



Mortgages for digital assets

Your terms on your loans.
Under-collateralized, rebuilt for DeFi.

Variable Terms

Zero Price Liquidation Risk

Order Matching Engine

FEATURED IN



[for members]

THE PROTOCOL

What is MortgageFi?

MortgageFi is a modern spin on **traditional mortgages**, replacing physical property with **digital assets** like Bitcoin.

Mortgage takers deposit a **down payment** then make **regular fixed payments** for the term of the loan. Users have the option to **repay mortgages early**, for a fee.



PROBLEM → SOLUTION

DeFi lending is **capital inefficient**

Over-Collateralized 1

Deposit \$150 to borrow \$100. DeFi lending locks up more capital than it unlocks, the opposite of leverage.



Under-Collateralized

Variable down payments terms. Unlock more capital than you deposit, real leverage for DeFi.

Liquidation Events 2

One bad price wick and your position is gone. Cascading liquidations amplify crashes and destroy borrowers.



Zero Price Liquidation Risk

No price-based liquidations, ever. Missed payments trigger structured resolution.

Short-Term Only 3

Variable rates, no fixed terms. Impossible to plan around. DeFi has no product for long-horizon borrowing.



Up To 30-Year Fixed Terms

Predictable repayments over decades. Plan your finances like a traditional mortgage, on-chain.

ARCHITECTURE

How it works — MortgageFi's Matching Engine



ROADMAP

The journey



The Market Opportunity

THE UNTOKENIZED FRONTIER

\$507T in real-world assets. 0.004% tokenized.

The gap is the opportunity. MortgageFi is the bridge between these two worlds.

~\$21B
Tokenized Today
\$9.4T
Projected by 2030

REAL-WORLD ASSETS — \$507T, BARELY TOKENIZED

Real Estate	\$393T	~\$3B tokenized	0.001%
Ag. Land	\$48T	~\$50M tokenized	0.0001%
Gold	\$28T	~\$5.4B tokenized	0.02%
U.S. Treasuries	\$28T	~\$12B tokenized	0.04%
Uranium	\$10B	~\$9M tokenized	0.09%

DIGITAL ASSETS — NATIVELY ON-CHAIN (100% TOKENIZED)

Bitcoin + Crypto	\$2.5T+	100% on-chain	100%
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KEY PROJECTION

\$9.4T by 2030

Tokenized RWAs projected to reach \$9.4T by 2030 and \$18.9T by 2033. MortgageFi captures both worlds: crypto natives get leverage without liquidation, traditional holders get liquidity without selling.

Source: BCG x Ripple, April 2025

LAUNCH

ETH / BTC / Major Crypto
Proven, liquid markets

Core users

SCALE

Tokenized Gold / Treasuries
Liquid, proven custody

Institutional

EXPAND

Real Estate / Carbon / Uranium
Early stage, high conviction

First-mover

THE RAISE

Seed **SAFE** Round

SEED ROUND

\$4M

SAFE - Simple Agreement for Future Equity (and Tokens)

\$75M

Fully Diluted Valuation

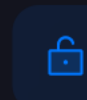
5.3%

Of Total Token Supply



13 Month Cliff

Tokens locked for this period



Fully unlocked

After cliff period

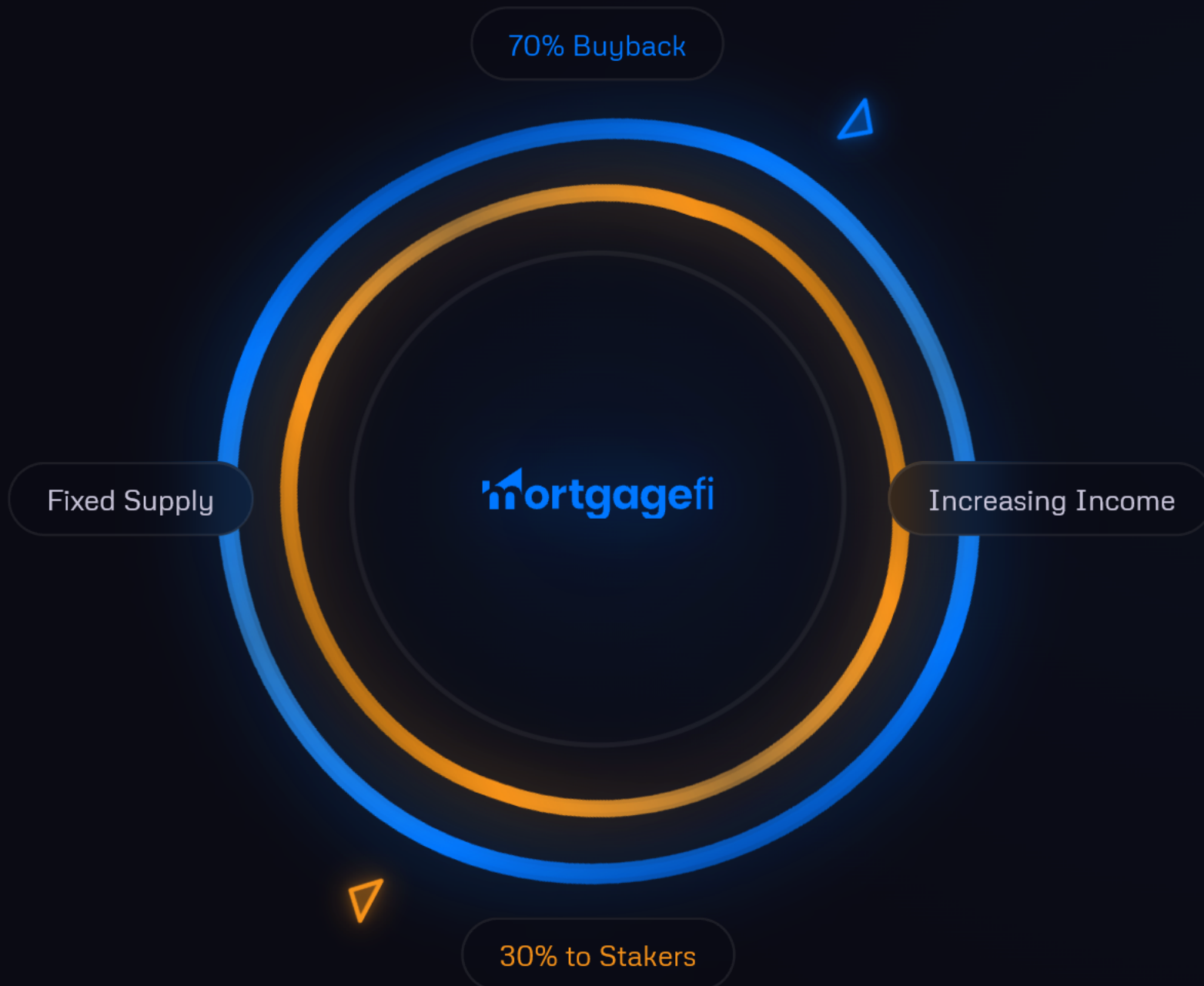


Protocol-Aligned

Investors incentivized for long-term growth

FLYWHEEL

Token Flywheel



70%

Buyback

Protocol revenue used to buy back tokens from the open market

30%

Incentivization and Protocol Upkeep

Distributed to active liquidity providers and order book makers



Fixed Supply

No emissions = no dilution to your holdings



Increasing Income from Fees

As TVL grows, protocol fees compound, accelerating the flywheel

THANK YOU

Participate in this round

\$4M Seed SAFE

\$75M FDV

- ▶ **First-mover** in under-collateralized DeFi mortgages. A currently untapped market with massive potential
- ▶ **\$509T+** combined addressable market across real estate, equities, and digital assets. Less than 0.004% tokenized today
- ▶ **Fixed-supply tokenomics:** 70% of protocol revenue allocated to buyback, accelerating value accrual as TVL grows
- ▶ **5.3% token supply** at \$75M FDV · 13-month cliff · fully unlocked after. Aligned for long-term protocol growth

Interested in our Seed round?

[Get in touch with us](#)

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