



Helping Lenders Turn Credit- and Debt-Challenged Borrowers Into Closed Loans

A Path to Unlock \$15 Trillion in Consumer Credit Capacity

CredEvolv's Plan to Unlock \$15 Trillion in Credit Capacity: Turn Low-Credit & High-Debt Consumers Into Qualified Applicants

CredEvolv is a technology company with a proprietary platform leveraging advanced tools and AI models to create a path forward for consumers who can't initially qualify for financing because of low credit, high DTI, or inadequate down payment ability - an underserved market of 96 million Americans (37% of the adult US population).

The company uses technology to increase pipeline pull-through, revenue, and profitability for lenders by helping their non-qualifying clients become loan ready in an average of 5-6 months - and often as few as 1 month, depending on the client's unique situation.

CredEvolv's novel and democratized platform maintains seamless API integrations into lender CRMs, and is the only tool of its kind to be fully integrated into the lending industry's largest CRM platform, Total Expert, used by 200 of the nation's mortgage lenders. This integration uses data to inform and improve the customer experience and ensure more loans are closed.

Over the past 18 months, professionals from over 150 companies have referred their clients to CredEvolv. The company has inked **enterprise partnerships** with names like Zillow, Cross Country Mortgage, Prosperity Home Loans. And it has built **deep integrations** into lender CRMs like Total Expert, Salesforce, Insellerate, Shape, and more.

While CredEvolv is already operating as a SaaS 2.0 venture, it is positioned for additional growth - with plans to continue innovating the space over the next three years. CredEvolv will continue to deepen its roots within the mortgage lending industry, while branching out to new verticals and enhancing its monetization channels through a combination of transactional revenue, ARR/SaaS, and data monetization.

Given the proper investment and allocation - and growing our reach to capture 40% of the mortgage lending industry alone - 2028 revenue is projected at \$22+ million. The expense structure to support this growth would include investment into AI counseling support and development resources.



Problem: Lenders Lose \$452 Billion in Mortgage Loan Volume Every Year

- **37% of Americans (96M people)** are locked out of financing due to credit/debt.
- **1.4M loan applicants denied annually** due to credit, debt, or down payment.
- **Lenders can't legally** give credit advice.



**The system throws them away.
We turn them into revenue.**

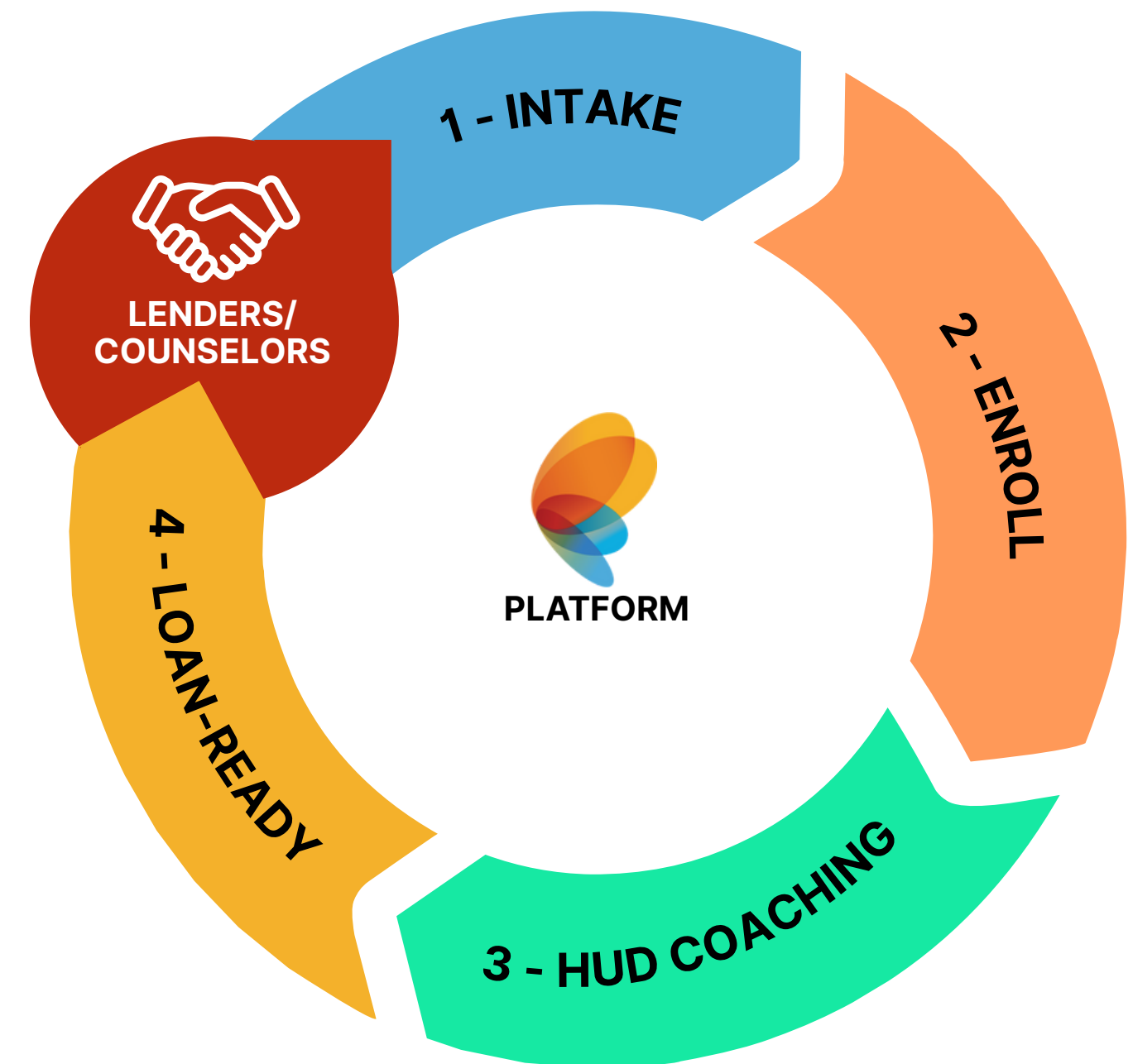
CredEvolv could unlock over \$15 trillion in additional credit capacity if just 50% of the 96.9 million consumers improved their credit and debt and tapped into an additional \$300,000 in credit products over their lifetime (mortgages, auto, personal loans, and credit cards).

Our Solution:

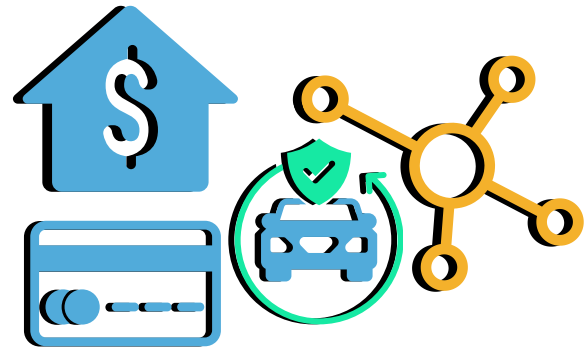
The Only Enterprise-Integrated Platform of Its Kind

- **Proprietary tech + AI** credit blueprint & counselor copilot + **HUD-certified, nonprofit counselors.**
- **Deep CRM integrations** (Total Expert, Salesforce, Insellerate, Shape).
- **Total Expert relationship** opens the door immediately to 200 lenders.

 **We're the missing link between lenders and loan-ready borrowers.**



The Consumer Life-Cycle & CredEvolv's Ecosystem



Lenders & other enterprise partners **(B2B)** digitally connect consumers to CredEvolv. Consumers also connect **directly (B2C)** for credit and debt assistance.



CredEvolv connects consumers to our partnered credit counseling agencies.



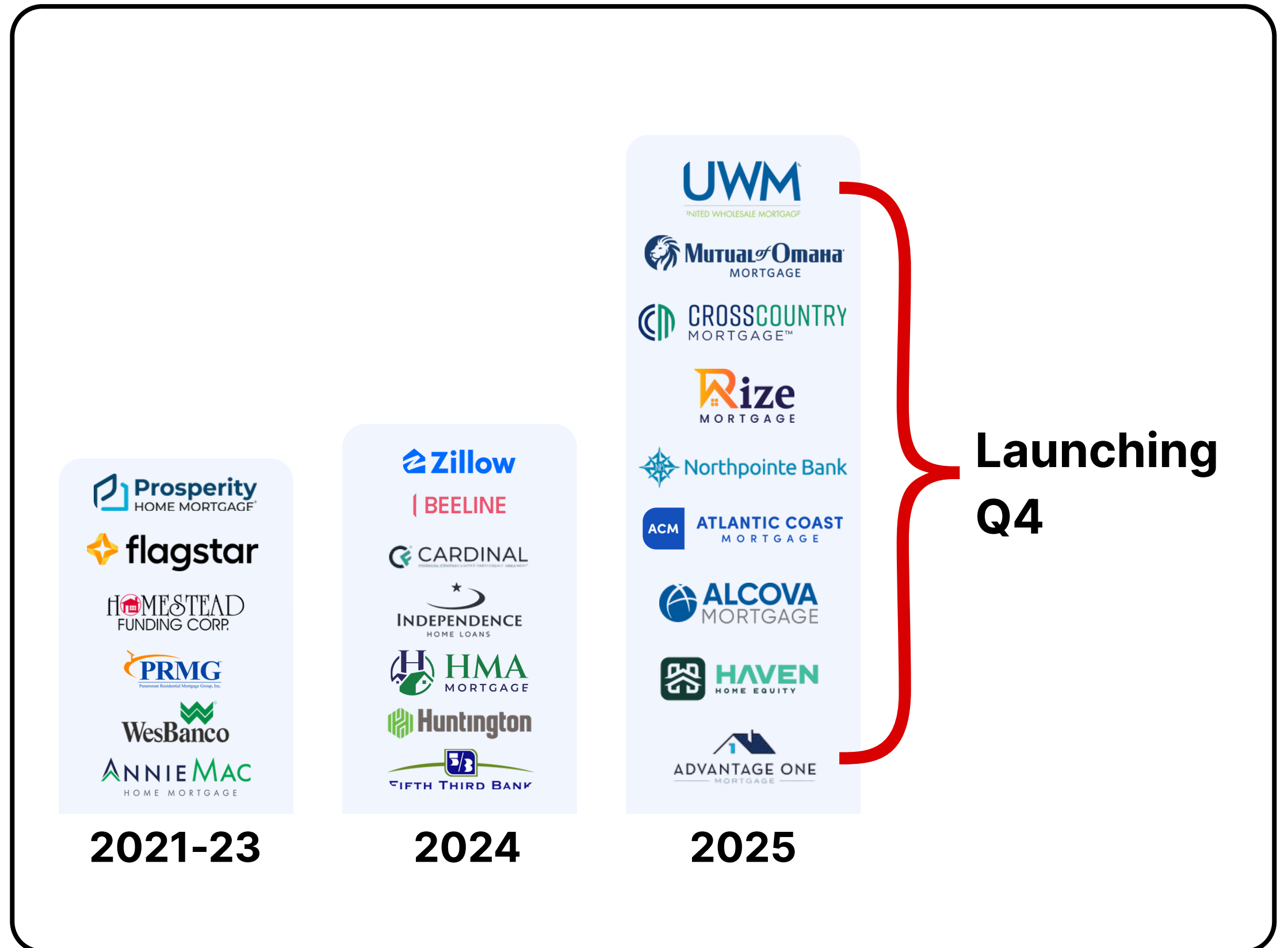
Counselors & consumers work through our **platform** to improve consumers' FICO scores. **Enterprise partners are kept informed of their clients' progress** throughout their credit improvement process.



Consumers become credit **eligible for products and services they previously were not able to access.** If they're working with an enterprise partner, CredEvolv let's them know to reconnect - keeping their sales pipeline full and encouraging them to refer more leads.

Traction & Growth Potential

- **58%+ Enrollment**
- **21.9% Completion**
- **53points+ FICO Lift**
- **UWM: #1 US Lender**
- **CrossCountry Mortgage: #1 Retail Lender**
- **Mutual of Omaha: 50k+ consumers to be sent through CredEvolv monthly**
- **Plus Vertical Expansion: Auto, Solar, Insurance, Employee Benefits, Servicing**





Total Expert x CredEvolv = Opportunity

Our turnkey integration with Total Expert - the mortgage industry's leading CRM platform used by 200 mortgage lenders - gives us direct access to the very lenders who serve the 560,000 consumers we're targeting annually, enabling real-time referrals and frictionless engagement at scale.

Total Expert's sales team is actively encouraging their mortgage lending clients to develop enterprise relationships with CredEvolv, beginning with the below accounts.



CENTENNIAL BANK



Case Study: From Maxed Out to Mortgage-Ready

[Full story on our blog](#)



James C.

Lender:
Prosperity Home Mortgage

Goal:
To purchase a home for
himself and his family.



I have spoke with John and my credit is where it needs to be so we are moving forward on buying a house. I appreciate all your help the last year! You have been awesome and we wouldn't be where we are without you! Thank you again for everything!

The Problems Holding Him Back

- Credit scores in the mid-500s
- One over-limit credit card - utilization at 110%
- Collections and late payments
- Mortgage dreams felt out of reach

The Solution - Sticking to the Success Plan

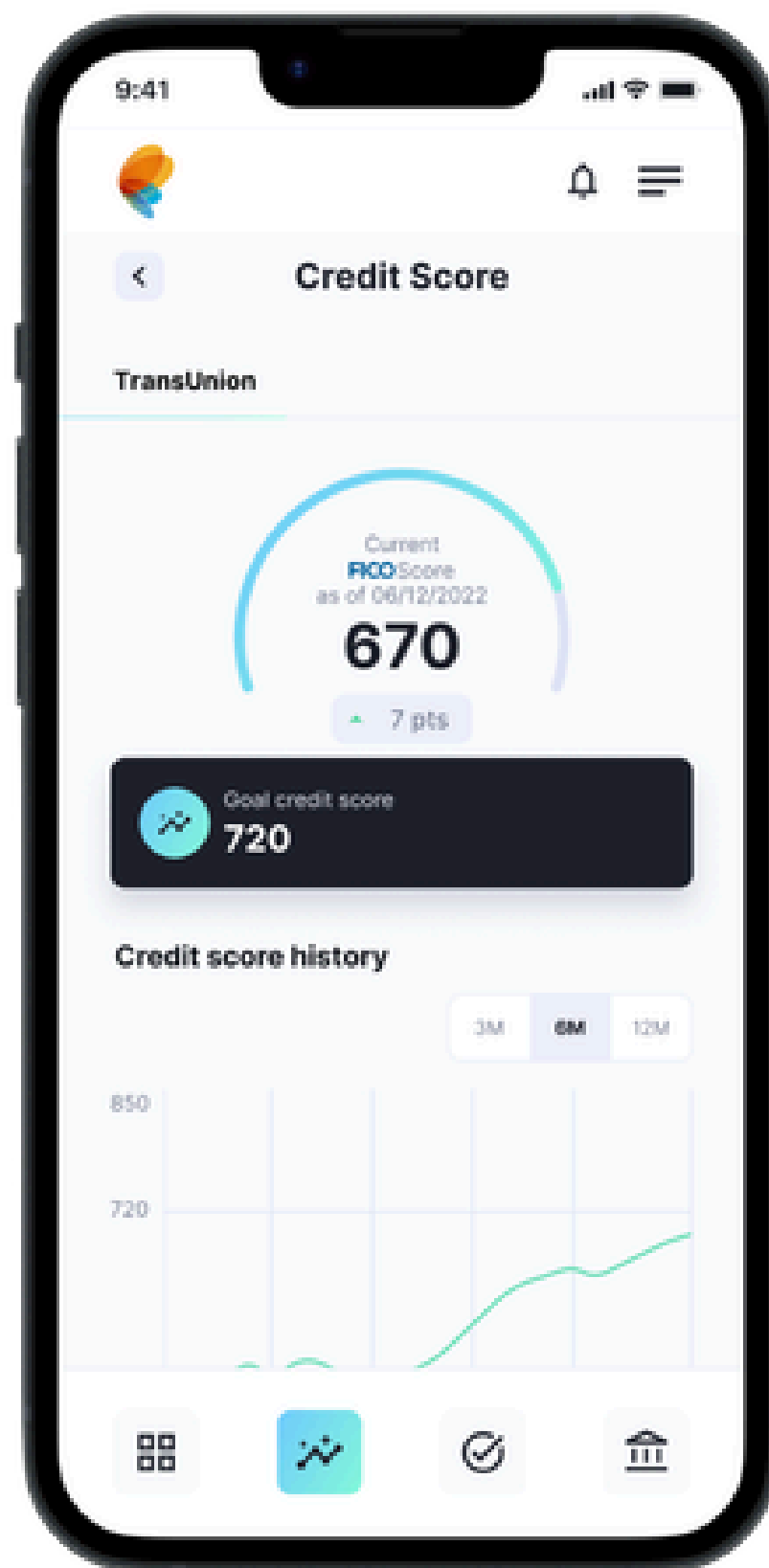
His counselor created a Success Plan based on his unique situation

- Reduced balances - brought utilization down from 110% to just 9%
- Successfully challenged inaccurate/outdated items
- Stayed consistent - followed counselor guidance even when scores dipped along the way
- Added positive credit - built new history with recommended secured credit.

The Success - Home Purchased!

One year later, the transformation is remarkable:

- Equifax: 552 → 710 **(+158 points)**
- TransUnion: 547 → 617 **(+70 points)**
- Experian: 545 → 675 **(+130 points)**
- Utilization slashed to single digits
- Several late payments and negative accounts deleted
- He finished the program with the credit and confidence to buy the home he once thought was out of reach.



Key Product Features/Roadmap

CredEvolv's proprietary digital platform combines human interaction with advanced tools and AI models that helps lenders close more loans by turning their declined borrowers into qualified clients in just a few months.

Consumers and counselors work together on our platform. We've included all tools a counselor will need to assist consumers with any credit or debt related issue. These platforms include Plaid for budgeting; FICO Score Open Access for additional credit score insights; and Freddie Mac's HomeCoach for AUS approval (and soon, DPA One for down payment assistance).

CredEvolv has built robust API integrations into the CRM systems that work with the majority of mortgage lenders nationwide. In 2025, CredEvolv launched a first-of-its-kind partnership with Total Expert, the lending industry's powerhouse CRM.

CredEvolv is already incorporating AI, planning the buildout of an AI "credit blueprint" tool and chatbot, as an add-on to traditional counseling programs.

Two-way data-sync APIs allow for robust data transfer between CredEvolv and lender partners, and integration with our CRM ensures communications and status updates are triggered at just the right time.

Sizing the Market

Total Addressable Market (TAM)

- 96 million Americans are currently locked out of affordable financing due to credit or debt.
- This includes renters, aspiring homeowners, and auto loan applicants.
- CredEvolv is building the future of loan readiness for this underserved majority.

Serviceable Available Market (SAM)

- 1.4 million mortgage applicants are actively declined each year - not because of income, but because of credit, debt, and down payment challenges.

Serviceable Obtainable Market (SOM)

- We're targeting 40% of those denied mortgage applicants:
- ~560,000 consumers annually, driven by strategic enterprise partnerships with top mortgage lenders and real-time CRM integrations.
- This is a high-intent, high-urgency, high-revenue segment - and we're already winning it.

We'll scale to reach our SOM through strategic relationships:

Mortgage Bankers Association (MBA):

Largest mortgage industry trade association

National Foundation for Credit Counseling (NFCC):

Largest nonprofit credit counseling trade organization

Total Expert:

Largest mortgage industry CRM platform

Money Management International (MMI):

Largest nonprofit credit and debt counseling agency in the US

Pricing Model & Revenue Streams

Today:

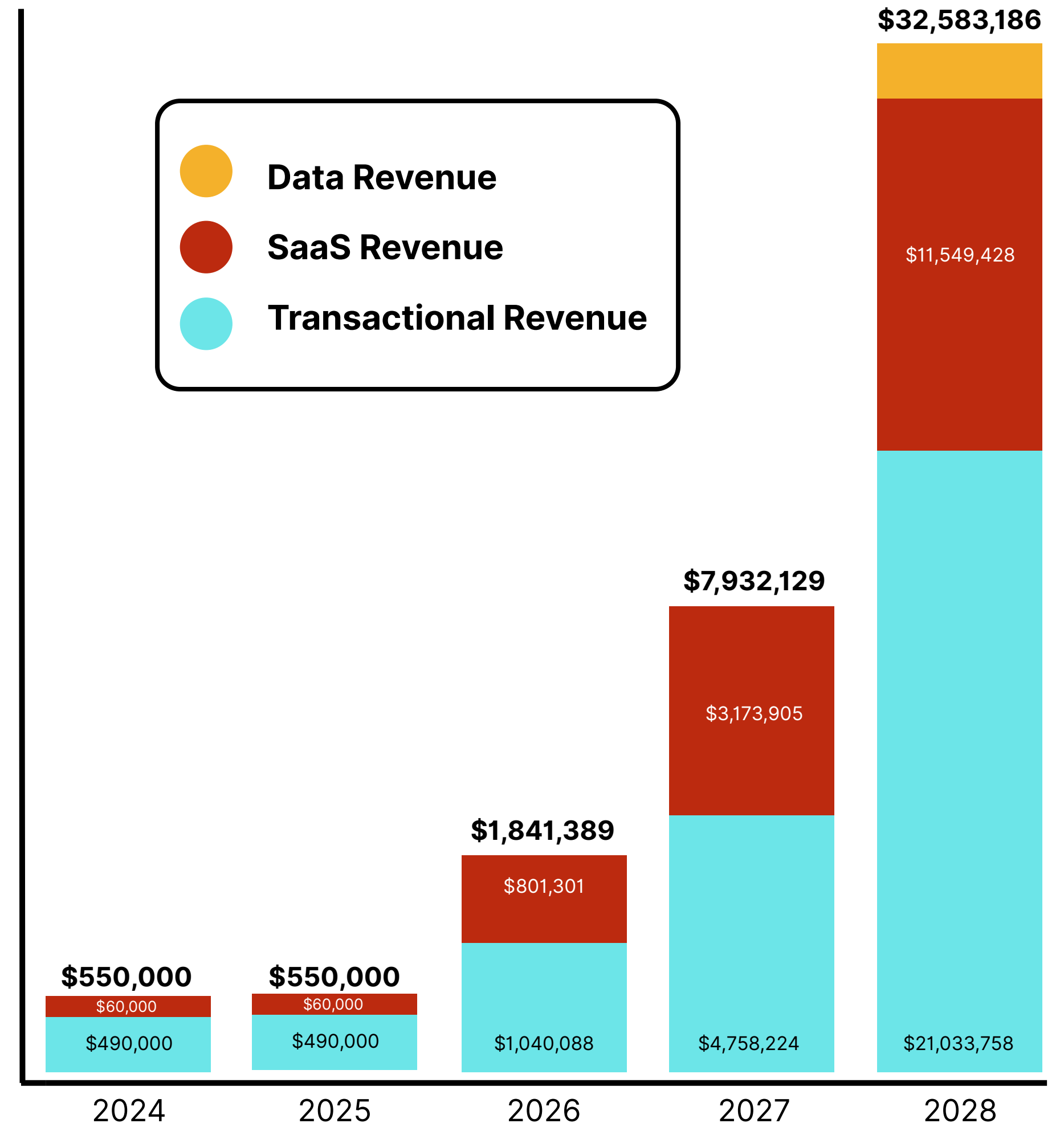
- \$1,995 Counselor Monthly Platform Fee
- \$30 Per Connection Fee
- DIY: Will be 25% of SaaS revenue (2026 + beyond)

Next 3 Years:

- Transactional: \$1,500+ per mortgage-qualified lead sold
- 1/2026 to 2028: Grow from 3,000 to 81,432 leads per month
- SaaS: lender & nonprofit subscriptions
- Data: monetize credit/lending lifecycle data



A flywheel of SaaS, transactional, and data revenue.



Why Now?

Timing is Ripe.

Current Environment: interest rates poised to fall → massive pipeline of unqualified borrowers.

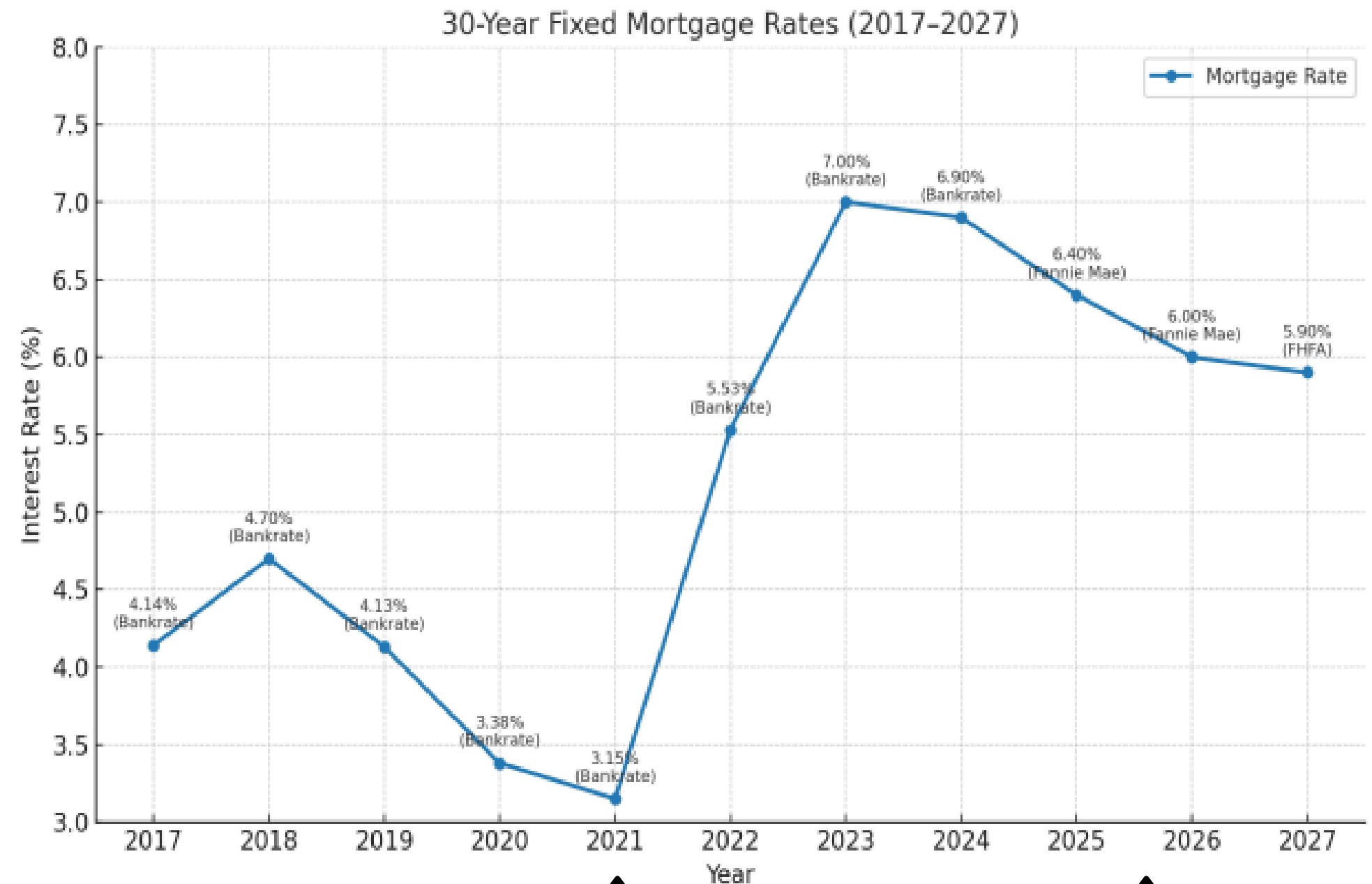
Market momentum: enterprise partnerships signed, integrations live, demand outpacing capacity.



**We have been building to scale.
Now is the inflection point.**

30-Year Fixed Mortgage Rates (2017–2027)

This chart illustrates the historical and forecasted 30-year fixed mortgage rates from 2017 through 2027 using data from Bankrate, Fannie Mae, and FHFA.



**CredEvolv Founded (August 2021)
Building To Scale**

**Rates Drop = More Applications =
More People Needing Help**

Exit Case Example

CredEvolv sees a realistic path to exit in 3 to 5 years.

REALISTIC PATHS

Acquisition by a Strategic Partner

- Total Expert
 - One-stop-shop CRM for mortgage lenders
 - CredEvolv already integrated & adding value to the platform and its clients
- United Wholesale Mortgage (UWM)
 - One-stop-shop suite of services for brokers
 - CredEvolv currently integrating - will provide value at scale to their network of 42,000+ brokers
- Mortgage Bankers Association (MBA)
 - CredEvolv piloted its CONVERGENCE Columbus initiative and is in talks to grow the program

Private Equity

- Potential consideration based on previous similar investments

RECENT COMPARABLE EXITS

Strategic Acquisition

- Lower acquired Movoto (2025)
- Rocket acquired Redfin (2025)
- Rocket acquired Truebill (2021)

Venture Capital

- LLR Partners acquired controlling stakes in Sales Boomerang and Mortgage Coach (2022)
 - Rebranded them Trust Engine
 - CredEvolv's seed round investor was a Sales Boomerang co-founder

Funding Sources & Use

SEED

\$1.55 MILLION

Private Investor
(Co-Founder, Sales Boomerang)



Agentic AI



Platform Improvements



Grew Counselor Base

SEED+

\$2 MILLION

Price, Safe, or Convertible Note



Fund Next Three Years



AI Credit Blueprint (DIY)



Enterprise Penetration



AI Counselor Copilot



Expand Verticals



Data Monetization



Strategic Hires



Platform Enhancements

Management Team

Our leaders come from various industries and bring and depth and breadth of expertise to facilitate our continued growth.



Jeffrey Walker, Co-Founder & Chief Executive Officer

Mr. Walker is a 30 year mortgage industry executive who built career success around his driving passion for customer experience. He has led high-performing teams at some of the industry's most influential and innovative companies including Fannie Mae, Freddie Mac, Wells Fargo Home Mortgage and CitiMortgage and earned several industry awards. **He continues to focus on creating an exceptional experience for underserved (but deserving) consumers through CredEvolv's digital Fairness-as-a-Platform credit and debt management solution.**



Stephen Romano, Co-Founder & President

Mr. Romano is known throughout the banking and mortgage industry for his ability to form deep-rooted relationships in all aspects of business. Romano established his career as a top lending executive at Guaranteed Rate where he mentored some the top loan originators in the country and has since helped turn a number of struggling companies into top-tier, nationally recognized organizations. **His experience and extensive relationships help CredEvolv create amazing experiences for consumers and partners.**



Beth Keckley, Chief Product Officer

Beth Keckley has over 20 years of marketing experience. Beth's detail, creativity and analytic reasoning, combined with her background in strategic planning and market research, allow her to bring novel ideas to fruition and produce results. Most recently, her emphasis has been in the mortgage industry, where she was the Chief Marketing Officer at CrossCountry Mortgage, with prior marketing leadership roles at bemortgage and Guaranteed Rate.



Jordan Ryan, VP of Engineering & Principal Architect

Mr. Ryan has led the technology assessment and roadmap planning as a principal solutions architect, development manager, and product developer since its inception. His experience leading multi-disciplinary technology teams has accelerated CredEvolv's migration to a microservices architecture on AWS Cloud, and his value-driven development philosophy helps align CredEvolv to opportunities for faster timeline to ROI (TTROI).



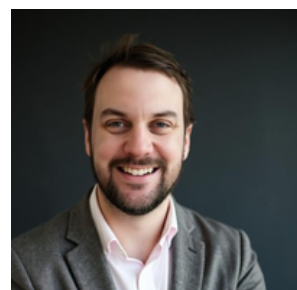
Chris Morrison, Chief Technology Officer

Chris Morrison has a track record of delivering enterprise solutions and accelerating growth in the financial services industry. He brings a wealth of expertise in banking technology, data management, and an extensive cybersecurity background. He is instrumental in executing complex projects and driving growth within challenging corporate landscapes. At the helm of multiple publicly traded financial institutions, Chris architected a cutting-edge, cloud-based technology framework, significantly enhancing operational efficiency and customer satisfaction.



Libby Romano, Chief Marketing Officer

Ms. Romano has built her expertise over 20+ years in the varied digital marketing landscape. Whether working for large corporations, tech startups, on behalf of her consulting clients, or on her own ventures, she is driven by her desire to connect with and understand her target consumers on a deep level - and to build, direct, and execute digital marketing strategies that deliver results.



Thomas Eaves, Generative AI Consultant

Thomas Eaves is a Generative AI consultant and founder of Gener8v, advising teams on practical AI adoption and engineering leadership. Based in Greater Richmond, he's a former product engineering leader at Tivity Health, a writer on Medium, and an active community mentor.

Advisory Board

Our Advisory Board members add significant depth and breadth of knowledge and experience across mortgage lending and other industries.

Rebecca Steele

Former President & CEO at the National Foundation for Credit Counselors and former Chase Home Lending Executive

Read Rebecca's LinkedIn Profile [Here](#)

Larry Letow

CEO, US Region, at CyberCX

Read Larry's LinkedIn Profile [Here](#)

Mitch Kider

Chairman and Managing Partner at Weiner Brodsky Kider PC

Read Mitch's LinkedIn Profile [Here](#)

Jordan Ryan

VP of Engineering & Principal Architect, Digital Strategist at Facet Interactive

Read Jordan's LinkedIn Profile [Here](#)

Keshava Dasarathy

Founder, Finvizia, Adjunct Professor, NYU Stern School of Business and former Head of Single Family Strategy at Fannie Mae

Read Keshava's LinkedIn Profile [Here](#)

Joe Caltabiano

CEO at Choice Consolidation Corp. and former nationally top ranked mortgage loan originator for Guaranteed Rate

Read Joe's LinkedIn Profile [Here](#)

Lori Bettinger

Co-President at Alliance Partners

Read Lori's LinkedIn Profile [Here](#)

Brad Blackwell

Homeownership Advocate, Advisor, Turner Center for Housing Innovation

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