



Selectic.ai

AI that shops your mortgage

Contacts 30+ lenders, normalizes quotes

-> saving buyers tens of thousands

Traction

58 pilot customers

- Avg. ticket: ~\$400
- AI API costs: \$70 (30 lenders @ ~\$2.35 each)
- Gross margin: 82.5%
- CAC: \$18

Launched high-intent Google Search ads - paused until full rollout

Problem



Complexity Tax

Manual quotes let lenders price-discriminate

- Lead sites sell your data to the highest bidder - not the lowest quotes
- Brokers take 1-2% in cash or hidden in fees. Manual, slow
- Lenders profit from confusion - buyers can't compare "apples to apples"

Result: \$126K overpaid on a \$700K 30-year loan

Solution 

Your private AI mortgage shopper

- It calls, emails, and submits forms to lenders for you from private lines
- Converts messy quotes into comparable, verified offers
- You stay anonymous until you choose who to lock with

Saving buyers five figures

Market

\$1.8T U.S. mortgages, 4M homes yearly

\$180B overpaid annually / ~ \$45K per buyer in rates and fees

- 10% of buyers (≈500K at \$400 each) = **\$200M annual revenue**
- 5% of U.S. real-estate brokerages × \$1K/mo = ~\$63 M ARR

Expansion worldwide and verticals:

U.S. Auto loan ≈ \$1.5T - similar quote complexity, similar AI agents

Competition

Everyone sells to lenders - we work for buyers

- Rate sites sell leads (LendingTree, Bankrate): teaser rates, hidden fees, spam
- Brokers: 1–2% in cash or hidden in fees. Conflict of interests
- Emerging AI quote tools (Approval AI - YC S25) paid by lenders

Selectic.ai: buyer-only flat fee, no conflicts

Business Model

Flat-fee consumer SaaS, not a broker

- Scout \$300 | Hunter \$400 | Closer \$800
- No broker licensing
- Unrestricted marketing channels untouchable by lenders or brokers

Later: B2B via real estate brokers - \$1K/mo embedded quote shopping

Team

Founders who lived the problem



Vasily Trofimchuk

AI / full-stack developer

3 successful exits as founder (ISP, consumer apps with 25M+ users, real estate agency)



Myroslava Trofimchuk

Finance and operations

11+ years in U.S. finance, compliance, and operations. FSU

Married co-founders experienced in technology and regulated U.S. markets

Ask

\$1M Pre-Seed (SAFE)

Use of Funds: AI accuracy, user acquisition, and reserve

Milestones:

- 10K paying users
- Expand into the B2B channel

Thank you!

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