IMPERIUM

2026

The Mortgage Broking OS

Introduction

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A book, worked as a whole.

Imperium builds mortgage broking firms their own AI Operating System, so the book can grow without the back office growing with it.

The bottlenecks in a broking business.

	THE BOTTLENECK	WHAT IT COSTS YOU
01	No clear view of the pipeline.	Applications sit in portals, inboxes and spreadsheets, so what will actually settle this month is a guess.
02	Nobody can see what the book earns.	Upfronts, trail and clawbacks have to be matched loan by loan, so the real monthly number is a spreadsheet away.
03	Capacity is worked out by hand, lender by lender.	The answer changes with each one, so the same sums are redone until a file fits.
04	Documents are chased one message at a time.	Statements arrive late, rate holds expire, and the client feels the delay.
05	The book goes quiet after settlement.	Past clients refinance elsewhere, and the trail leaves with them.
06	Decisions and fixes wait on one or two people.	When the principal is out, files stall and the client hears before you do.

Your team already uses ChatGPT and Claude. They can’t see your book.

Keep them. On their own, they stall for the same reasons.

01 **Nothing is connected.**

Your CRM, your inbox, your documents and your accounts aren’t wired in, so each answer only knows what someone pasted in.

02 **The client conversations are out of reach.**

WhatsApp and email are where the fact find actually happens, so those threads sit outside every answer.

03 **Each person’s AI learns alone.**

What one broker teaches it, nobody else gets. When someone leaves, it goes with them.

04 **So the work is still done by hand.**

Someone still sends the same document request for the third time.



An AI Operating System is three parts. Your team only has the first.

We build the other two, around your business. Together, that's your AI Operating System.

YOU HAVE IT

01

The AI model

The brain. Claude, ChatGPT, or a local model on your own machines for sensitive work. When a better one comes out, we plug it in.

ChatGPT · Claude · Gemini · DeepSeek

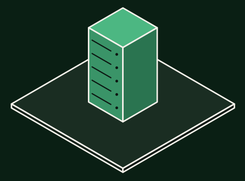
YOU HAVE THIS ALREADY

IMPERIUM BUILDS THESE TWO

02

Your data, organised

Your CRM, documents, email and WhatsApp, connected and set out the way your business runs, so the answers are right.



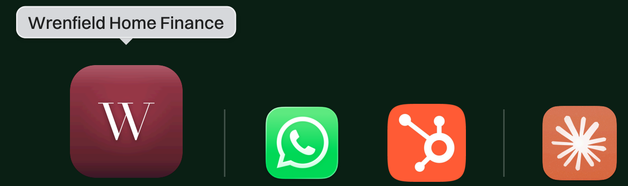
HubSpot · Docusign · WhatsApp · Xero · Gmail · Drive

WE BUILD THIS · THE HARD PART

03

Your own app

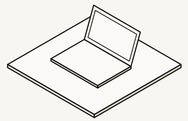
Custom built for your firm: your brokers, your processors, your panel, the way you work. On every desk and phone, your team asks in plain English and approves the work it drafts.



WE BUILD THIS · CUSTOM TO YOU

You own your data and everything built on it: infrastructure that grows with you. Swap the model or the app later and nothing is lost.

What it runs across the business.



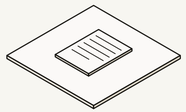
Pipeline

Every file, what stage it is in and what is holding it, live.



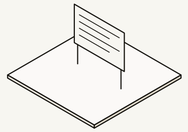
Client reviews

Built and checked from your own data, ready whenever a client asks.



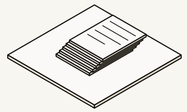
Capacity

Each lender’s sums worked from the file and panel notes, for a broker to check.



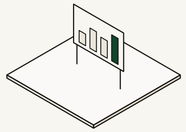
Conversations

Every channel watched, and replies drafted.



Documents

Requested, tracked and chased to the file.



Commission

Upfronts, trail and clawbacks in one picture.

All of it in your own app, built around the business: ask, check the answer, approve.

WHAT YOUR TEAM GETS

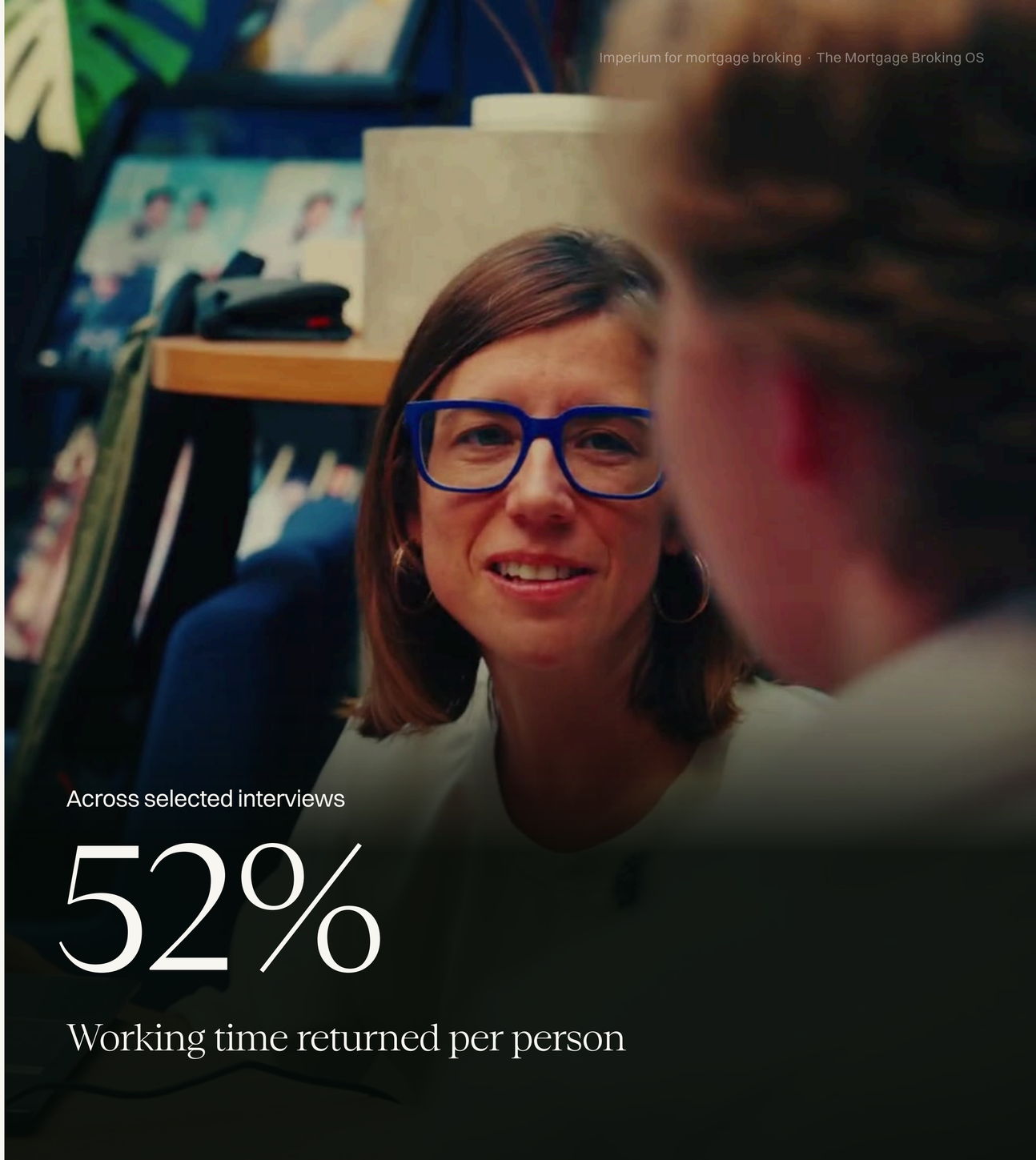
- Your firm’s own app, on every desk and phone.
- Connected to your CRM, email, documents and WhatsApp.
- Answers from your own data, and shows where it came from.
- Drafts the next step for a person to approve.
- What one person teaches it, the whole team gets.

What changes.

The outcome for the average client.

3.1×	Increase in output per person
7.5	Hires not made, per company
$175,000	Payroll prevented a year, per company
5.6×	Speed increase for work handled by the OS

Figures calculated from selected client interviews, across different companies and tasks. See the individual stories for context.



Experience across businesses and industries

The tools differ, but the problems repeat: knowledge scattered across teams, reports that take days and work that waits on one person.

Our company and team experience spans property, hospitality, retail, technology and professional services.

Selected company and team experience, including earlier professional relationships.

Working sessions with operators

Questions from the people doing the work shape the product: visibility, accountability, adoption and time returned to the team.



Workshop · from questions to decisions



Recorded conversation · questions before tools



Live presentation · bringing AI into the operating conversation



A four-week launch plan for its sales agent platform, delivered in four days.

The settlements view the team works from: contracts in flight, days in each stage, the ones going cold.

Geonet

10 hires prevented and hundreds of thousands saved in 60 days.

A property developer and hospitality group across several brands, with its own platform for sales agents and a settlements team.

PROBLEM

Several projects moving at once, with each one adding hires in marketing, finance and settlements.

SOLUTION

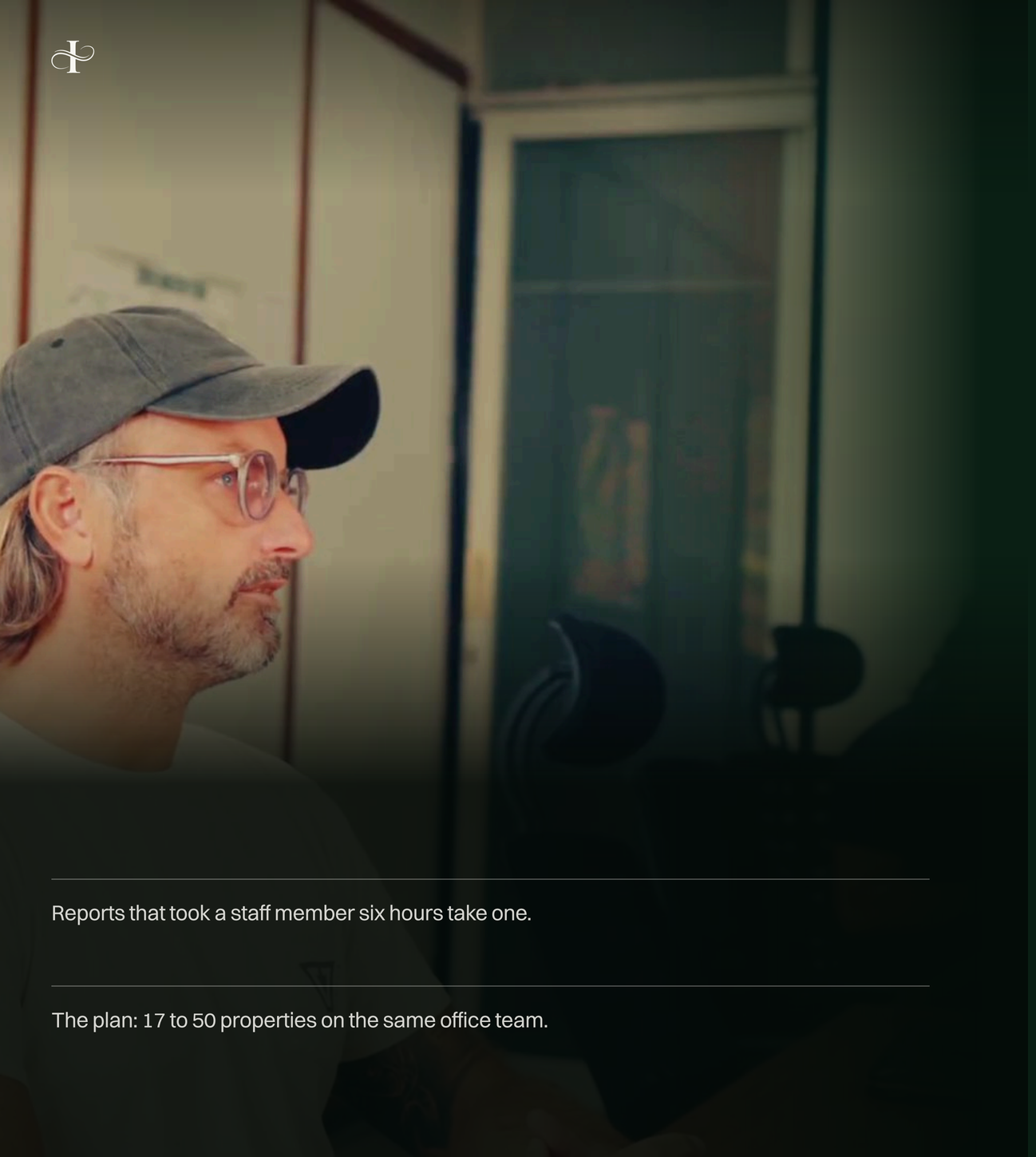
One operating system across the whole team, with each role given the tools it needs.

OUTCOME

“It was understanding what was giving us a return on our advertising expense, where people were working effectively, and getting the information through the organisation as well.”

Chad Egan, Founder & CEO

Watch the film on YouTube ↗



BALI DREAM LIVING
REAL ESTATE

60% of the organisation's time back.

Sales, property management, daily rentals and land. A real-estate firm with a back office much like yours.

PROBLEM

Seventeen properties under management heading for fifty, run by four people in the office. Admin was the ceiling.

SOLUTION

The operating system over the booking, pricing and accounting systems: client reporting, revenue work and conversations in one picture.

OUTCOME

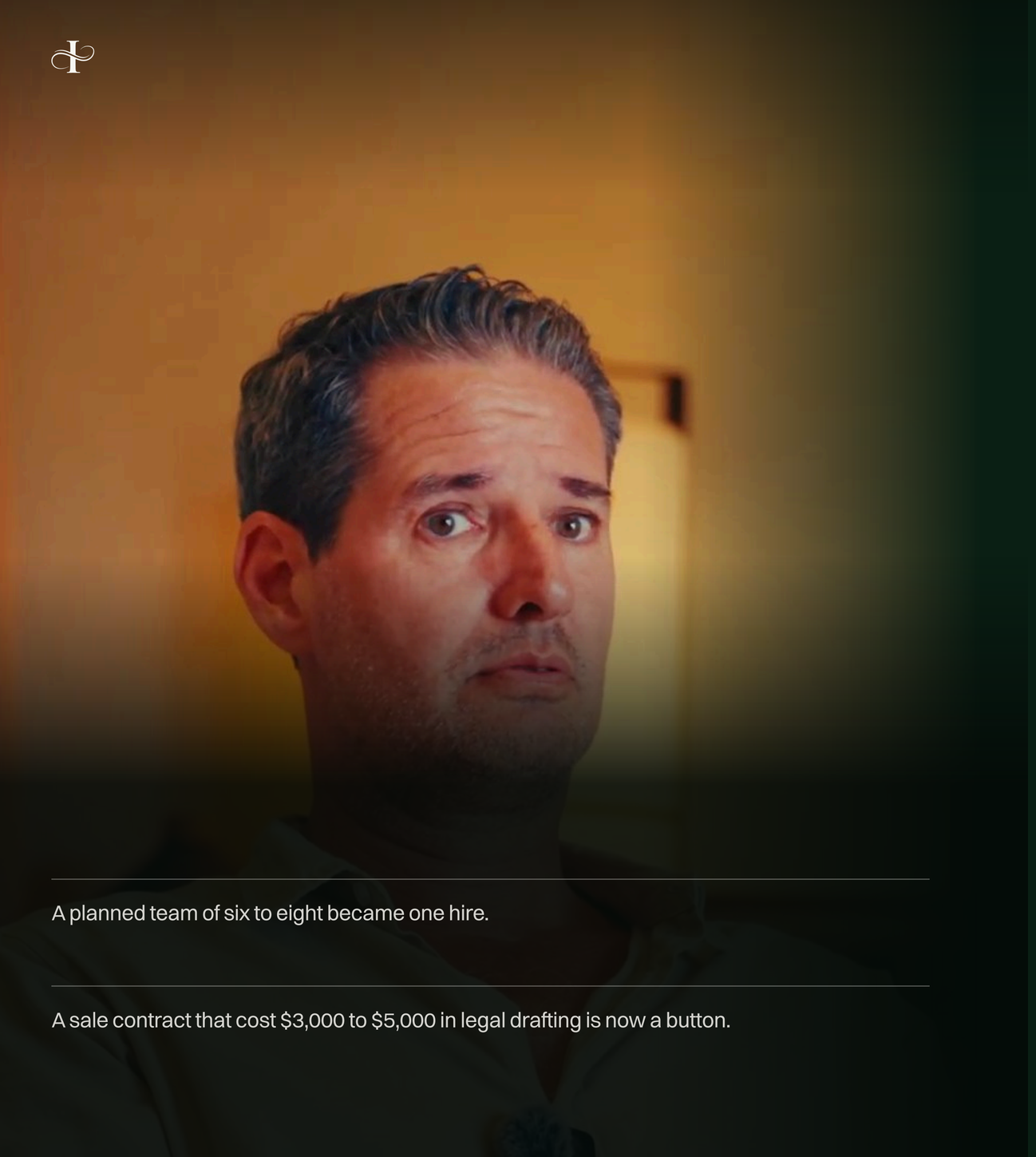
"Once the system is set up completely, 60% of time back, easily."

Sean Johnson, Founder

Reports that took a staff member six hours take one.

The plan: 17 to 50 properties on the same office team.

Watch the film on YouTube ↗



A planned team of six to eight became one hire.

A sale contract that cost $3,000 to $5,000 in legal drafting is now a button.

CORE CONCEPT LIVING

17 homes, one employee, up to $15,000 a month in hires prevented.

A development of 17 homes and a residential community, run by founder Shanny Poijes.

PROBLEM

Tenders, purchase contracts, legal, accounting and marketing for a full development, with a plan to hire six to eight people to carry it.

SOLUTION

The operating system as his back office: every document, number and message in one place. Contracts drafted by the system, quotes sent from his phone.

OUTCOME

“I was thinking I might need six to eight people. Now I need one.”

Shanny Poijes, Founder

Watch the film on YouTube ↗



The pipeline. In one place.

Your own app, connected to the systems the business already runs on.

Your app. Your KPIs.

Custom built for your firm.
Built around the book.

Next to the apps you use



Your own app, in the dock on every desk.

Your office stack, connected

HubSpot · Docusign · Outlook · Gmail
Drive · Calendar · WhatsApp · Xero
Dropbox · Teams · Slack · Notion

1,400+ tools in the catalogue. Connect the ones you authorise.

The operating picture

APPLICATIONS IN FLIGHT
38

APPROVED THIS MONTH
11

SETTLING THIS MONTH
US$6.4m

CLIENT REVIEWS READY
23 of 31

The numbers you check first, live.

ARX

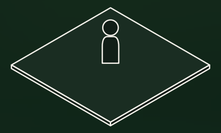
The app your team works in

Your book's knowledge, connected behind every answer and action.

On WhatsApp

Client, referrer and lender-side conversations, connected to the same data. Replies drafted for approval.

Approval by role



Set by person and by action.

From the number to the next action

The Alcott file: the valuation came back US$18,000 under. Approving the revised structure holds the rate and keeps settlement on the 14th.

One approval · Structure sent · Settlement held

Prepare

Client reviews, submissions and replies

Collaborate

Share the work and its context

Multi-model

ChatGPT · Claude
Gemini · DeepSeek

Open models can run on your own machines.

The whole pipeline on one screen.

Every file and its stage, client reviews ready to approve, documents being chased and every client answered.

Your colours

Built in your firm's colours.

Your logo

Branded with your logo, on every desk and phone.

Yours to own

Your data, files and setup stay yours.



Example workspace. Illustrative figures, not client data.

Ask in your own words. It answers from your book.

Engineered to be as simple as possible: ask it anything about your book and it adapts to the way your team works.

1 You ask in plain English.

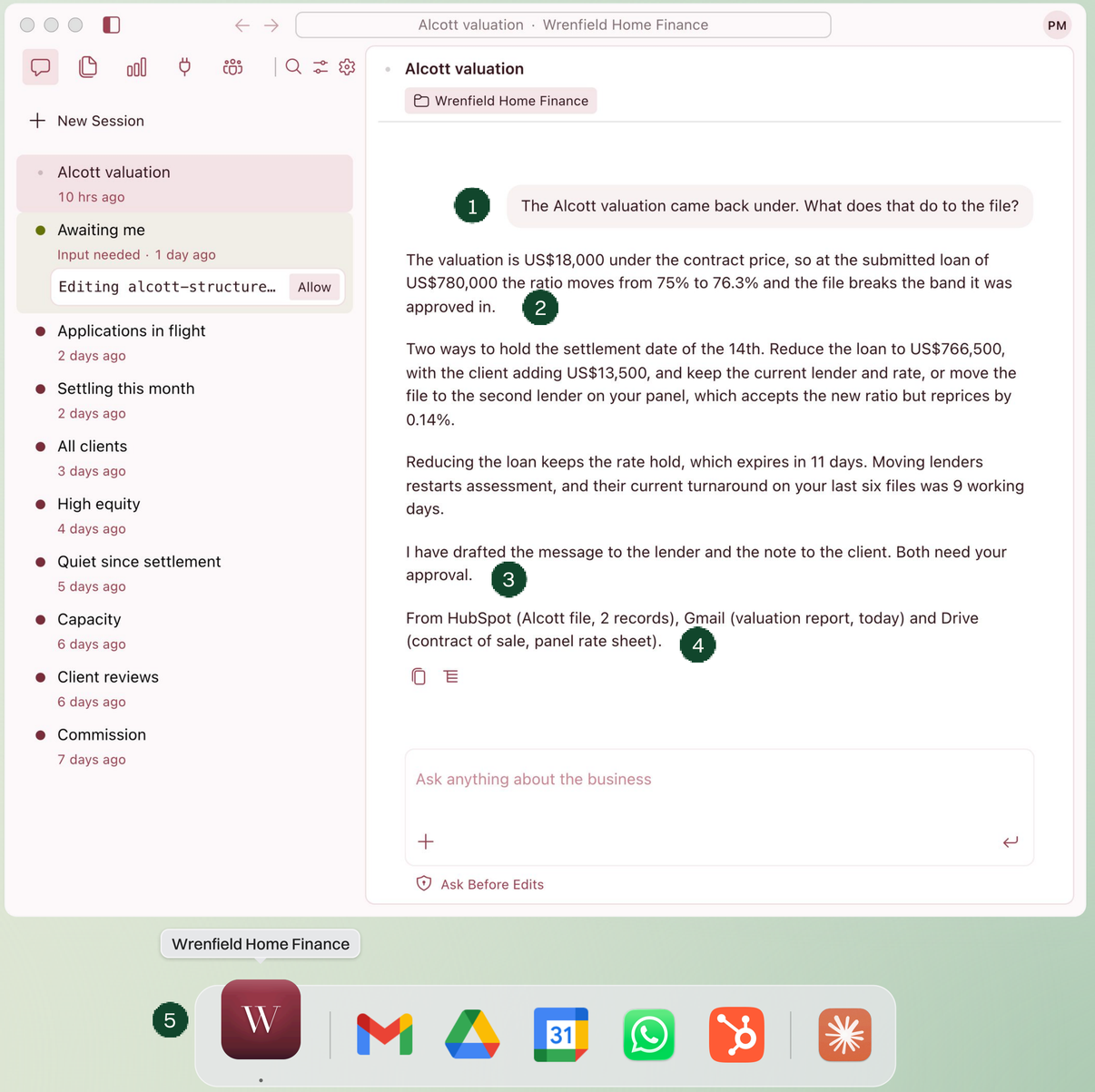
2 It answers from your own data.

3 It drafts the next step. A person approves it.

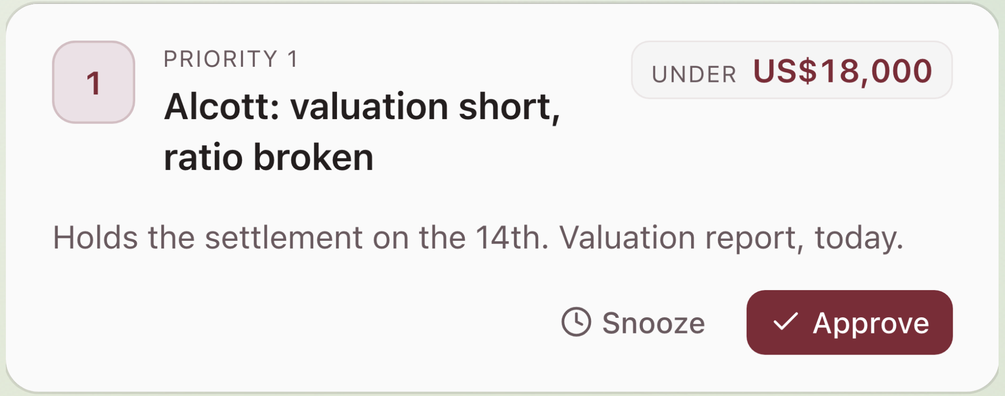
4 It shows its sources: HubSpot, Gmail and Drive.

5 Your own app, in the dock next to the apps you use.

Hover a step to see it on the screen. Illustrative screen, example data.

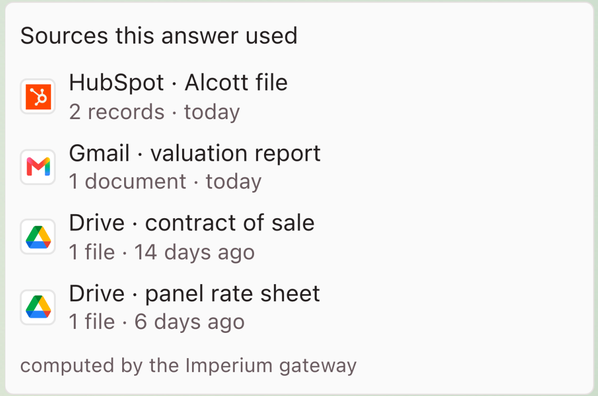


You stay in control.



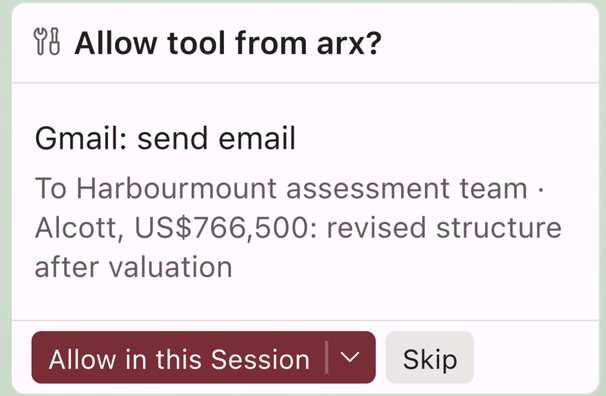
What needs you, ranked

The few decisions worth your time, with the impact and the evidence next to each one.



Every answer shows its sources

Each number traces back to the system and the rows it came from, so your team can check it.



Nothing goes out without approval

Emails, messages and changes are drafted for a person to approve. You set who approves what.

Product detail from ARX. Illustrative workspace.



Engineering.
Inside the business.

Every installation is engineered inside the business, around the systems and people already running it.

The capability behind an installation



KNOWLEDGE ENGINEERING

Structure company information so context can be found, understood and traced to its source.

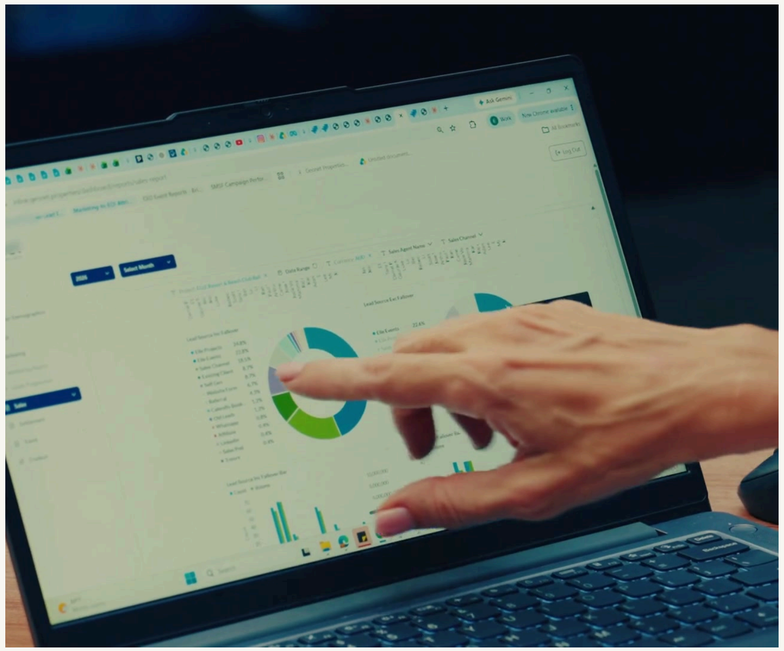
Taxonomy and retrieval make the knowledge useful beyond a single conversation.



SYSTEMS ENGINEERING

Connect the data, tools and permissions behind daily operations.

Each installation has to reflect how the company actually works, from the source of a record to the team responsible for using it and reviewing the next action.

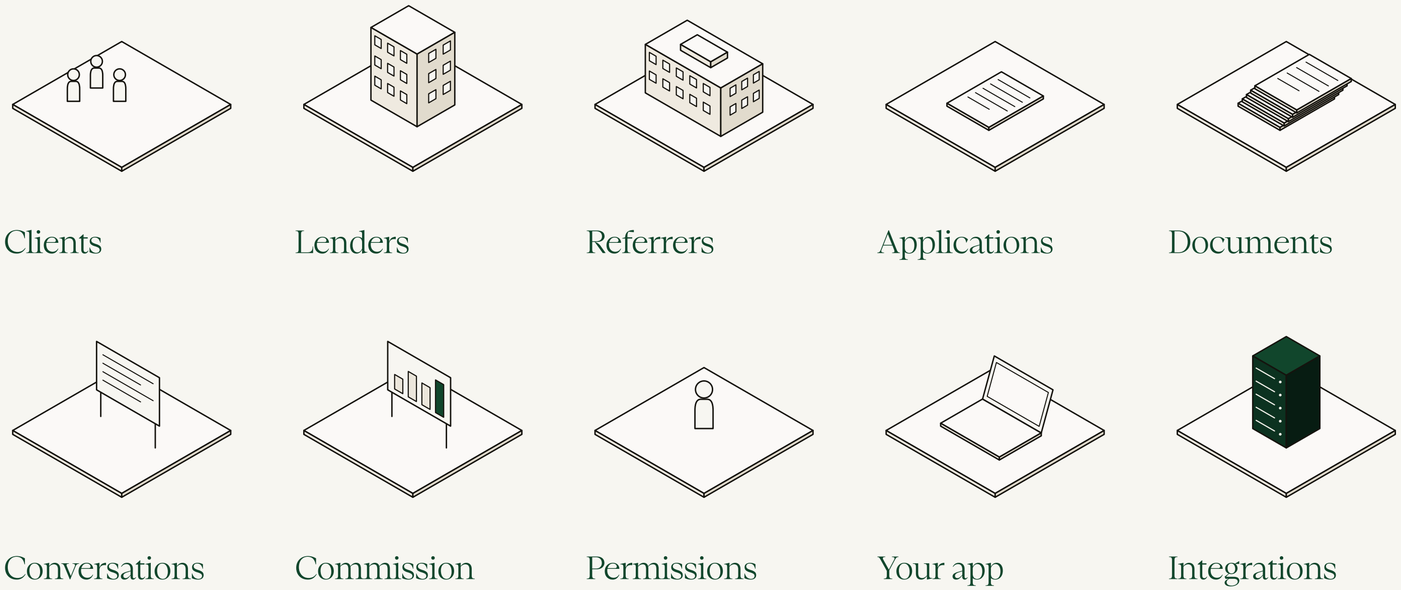


OPERATIONAL UNDERSTANDING

Work with sales, marketing, finance and operations to decide what matters, what should change and how the team will measure progress.

A defined workflow, an accountable owner and a useful baseline give the installation a practical starting point.

The architecture behind useful work



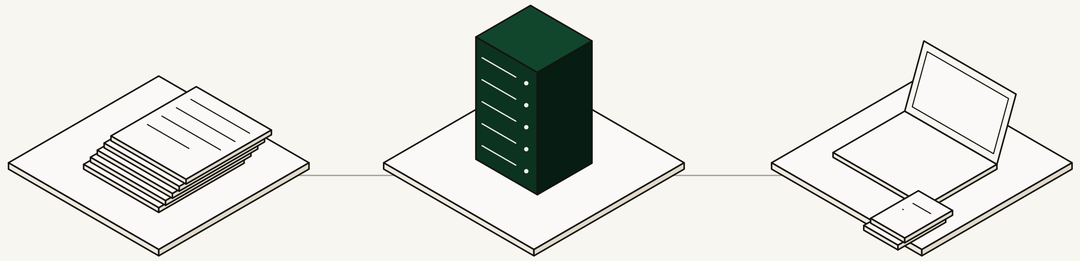
A stalled file belongs to a client, a lender, a document and the person responsible for clearing it.

The AI OS keeps those relationships together, so every answer starts from the business itself rather than an isolated prompt.

One responsibility, from build to operation.

Build. Run.

The engineers who build it stay with it once your team is using it.



Understand

Map the bottlenecks in the business.

Connect

Wire in the systems the business runs on.

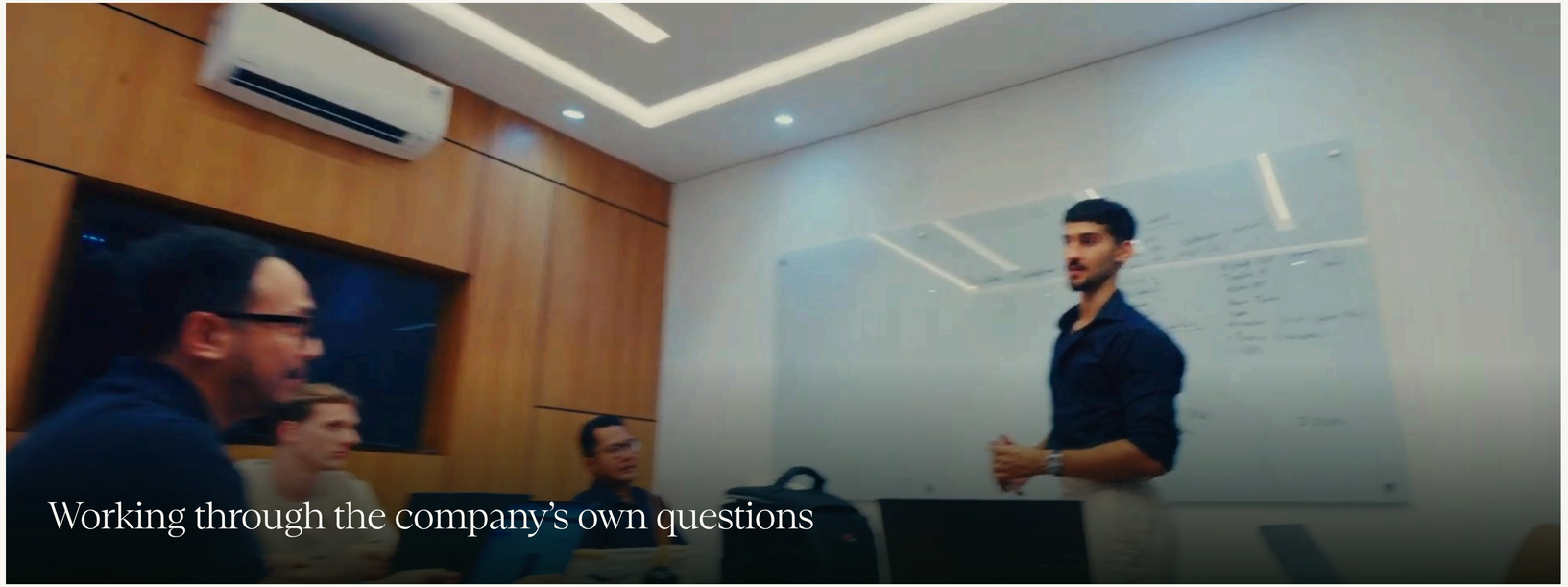
Improve

Put your team on the app, then add the next areas.

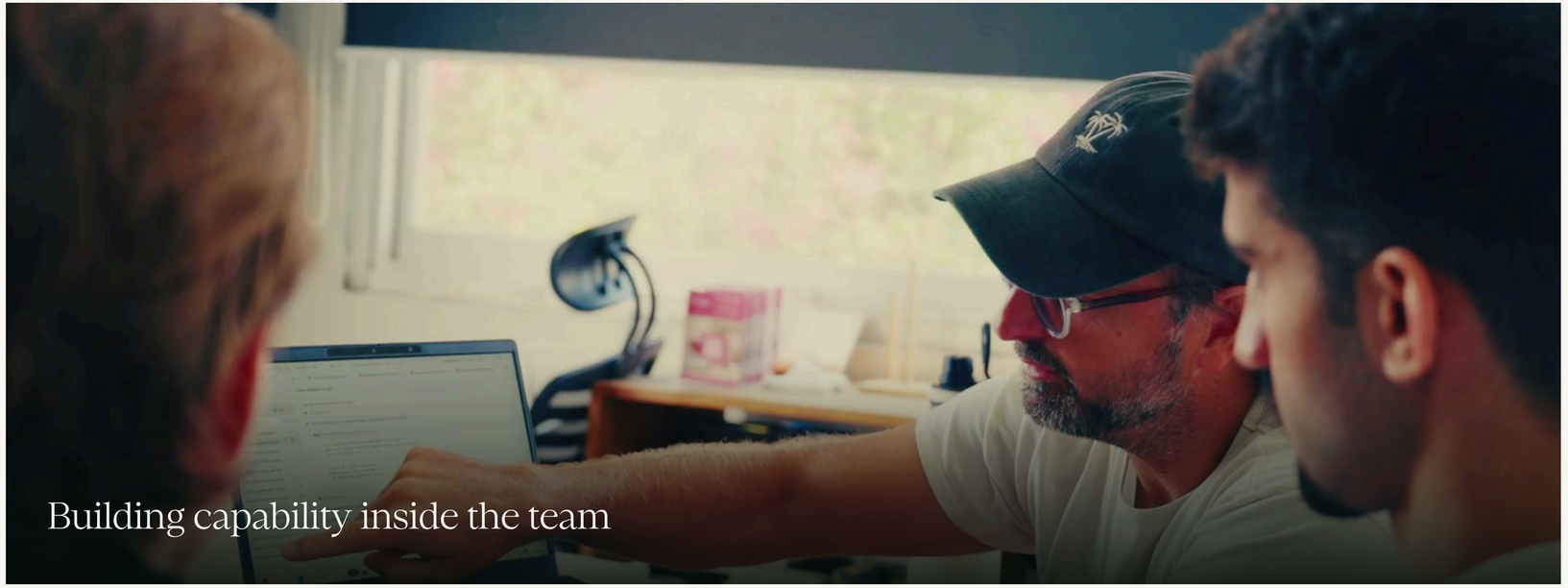
Software and engineering, together.

Book a 45-minute call ↗

Installed with the people who use it



Working through the company’s own questions



Building capability inside the team

Choose an internal champion and a real workflow, such as the client review run. Establish what good looks like, then work through the difficult cases together.

The goal is capability inside the business: people who understand the OS, trust its boundaries and can use it without waiting for the principal.

What adoption actually requires

> “Reduce the time we spend on manual procedures and workflows and filling out spreadsheets...”

ALBERTO FURGER

TRIDENT TREEHOUSE

Context that stays useful

The underlying model will change. The company’s knowledge, definitions, workflows and permissions are the foundation the team keeps building on.

People who can use it

Every installation trains internal champions: people who learn the OS, test it against real work and help the rest of the company adopt it.

Project NANDA’s preliminary 2025 findings: enterprises had invested $30–40bn in GenAI, yet 95% of the organisations studied were getting zero return and 5% of custom enterprise AI tools reached production. Tools built with external partners made it to production far more often than internal builds.

MIT Project NANDA, “The GenAI Divide: State of AI in Business 2025”, July 2025. Preliminary findings, January to June 2025: 300+ public AI initiatives, 52 interviews, 153 senior-leader surveys. Outcomes self-reported.

A company built alongside companies.

The product takes shape alongside the teams who use it. We map the company's questions, build around its priorities and stay close as the team puts the OS to use.



The Founders

Product engineering and commercial operations meet in the same responsibility: understanding the company, building around its priorities and helping the team put the OS to work.

The founders remain accountable for the quality of that relationship.



Alex Kaymakanov

Chief Executive Officer

Leads company direction and product, drawing on software, data procurement and resource-planning experience. His focus is the architecture behind ARX and the engineering standard required to make company knowledge useful in daily work.



Archie Nash

Chief Operating Officer

Leads operations, installation and customer success, drawing on the analysis of marketing, sales and operating performance. His focus is a clear business problem, useful measures and the internal ownership needed to make the OS part of everyday work.

The disciplines behind the OS

Architecture, engineering, security and experience.

Architecture

How company knowledge, systems and permissions fit together.

Engineering

The app, its connections and the retrieval behind every answer.

Security

Access and data handling, set before anything connects.

Experience

An app your team wants to open, in your company's brand.



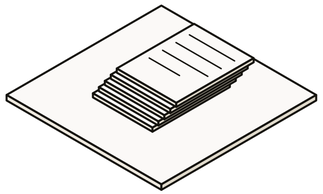
Experience that informs the work

Our background combines software, data procurement, migration and resource-planning systems for large organisations with the analysis of marketing, sales and operations.

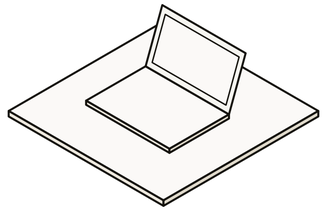
That experience informs how we structure company knowledge, connect its systems and improve the work behind the numbers.

SAP

ALDI



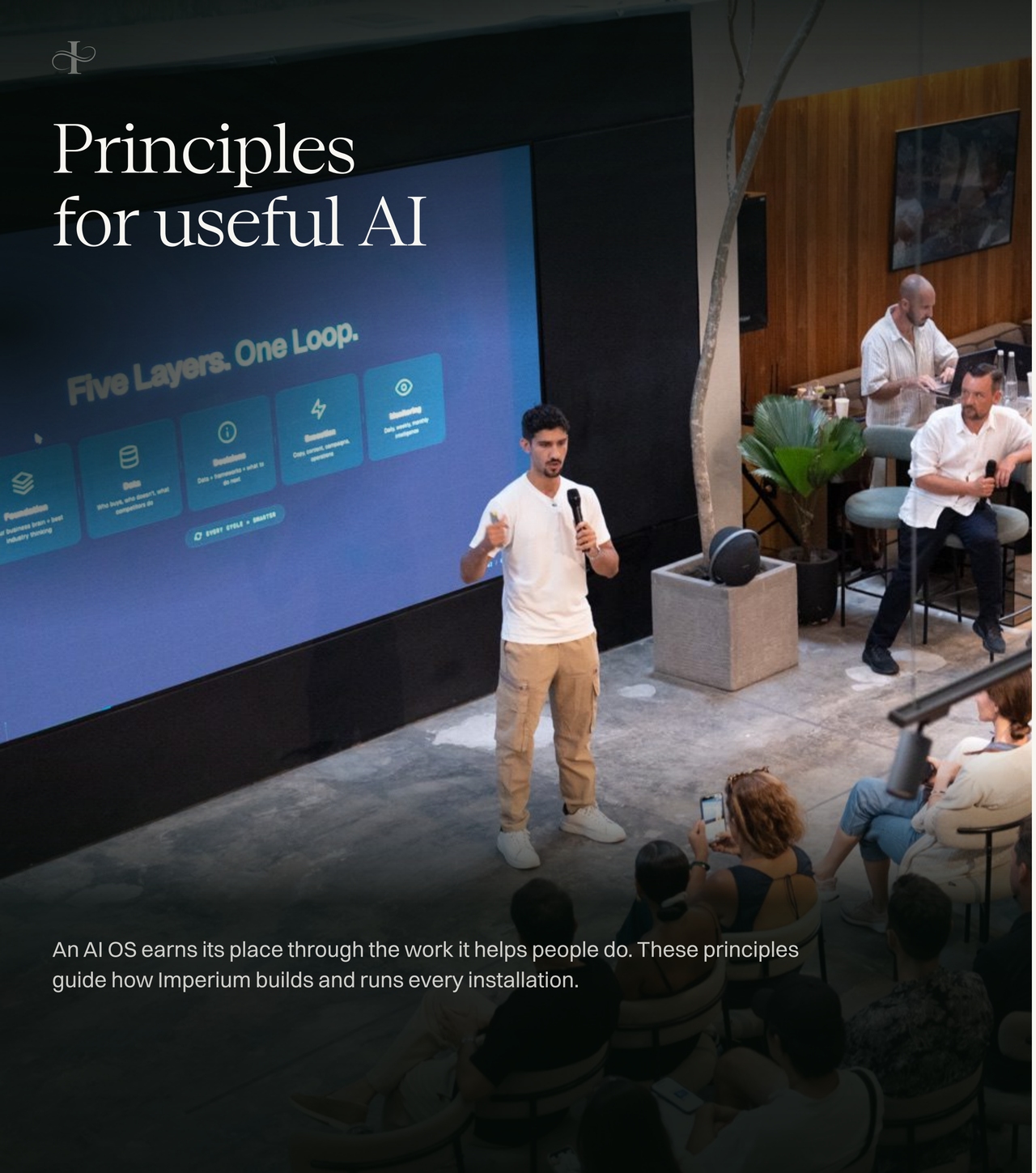
Software & data systems



Commercial operations

Founder-reported professional background. Prior engagements are not current Imperium customers or endorsements.

Principles for useful AI



An AI OS earns its place through the work it helps people do. These principles guide how Imperium builds and runs every installation.

Start with the company

Learn the tools, responsibilities and daily work before configuring anything.

Show the source

Make company context available for review alongside the answer.

Keep access deliberate

Set connections and permissions around the people who use them.

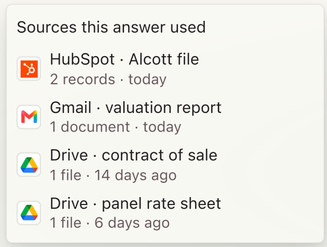
Build with the team

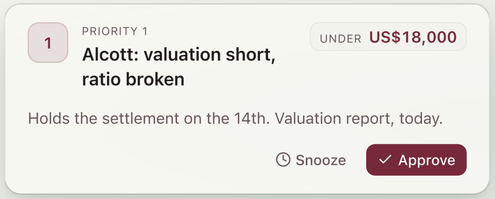
Install alongside the team and develop internal ownership.

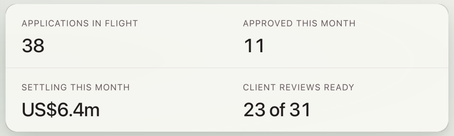
Stay accountable

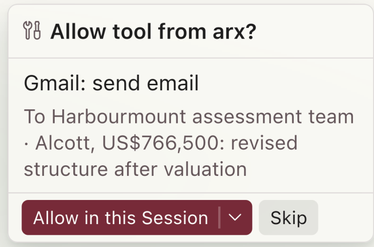
Keep engineering close as the business and its workflows change.

A year of progress

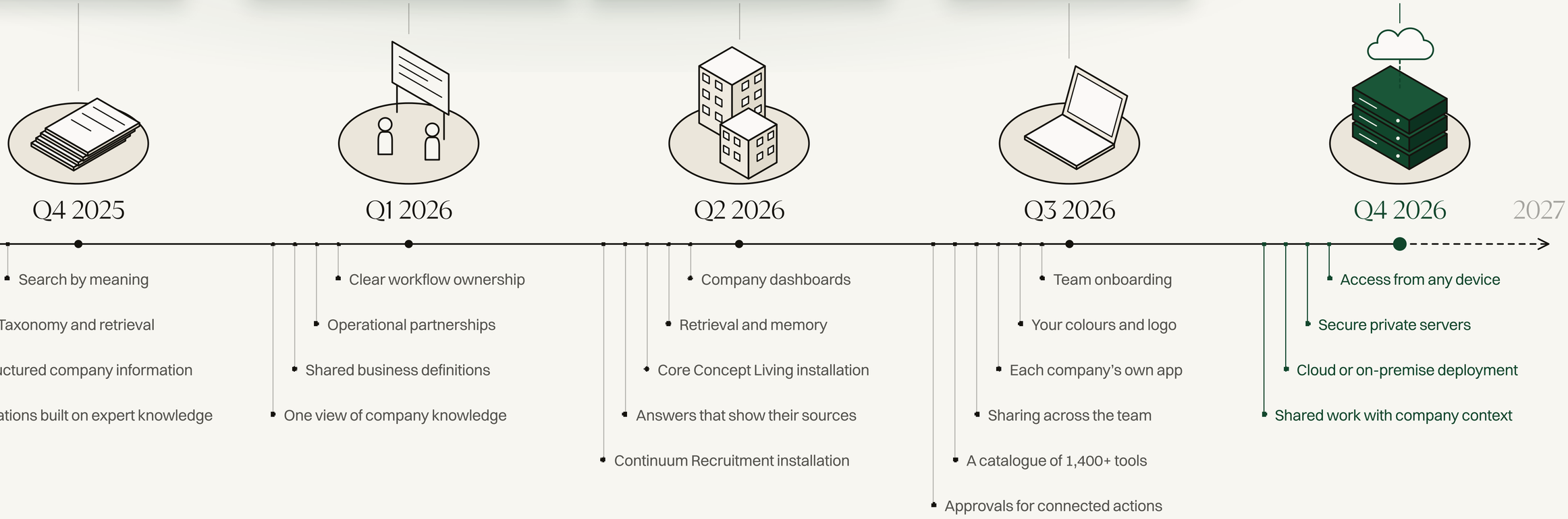






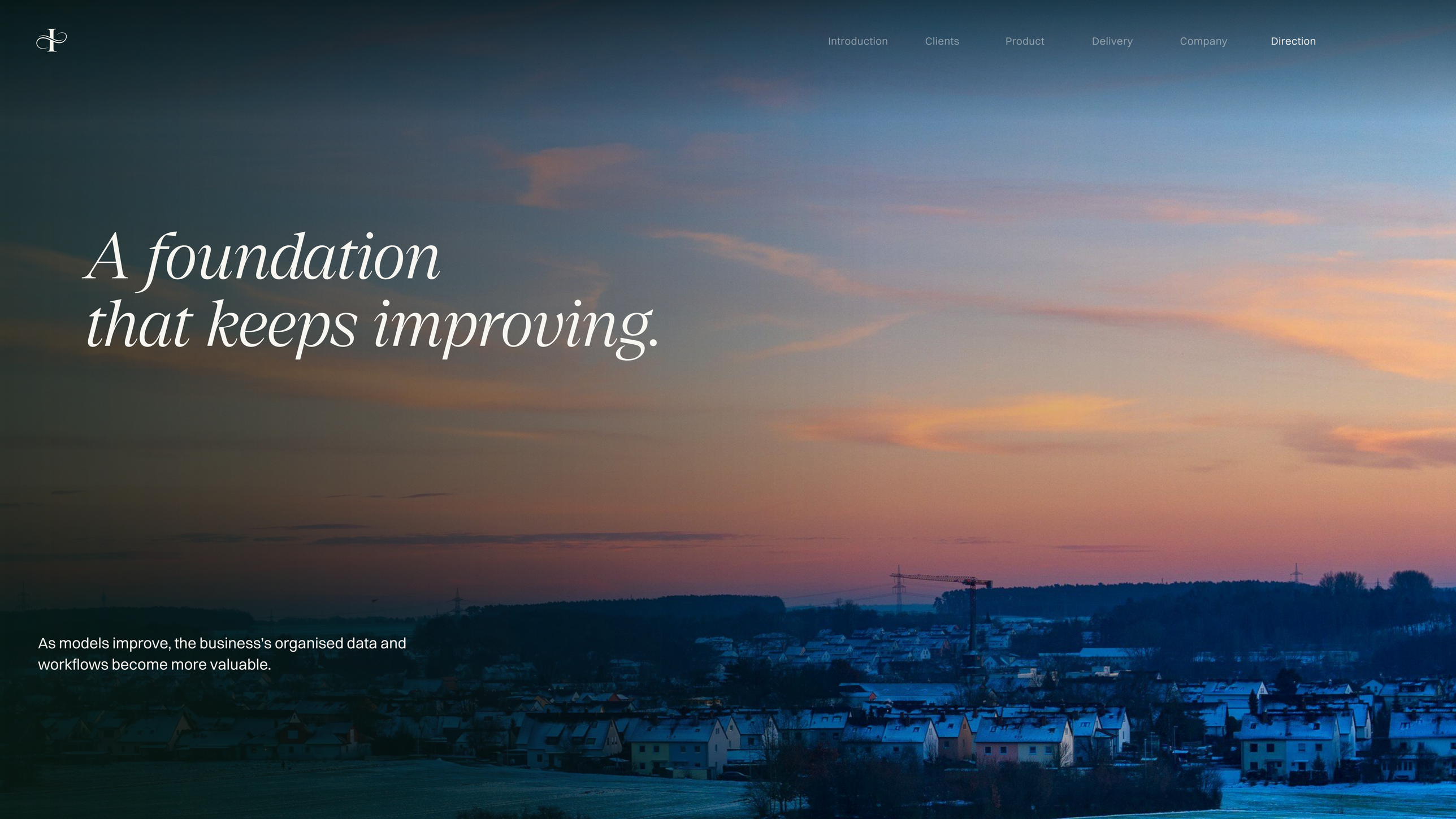






Development themes by quarter, not exact release dates. October 2025 to April 2026: the company's account. May to September 2026: dated records. Q4 2026: the current quarter.

A foundation that keeps improving.



As models improve, the business’s organised data and workflows become more valuable.

The questions to ask before you start.

How long does setup take?

It goes in stages.

We connect and organise your data first, the bigger job, then put your team on the app. Geonet was live across its team in 60 days.

Is it a one-off cost, or ongoing?

We build it, train one person inside your business to run it, and stay on for support and the next areas you add.

How much ongoing help you want is your call.

Does this touch the advice, or just the work around it?

The work around it.

It gathers the file, shows the numbers and their source, and drafts what comes next. The recommendation stays yours, with its sources kept beside it.

Will this be out of date in a year?

Models will keep changing.

Your data, organised, is the infrastructure for the next ten years. Plug in a better model and nothing your business has built is lost.

The questions to ask about your data.

How does the data get transferred?

It isn’t moved.

Your data stays in your own systems and accounts. When someone asks a question, only what’s needed to answer it goes to the AI model.

Why would we trust you with client data?

You don’t give it to us.

We never hold a copy. Sensitive work can run on a local model on your own machines.

How much of this do we own?

You own your data, files and setup: everything your business has taught it.

We own the app you see it through. If you leave, your data, files and setup go with you.

Can a new broker see another broker’s clients?

Not unless you allow it.

Access is set by role. A broker sees their own files, the processor sees the queue, and you see everything.





What it means for the business.

01 Every area of the business can come in-house, and the margin stays with you.

02 More settlements on the same office team.

03 Clients see where their file stands, any time.

04 Past clients hear from you after settlement.

05 Your team spends its day on clients and lenders.

How we start.

Write more loans without growing the back office.

01

A 45-minute audit call with the people who run the business.

02

We map the bottlenecks in your business, then come back with a roadmap: where we'd start, and what it takes.

03

Worst case, you keep the roadmap.

Book a 45-minute call ↗

Or reply to whoever sent you this link.