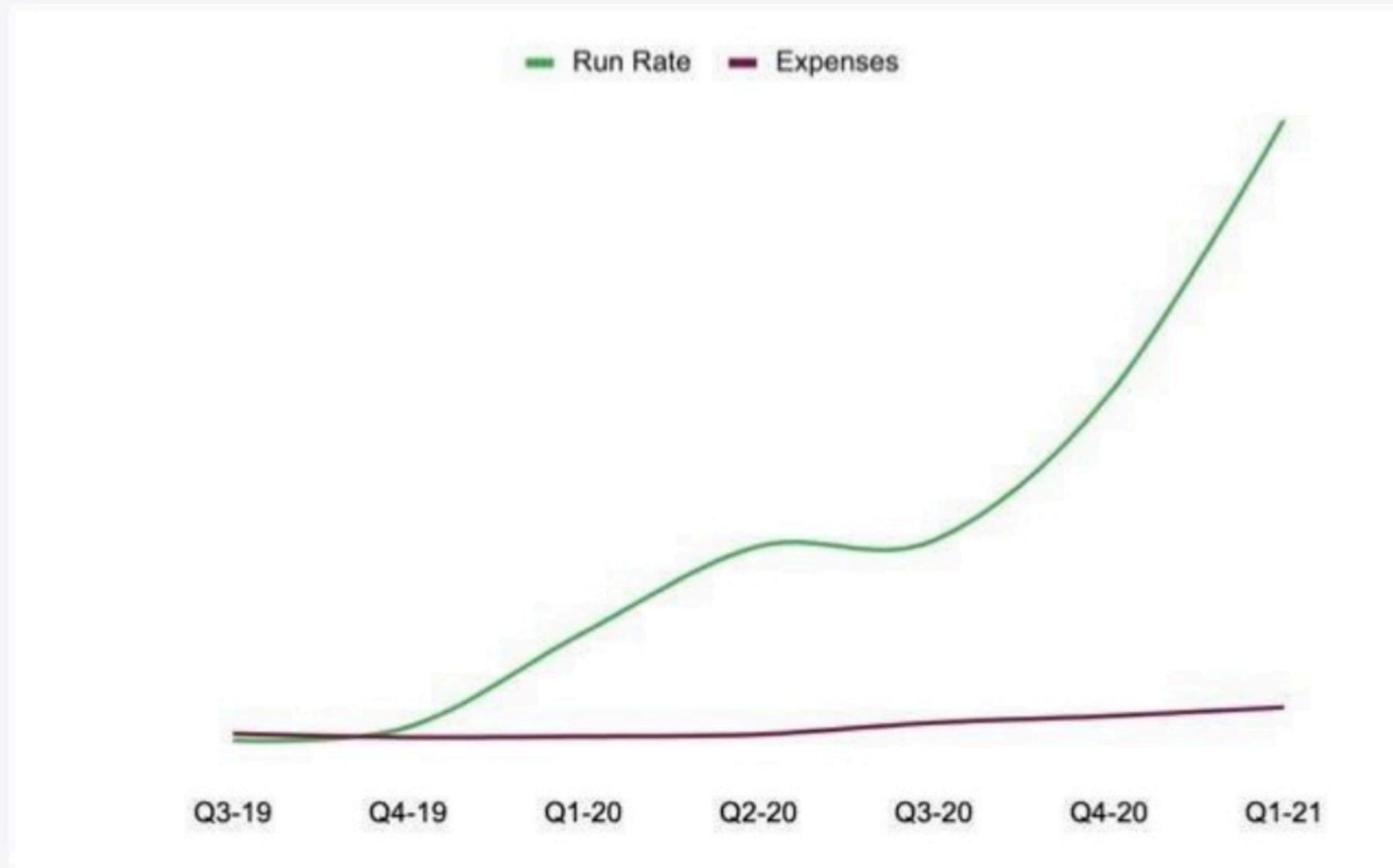morty

Morty is a mortgage marketplace.

We provide mortgages to customers through a digitally native platform backed by the industry's largest lenders.

Scaling with technology, we **grew 800% YoY** with nearly flat expenses.

Our growth is in **purchase loans**, a traditionally offline, more complex, and less cyclical segment of the market than refinances.

New entrants have approached the mortgage industry in two ways. **Morty is different.**

SAAS Providers

Help traditional banks and lenders be all they can be.

Full Stack Lenders

Rebuild existing infrastructure to challenge incumbents.

morty

Create a marketplace that connects consumers and lenders, combining our technology with their products and capital.

—

Incremental change to existing models:

Better customer experience, more efficient loan officers, smoother transactions.

—

Transformative change to market dynamics:

First-ever single point of entry to the entire market for consumers and lenders.

Technology drives Morty's growth and operations. We're building the autonomous mortgage.

Loan officers required to originate 1,000 loans/mo

10 people

Today | 1 year | 5 years

MORTY

INDUSTRY
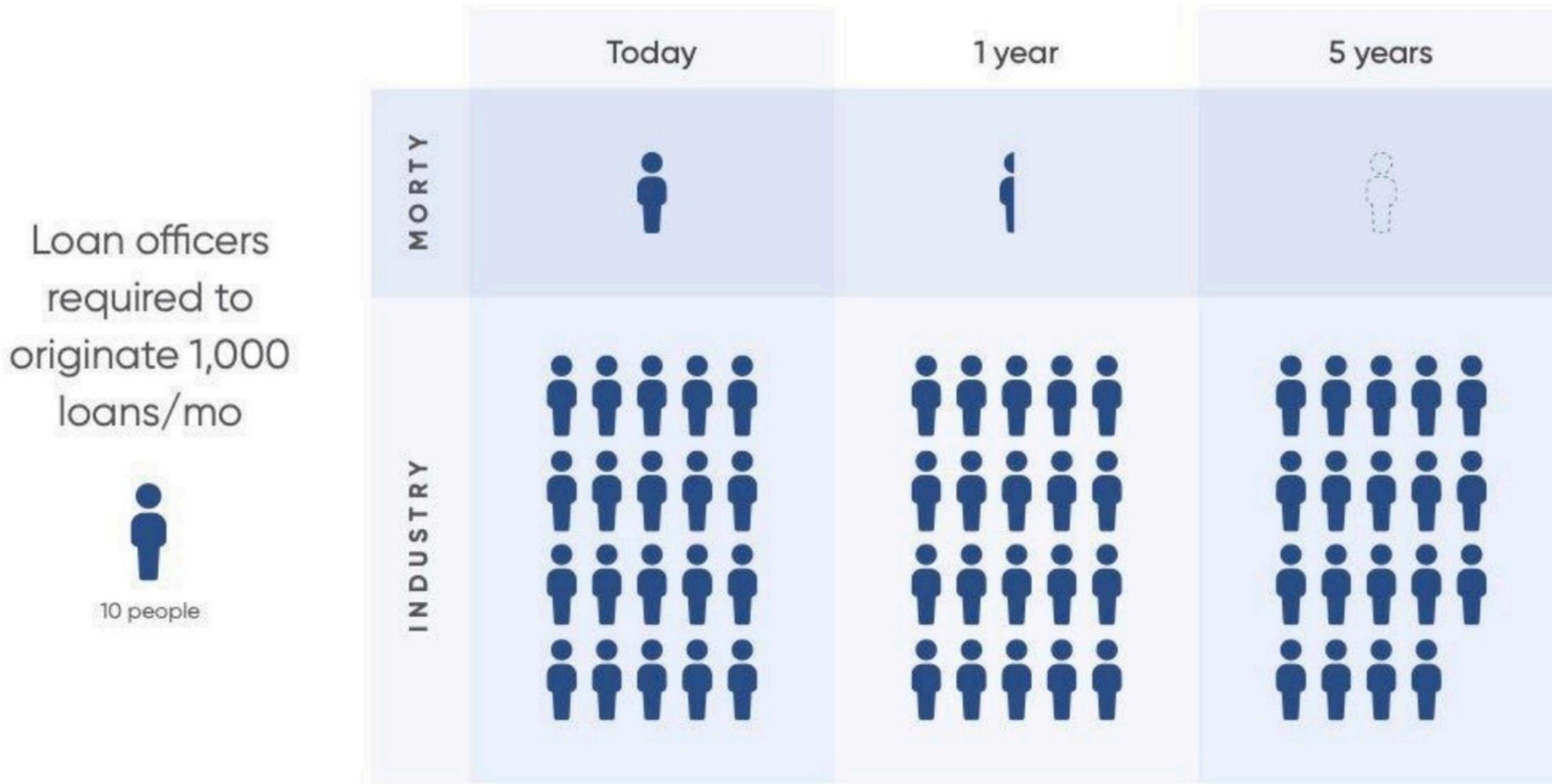
Autonomous **Acquisition**

Morty's Leads API empowers other digitally native products and services to provide loan quotes and refer their customers to us.

100%

Customers acquired through
B2B2C product & API partnerships

25+

Active partners, up 230% from a year ago

Morty's API

Autonomous **Sales**

Morty's pricing engine generates real time, customized quotes and recommendations, displacing the traditional role of the loan officer.

Morty's Interactive Loan Options

90%

of our pre-approvals are self-driven by customers without requesting sales support

Autonomous **Operations**

Morty's underwriting engine and service provider integrations perform complex underwriting and closing functions, transforming time and labor intensive back office operations.

60NPS

Compared to the industry average of 16

"Morty's process is easy to follow. It keeps all requirements on a timeline to move you to closing, so you know where you stand at all times and you know what you need to provide to keep on track."

Trustpilot Review
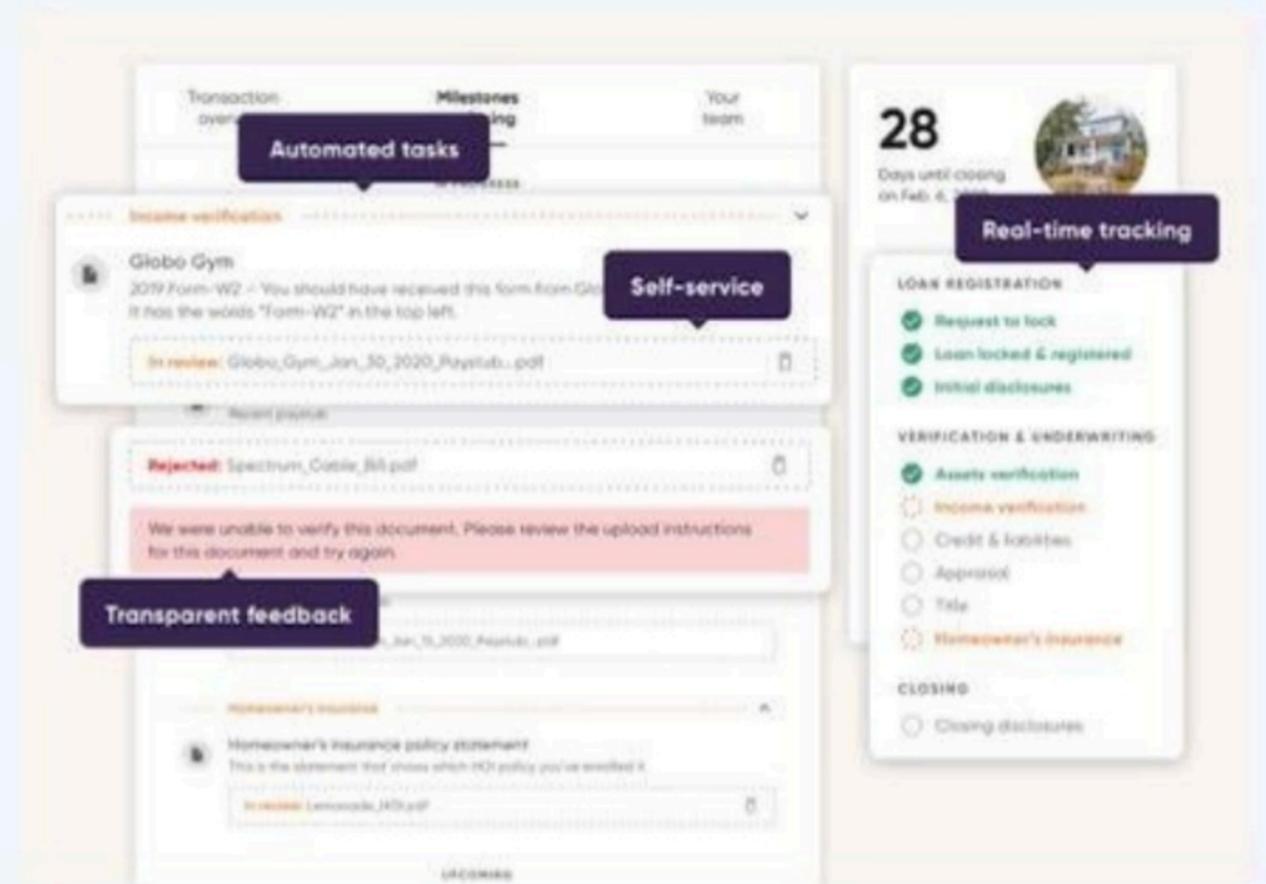
Morty's Closing Tracker

# Both sides of the marketplace are diverse and scalable.

Demand Side:

Deep, Diversified, & Growing

Integrations with our current acquisition partners provide a deep lead supply. As our product offering continues to expand, we're unlocking new measurable segments of customers.

LEAD SUPPLY IN CURRENT CHANNELS

250,000
200,000
150,000
100,000
50,000
0

Today   12 Months

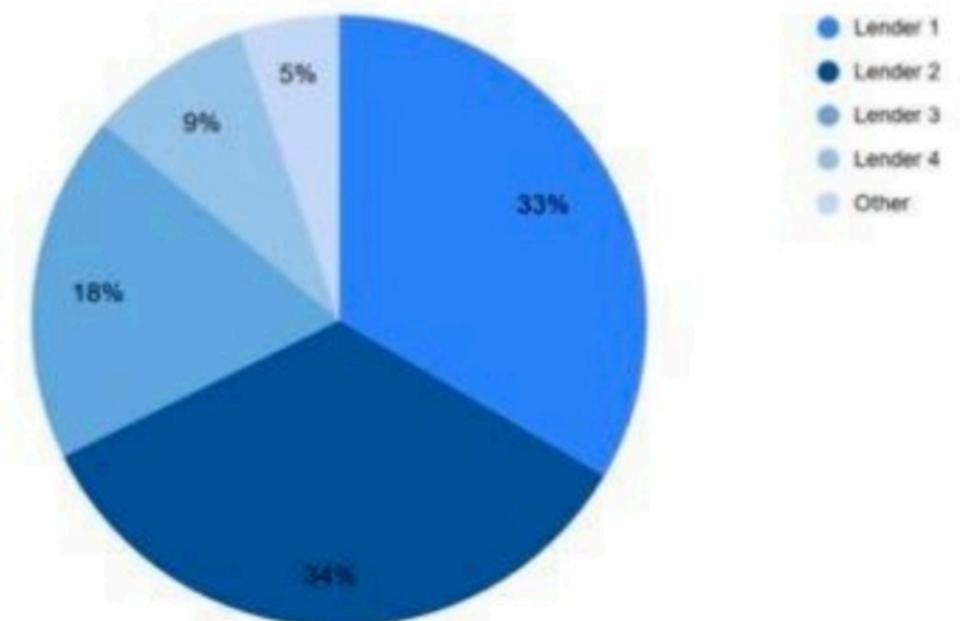■ Type 1   ■ Type 2   ■ Type 3   ■ Type 4
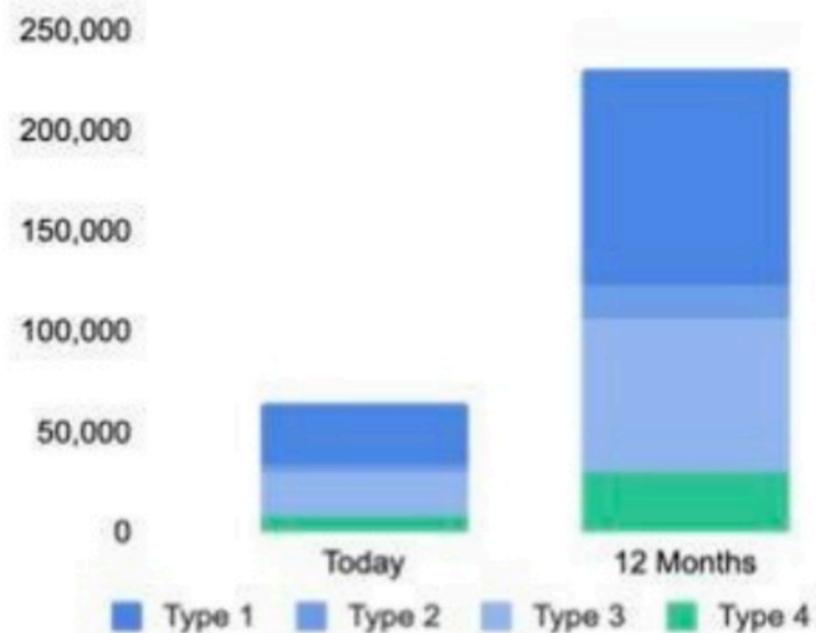
Supply Side:

Flexible, Low Cost, & Infinite

We work with many of the industry's largest and best priced lenders, providing Morty with every type of loan product and a nearly infinite base of lending capital.

LOAN DISTRIBUTION ACROSS LENDERS

● Lender 1
● Lender 2
● Lender 3
● Lender 4
● Other

33%
34%
18%
9%
5%

Winning the Market

Our technology, business model and distribution create short term advantages and long term defensibility.

COMPETITIVE ADVANTAGES
Win customers and partners today

MOATS
Create long term defensibility

Price

Product Differentiation

Marketplace positioning

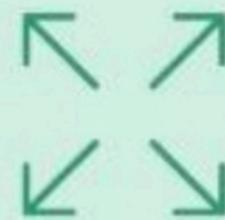Cost Superiority

Network Effects

Integrated Partnerships

Gov't & Regulatory

Morty's next phase

Scale volume

Double down on a working
formula through continued
technology development
and team growth.

Build a platform

Be the mortgage layer of the
internet, embedding Morty
into the digital frontier of
mortgage and real estate.

Morty is led by a technical and quantitative team with years of startup and mortgage experience and backed by top-tier venture capital.

LEADERSHIP

Nora Apsel
Co-Founder and CEO

- More than a decade of engineering & startup experience
- Combines engineering and operational expertise
- Emory B.S. and Penn M.S. (Computer Science)

Adam Rothblatt
Co-Founder and CTO

- Lifelong entrepreneur and technologist
- Combines finance (Goldman Sachs) with tech & product expertise
- Penn B.A. and M.S. (Computer Science)

Robert Heck
Head of Mortgage

- Finance expert with 7+ years of mortgage experience
- Combines capital markets (Morgan Stanley) with client facing expertise
- Berkeley B.A. (Applied Math & Economics)

INVESTORS

THRIVE CAPITAL   PRUDENCE HOLDINGS   LERER HIPPEAU   FJ LABS   metaprop.   techstars