HumAnI SOLUTIONS

Investor Deck

The Future Workforce for U.S. Mortgage

Empowering **Human Ingenuity** with **Intelligent Automation**.

We combine deep mortgage expertise with AI to reduce costs, enhance compliance, and deliver 25-40% operational savings.

4.3M Loans/Year **$14.9B** TAM **$11,600** Avg Cost/Loan

AI Automation
Hybrid Workforce

75% Automation **25%** Human Review
40% Savings **30%** Faster Processing

HumAnI Solutions LLC. USA
HumAnI Solutions India Pvt. Ltd. India

prasad@humanisol.com I humanisol.com
+1 469-963-1657 I +91 8806166655

PG **Prasad Gawde**
Founder & CEO

The Problem

Critical challenges facing mortgage lenders today

Escalating Loan Manufacturing Costs

Rising expenses in origination and processing make profitability harder to sustain.

$11,600 average origination cost per loan

Heavy Quality & Compliance Burden

Strict regulatory requirements increase overhead and slow down operations.

30% of the cycle time

Legacy System Complexity

Outdated, workflow-heavy platforms hinder efficiency and adaptability.

CRM, POS, LOS, DMS,PE, AUS

Scalability Issues Amid High Volume

Surges in loan applications strain existing infrastructure and limit responsiveness.

2.5X capacity needed

Labor-Intensive Outsourcing Models

Traditional outsourcing approaches remain costly and inefficient in a digital-first era.

Avg. labor cost
$45/hr. (US) **$18/hr.** (India)

Low AI Adoption

AI service provider lacks hands-on industry experience delaying transformation.

7% industry adoption

Market Opportunity

14.9B addressable market

Total Annual Loans Originated (2024)
4.291M
*Source: FHFA National Mortgage Database (NMDB)

Average Market Origination Cost Per Loan (2023)
$11,600
*Source: MBFRF Data Freddie Mac

Average Fulfillment Cost Per Loan
$3,480
30% of Total Origination Cost

Total Addressable Market (TAM)
$14.9B
*4.291M Loans * $3,480 Fulfillment cost per loan

HumAnI Solutions

Hybrid human + AI workforce for mortgage operations

AI Powered Automation

Application intake
Initial application & document submission

Document classification
Identify & stack incoming loan document

Data extraction & validation
Extract loan level data and validate it per business rules

Loan coordination
Coordinating loan status and missing items

Document & UW reviews
Review loan documents per business rules

Credit calculations
Income, assets, credit verification & calculations

Real time reporting
Loan pipeline management and reporting

Human Expertise

Sales & client relations (Client)
Managing borrower, realtors, AE, brokers

Initial loan offer (Client)
Discussing and initiating initial loan offer

Exception handling
Review and cure exceptions triggered through AI tools

Quality control
Courtesy check and white gloving of AI output

Final loan approval (Client)
CTC review to approve loan file

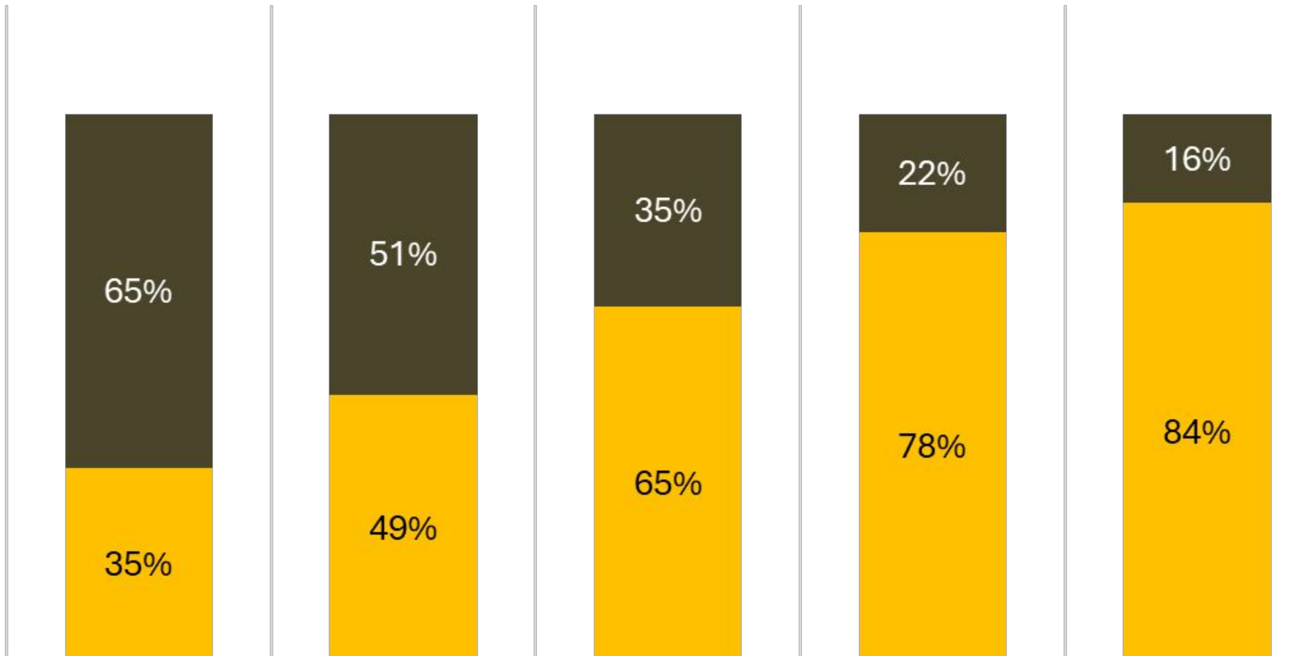
Investor relations (Client)
Work close to investors to ensure smooth delivery of loans

Business Reviews
Review reports supporting business decisions

AI Adoption

Product and operations roadmap

MORTGAGE OPS - AUTOMATION ROADMAP



	Year 1	Year 2	Year 3	Year 4	Year 5
Manual Efforts	65%	51%	35%	22%	16%
Automation	35%	49%	65%	78%	84%

Revenue Forecast

Targeted volume and per loan spendings based on TAM

		Total Origination Volume		Per loan Production Cost	
Year	**Targeted Volume %**	**4,291,000**	**Targeted Spending %**	**$ 3,480**	**Annual Revenue**
Year 1	0.10%	4,291	5%	$ 174	$ 746,634
Year 2	0.20%	8,582	10%	$ 348	$ 2,986,536
Year 3	0.40%	17,164	15%	$ 522	$ 8,959,608
Year 4	0.80%	34,328	20%	$ 696	$ 23,892,288
Year 5	1.60%	68,656	25%	$ 870	$ 59,730,720

Founder & CEO

Seasoned founder with 18+ yrs of industry experience

Strategic, Impact-Focused Executive
Founder, HumAnI Solutions I Expert in U.S. Mortgage Domain:

With over 18 years of leadership driving growth and innovation in the U.S. mortgage sector, Prasad have led sales expansion, operational excellence, and transformative initiatives that enhance profitability and competitive advantage.

Career Highlights:

- Led complex business transitions and secured strategic accounts generating multimillion-dollar revenues.
- Built high-performing sales and service teams delivering measurable impact and deepening client relationships.
- Pioneered process reengineering and automation innovations, driving efficiency across mortgage origination, underwriting, and due diligence.
- Developed visionary mortgage products aligned with market trends, regulatory changes, and technological advances.

LinkedIn Profile Link:
https://www.linkedin.com/in/prasadgawde/

Current State

Early recurring revenue streams established

Team

Prasad Gawde (Founder & CEO)

- CTO supporting offline to be onboarded full time in India on equity basis
- CSO and Advisors to be onboarded in US from existing network
- 3 full time employees onboarded supporting current clients

Traction

- Onboarded 3 clients in first 3 months of operations (May-July)
- 3 clients at contract stage to be closed soon
- Pipeline of 20+ qualified leads at discovery stage
- Base product ‘HumAnI Nexus’ is ready for launch

Competitive Advantage

- Human + AI synergy → faster, smarter, cheaper workflows
- Cross-border delivery model → cost efficiency + domain expertise
- Leadership with 20+ years mortgage operations experience

Seed Funding Ask

USD $2M seed fund to cover 18-24 months

Use of Funds

USD $2M Seed Fund

- **Product & Engineering (India)** $900,000 – **45%**
- **GTM & Conferences** $400,000 – **20%**
- **Key Hires (CTO, CSO)** $300,000 – **15%**
- **Delivery/Production** $200,000 – **10%**
- **Compliance & Security** $100,000 – **5%**
- **Legal & Admin** $100,000 – **5%**

Runway & Milestone

18-24 months Runway

- **Product Launch**
- **2-3 MBA Conferences**
- **10+ Paying Customers**
- **2 Success Stories - Referral Clients**
- **USD $1M ARR**
- **Burn Rate of $100k/ Month**

Thank You!

Let's build the future Mortgage Operations

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