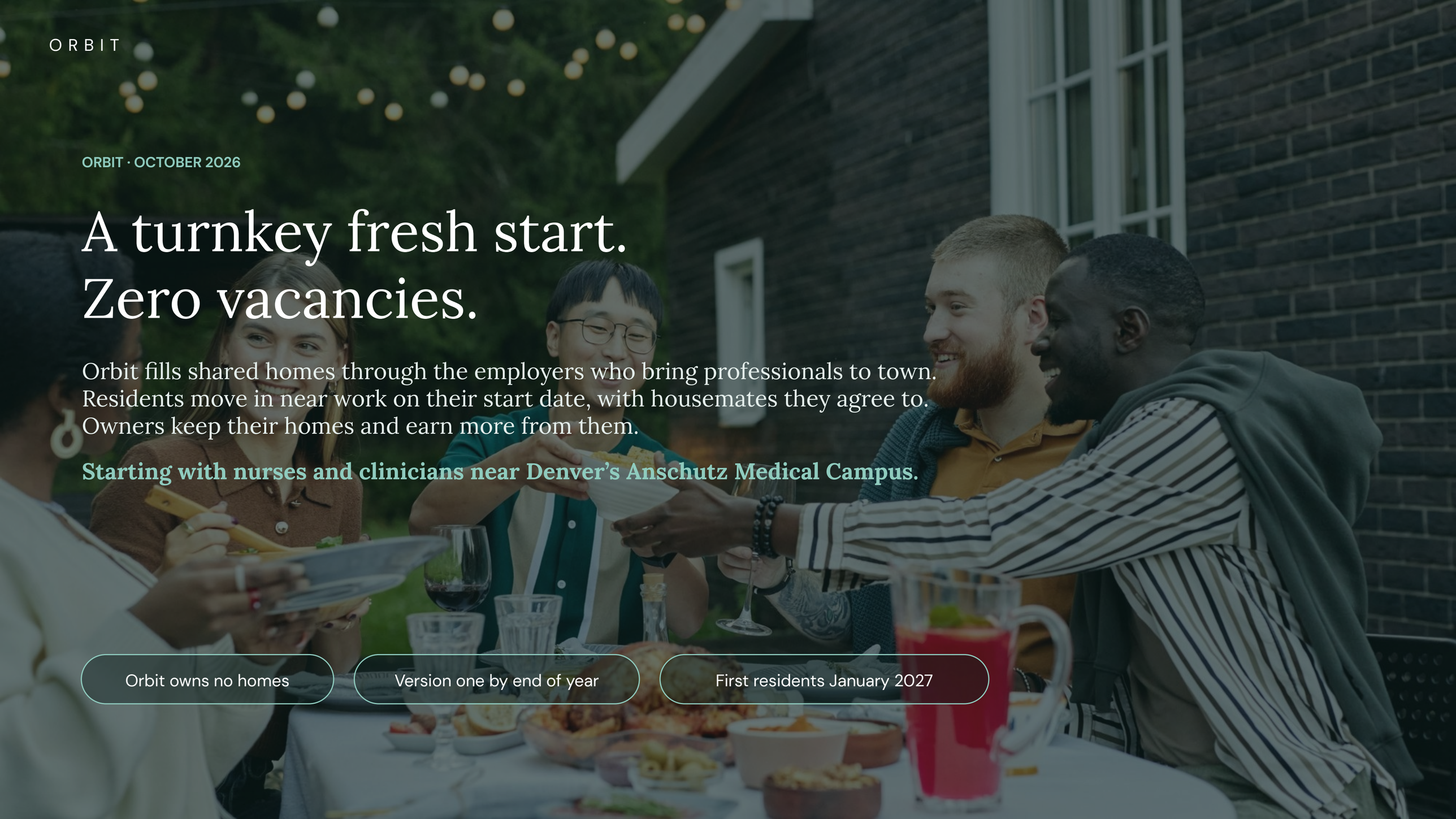
ORBIT

ORBIT · OCTOBER 2026

A turnkey fresh start. Zero vacancies.

Orbit fills shared homes through the employers who bring professionals to town. Residents move in near work on their start date, with housemates they agree to. Owners keep their homes and earn more from them.

Starting with nurses and clinicians near Denver's Anschutz Medical Campus.



Orbit owns no homes

Version one by end of year

First residents January 2027

New arrivals need a home. Owners need to fill one.

THE NEW ARRIVAL

A nurse, a new hire, a professional on contract

"I don't know a soul here."

"Is this listing even real?"

"A 12-month lease for a 13-week job?"

"Deposit, furniture, Wi-Fi... before day one?"

"How far is the commute?"

"I start Monday and I have nowhere to live."



Expensive. Lonely. Unfamiliar. And it all has to be solved before the first shift.

THE OWNER

A house with rooms and a mortgage

"I'm not making money."

"I can't keep the rooms full."

"Short-term rental fees are astronomical."

"I can't pay the mortgage with a single tenant."

"Tenants keep clashing."

"This is a full-time job."



Empty rooms. Endless turnover. Every vacancy comes out of the owner's pocket.

Same empty room



WHY IT MATTERS · THE PROBLEM

Millions start a new job where nothing is ready. Nearby, rooms sit empty.

PEOPLE WHO MOVE FOR WORK

~3M

Americans move for a job each year, most to a city where they know no one.

- Deposits, furniture, and a lease signed from out of town
- A neighborhood picked from listing photos
- A house of strangers nobody chose

OWNERS OF LARGER HOMES

~32M

spare bedrooms sit in U.S. homes. Most larger homes are leased whole, below room value.

- Weeks of lost rent with every turnover
- Screening strangers one renter at a time
- Housemates who never agreed to each other

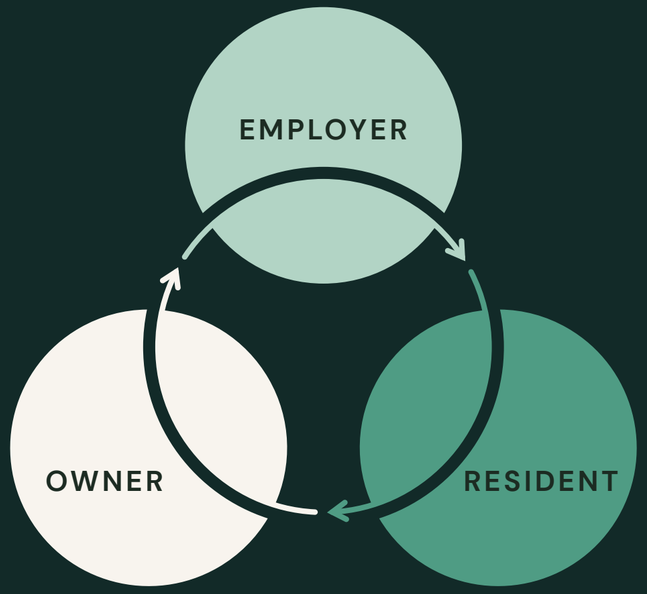
22.7M
cost-burdened renter households; +29% vs. 2020

1 in 2
U.S. adults report feeling lonely.

6 states
now ban cities from capping unrelated roommates.

Same neighborhoods, same time of arrival, and no one connecting them.

Sources: Census CPS 2023; Realtor.com analysis of Census data, Dec 2024.



WHY WE STARTED ORBIT

We lived this problem from every side.

Our founders have stood on one side of the same gap:

1. The person who moves for work (Jake)
2. The owner trying to fill rooms (Tiffany)
3. The employer trying to house and keep the people it hires (John)

THE RESIDENT

Jacob Whitfield, now CEO

Moved to Denver for work and rented a room in a well-run co-living home. He still arrived knowing no one.

THE OWNER

Tiffany Grimm Fulton, now COO

Runs two co-living homes in Denver. Has filled rooms and built community from the owner's side.

THE EMPLOYER

John E. Hancock, now CTO

Works with health systems that can't find the right housing for the people they hire, and lose money every time one leaves.

Every sharing-economy category has a brand winner. Housing doesn't.

HOSPITALITY

Sharing other people's homes.

TRANSPORTATION

Sharing other people's cars, time and labor.

FOOD DELIVERY

Sharing other people's time and labor.

CAR RENTAL

Sharing other people's cars.

HOME SERVICES

Sharing other people's skills, time and labor.

PET CARE

Sharing other people's time and homes.

FREELANCE WORK

Sharing other people's skills, time and labor.

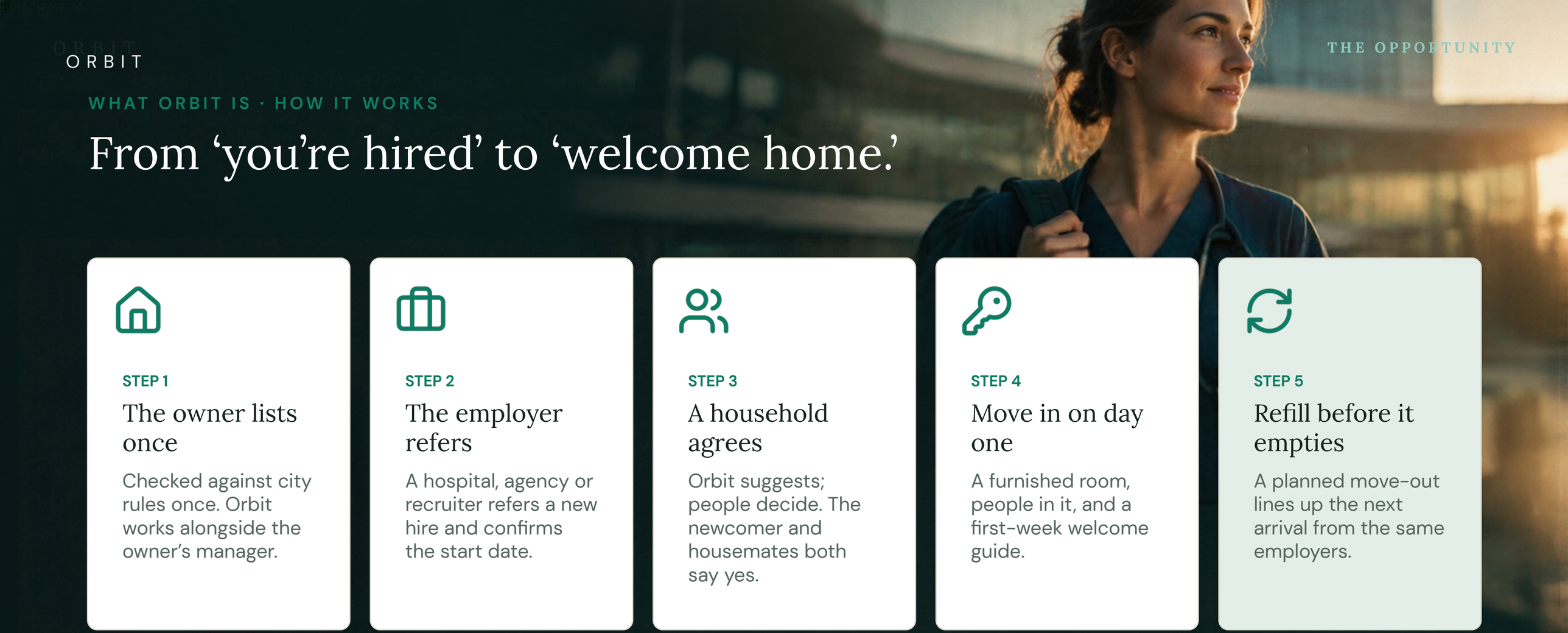
HOUSING

ORBIT

Sharing a home — matched by fit, not by chance.

WHAT ORBIT IS · HOW IT WORKS

From ‘you’re hired’ to ‘welcome home.’



STEP 1

The owner lists once

Checked against city rules once. Orbit works alongside the owner’s manager.

STEP 2

The employer refers

A hospital, agency or recruiter refers a new hire and confirms the start date.

STEP 3

A household agrees

Orbit suggests; people decide. The newcomer and housemates both say yes.

STEP 4

Move in on day one

A furnished room, people in it, and a first-week welcome guide.

STEP 5

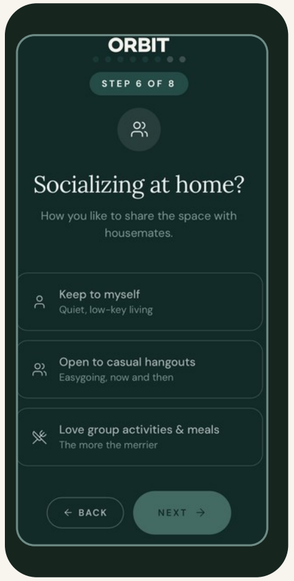
Refill before it empties

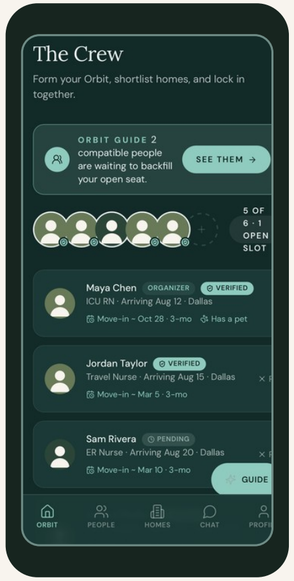
A planned move-out lines up the next arrival from the same employers.

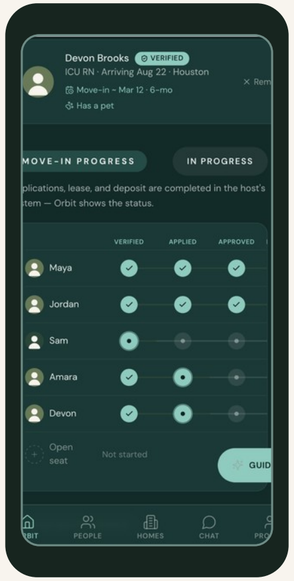
Orbit owns no homes and signs no master leases. The owner keeps the home, the lease and the rent. Orbit takes 8% of what is collected, and nothing on an empty room.

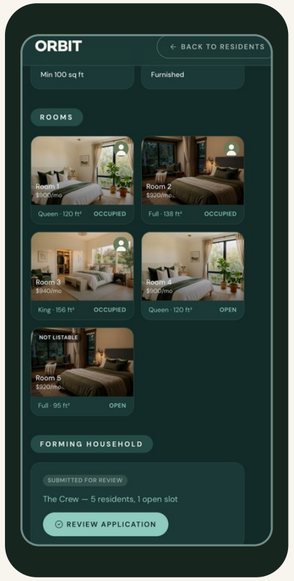
THE PLATFORM · A QUICK LOOK

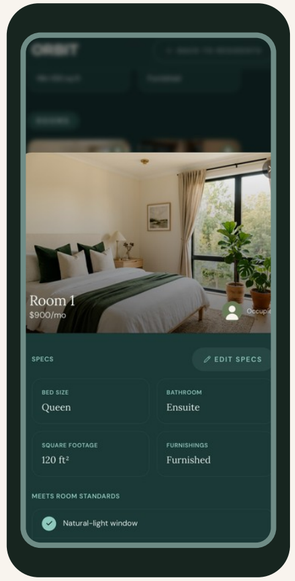
From intake form to a great first night's rest, in one app.











1

Completes the intake

Her start date, where she'll work, and how she likes to live.

2

Meets her matches

Homes near the campus and the housemates already in them.

3

Gets accepted

Both sides say yes, and she signs the house agreement.

4

Arrives to a ready home

A furnished room and a first-week guide, waiting on her start date.

5

Settles in

Drops her bags, heads to her first shift, and rests at night.

Version one by end of year. Employers see counts only, never who lives where.

HOW WE'RE DIFFERENT FROM PADSPLIT AND OTHERS

Room-rental platforms fill rooms one renter at a time. Orbit fills households through employers.



1 · A creative revenue model

Owners pay 8% of rent actually collected, and nothing on an empty room. Founding hosts in Denver start at half rate. Later, employers pay per arrival (~$300 a room a month, for a hire's first three months) and members pay about $9 a month: three payers from one arrival.



2 · Demand from employers

Residents arrive through hospitals, agencies and relocation teams on known start dates, into households that agreed to them. No ads, no strangers picked one at a time.



3 · Data ownership

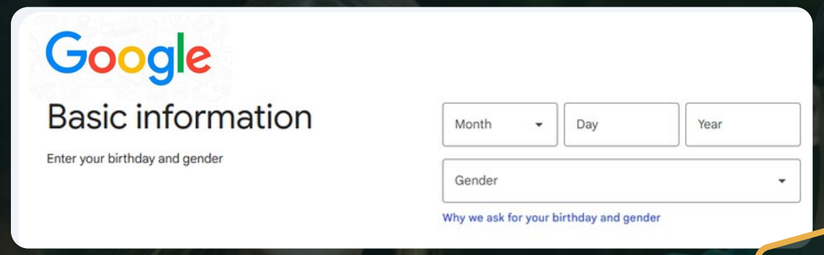
Orbit owns data no one else has: start dates, household agreement, length of stay and refill time, tied to each employer and each home.

Founding-host half rate applies to Denver's first wave of operators.

THE DATA ADVANTAGE

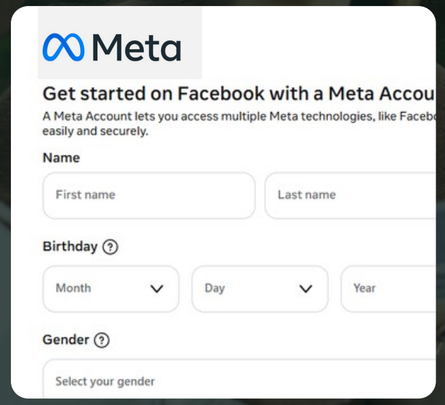
Big tech knows what people do online. Orbit knows how they actually live, verified.

HOW BIG TECH SIGNS YOU UP



GOOGLE
Name, birthday, gender: typed in

SELF-REPORTED. NOT VERIFIED.



META
Name, birthday, gender: typed in; could be outdated



AMAZON
Name typed in, phone code only

	Google	Meta	Amazon	ORBIT
Identity verified	○ self-reported	○ self-reported	● phone code	● ID check
Employer and start date	○ —	● self-reported	○ —	● employer-confirmed
Who they live with	○ —	● self-reported	○ —	● household agreed
Where, and for how long	● inferred	● self-reported	● shipping address	● verified, city to city
Lifestyle interests	● tracked	● self-reported & tracked	● searches & purchases	● shared by choice
How the data is collected	● tracked	● self-reported & tracked	● purchases	● direct, with consent

Built for the privacy era. As tracking gets harder and about 24 states regulate data use, Orbit's data is first-party: given directly, with consent, to find a home.

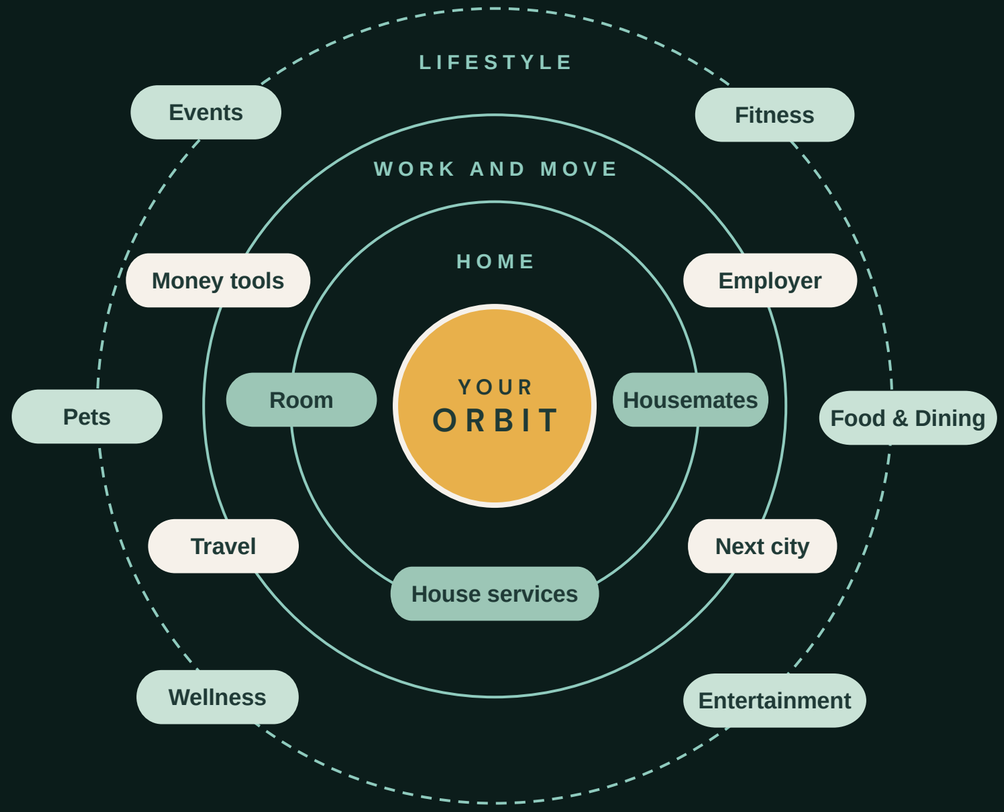
WHAT VERIFIED DATA UNLOCKS

Verified data turns one home into a whole orbit.

Once we know where and how people live, we can connect everything around them: with partners, and with consent.

NEW WAYS TO EARN

Move-in bundles Furniture, internet, utilities, renters insurance	referral fees
Local partners Gyms, cafés, co-working and wellness near each home	perks and placements
Employers Arrival plans and outcome reports, as counts	per-arrival fees
Membership First access in every Orbit city, plus moving and travel perks	~$9 a month
Money tools Credit-building rent history and insurance, via licensed partners	partner revenue
Owner services Cleaning, maintenance, construction, and furnishing packages	service margin
Insights Anonymized demand and length-of-stay data for cities and employers	aggregate data products



The home is the starting point. Every verified resident becomes a hub for partners, perks and services, wherever work takes them next.

Every partner connection is opt-in. Never sold as who-lives-where. Future revenue streams are opportunities, not part of the plan through 2028.



WHY IT MATTERS · FOR OWNERS

The same home earns more, room by room.

	Leased whole	With Orbit
Monthly rent	$3,600	$6,072
Rental terms	Single tenant	6 rooms × $1,150, 88% full
Vacancy and turnover	-$180	in the 88%
Orbit's fee (8% of collected rent)	—	-$486
Furnishing, utilities, upkeep	—	-$1,380
Owner keeps, a month	**~$3,420**	**~$4,206**

+23%

more for the owner each month, about $790, from the same home.

8% of rent actually collected; nothing on an empty room; small owners hold ~95% of single-family rentals (institutions ~1%)

Modeled from October 2026 listings; none measured yet. Excludes what an owner pays either way. The first home is our COO's.

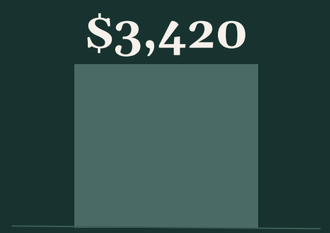
FOR OPERATORS AND INVESTORS

Airbnb-level income. Long-term-lease calm.

The same 6-bedroom home near Anschutz, rented four ways. Net to the owner each month, modeled.

Long-term lease

$3,600 rent, less vacancy



$41,040 a year
baseline

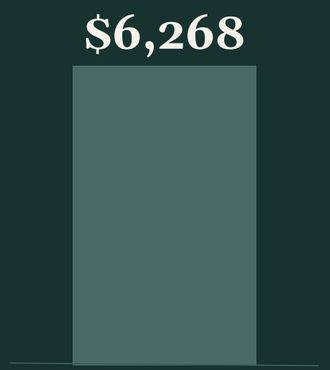
OWNER'S TIME
None

INCOME SWINGS
Low

WEAR AND TEAR
Low

Airbnb, self-run

$508 a night · 37% booked



$75,216 a year
+83% vs. lease

OWNER'S TIME
24/7 job

INCOME SWINGS
63% nights empty

WEAR AND TEAR
High: nightly guests

Airbnb, managed

Same, less a 22% mgmt fee



$51,972 a year
+27% vs. lease

OWNER'S TIME
Low

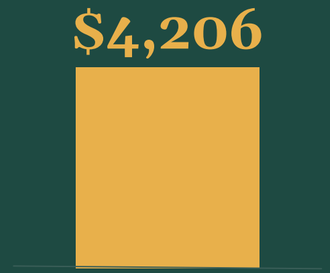
INCOME SWINGS
63% nights empty

WEAR AND TEAR
High: nightly guests

+$9,400 a year vs. a lease

Orbit co-living

6 rooms × $1,150 · 88% full



$50,472 a year
+23% vs. lease

OWNER'S TIME
Low

INCOME SWINGS
Low

WEAR AND TEAR
Moderate

ALREADY WORKING

Inspira Living: our COO's two Denver co-living homes, 2026 actuals

$4,000 → $6,280
Meade's owner leases us the house for $4,000 a month. By the room, it brought in $2,280 in July.

~$810
Actual monthly running costs per home, June to August, versus $1,380 in this 6-room model.

$79K in · $14K net
Both homes, Jan to mid-Sep, after $55.5K of lease and mortgage payments, while rooms were still filling.

Within about $125 a month of a managed Airbnb, without nightly guests, empty weeknights or turnover every few days.

Lease and Orbit: Orbit Denver owner model, October 2026 listings ($3,600 lease less 5% vacancy; 6 rooms at $1,150, 88% full, less 8% fee and $1,380 furnishing, utilities and upkeep). Airbnb: Rabbu Denver 6+ bedrooms, Apr 2026 ($508 a night, 37% occupancy, $8,805 a month), Orbit STR cost ratios, 22% management fee. Inspira: unaudited P&L, 2026.



WHY IT MATTERS · FOR RESIDENTS

A whole home and a ready-made community, for less than living alone.

	A 1-bedroom alone	A room with Orbit
Rent	~$1,500	$1,150
Utilities and Wi-Fi	~$250	**Included**
Furniture and setup	Thousands up front	**Fully furnished**
Lease	Usually 12 months	**Mid-term, your terms**
Who you live with	No one	**Housemates who chose you**
Each month	**~$1,750**	**$1,150**

~$600

saved every month, about $7,200 a year, without buying a single piece of furniture.

Plus a home that feels like home on night one.

EVERYTHING INCLUDED · AND WHAT IT SOLVES

- **Beautifully furnished** — Arrive with a suitcase
- **Utilities and Wi-Fi** — One price, nothing to set up
- **A beautiful home near work** — Space, a landscaped backyard, feels like home
- **Housemates who chose you** — Not strangers at random
- **Ready on your start date** — No hunting from out of town
- **A welcome basket** — Settled in on night one
- **Local discounts** — Gyms, cafés and essentials nearby
- **Instant community** — A new city that already feels like home

Comparison: median 1-bedroom rent in Aurora, CO (Rentometer, Feb 2026); Denver utility estimates (utility-rates.com, 2026) plus internet. Estimates, not quotes.

THE FUTURE STATE

Starting with nurses. Built for anyone who moves for work.

NOW · 2027 · DENVER

Nurses and clinicians

Travel nurses, new-grad nurses and locums near Anschutz.

2027 · HEALTH SYSTEMS

Everyone a hospital hires

Residents, fellows, techs and first-year hires.

2027 · SAN JOSE

Tech and large employers

Hospitals and tech employers side by side.

2028–29 · NATIONAL

Agencies and relocation teams

One agreement opens many markets. Employers start paying.

2030 · EVERY ORBIT CITY

Anyone who moves for work

A membership with first access to rooms in every Orbit city.

Each step adds a payer: owners now, employers from 2029, members pay at scale from 2030. Each opens only after the one before it is proved.

WHAT ORBIT IS · WHY WE START WITH NURSES

Employers already know who is arriving, where and when.

Rentals are filled one stranger at a time. But people who move for work arrive through an employer, on a known date, to a known place. Orbit uses that predictable demand to fill homes.

We start where it is most predictable: hospitals, which bring nurses and doctors in all year.

~80,000

travel nurses on contract in a typical week, often for 13 weeks

~38,000

new medical residents start each summer, on known dates

1 in 5+

newly hired nurses leave within their first year

~$60K

to **replace one bedside nurse**

Sources: Staffing Industry Analysts 2025–26 (modeled); ACGME 2024–25; NRMP 2026 Match; NSI Nursing Solutions 2026.

THE LANDSCAPE

Where Orbit fits among a new hire's options today.

	Ready on start date	Who you live with	When someone leaves	Link to employer
Hotel or extended stay	Yes	Alone	n/a	Sometimes paid
Corporate housing	Usually	Alone	n/a	Often employer-paid
Listing site	If the search works	Whoever is there	Owner starts over	Agencies may point there
Room-rental platforms	If a room is free	Not matched for it	Renter by renter	Unlikely
Orbit	**Yes, by design**	**A household that agreed**	**Next resident lined up**	**Through the employer**

Unlike previous co-living, Orbit owns no buildings, signs no master leases and doesn't hunt for renters one at a time.

HOW WE'RE ROLLING IT OUT

One campus at a time, filled one employer at a time.

JANUARY 2027

Denver

About eight homes near Anschutz

SPRING 2027

San Jose

About five homes; opens with the round

Q3 2027 AT THE EARLIEST

Dallas

After both pilots work

2028

A fourth city

Where employers bring the most people

HOW RESIDENTS ARRIVE

Staffing agencies

Clinicians on fixed start dates, often with a housing stipend

Hospital and tech employers

Recruiting teams bring people in on known dates

Benefits and relocation

A landing at the start date, part of the offer

"It would be incredible to have a home ready on arrival with all the amenities we need on day one. If there was a platform that made this easy, I would use it in a heartbeat." – **Melissa, in-patient travel nurse, CO**

MARKET AND MODEL

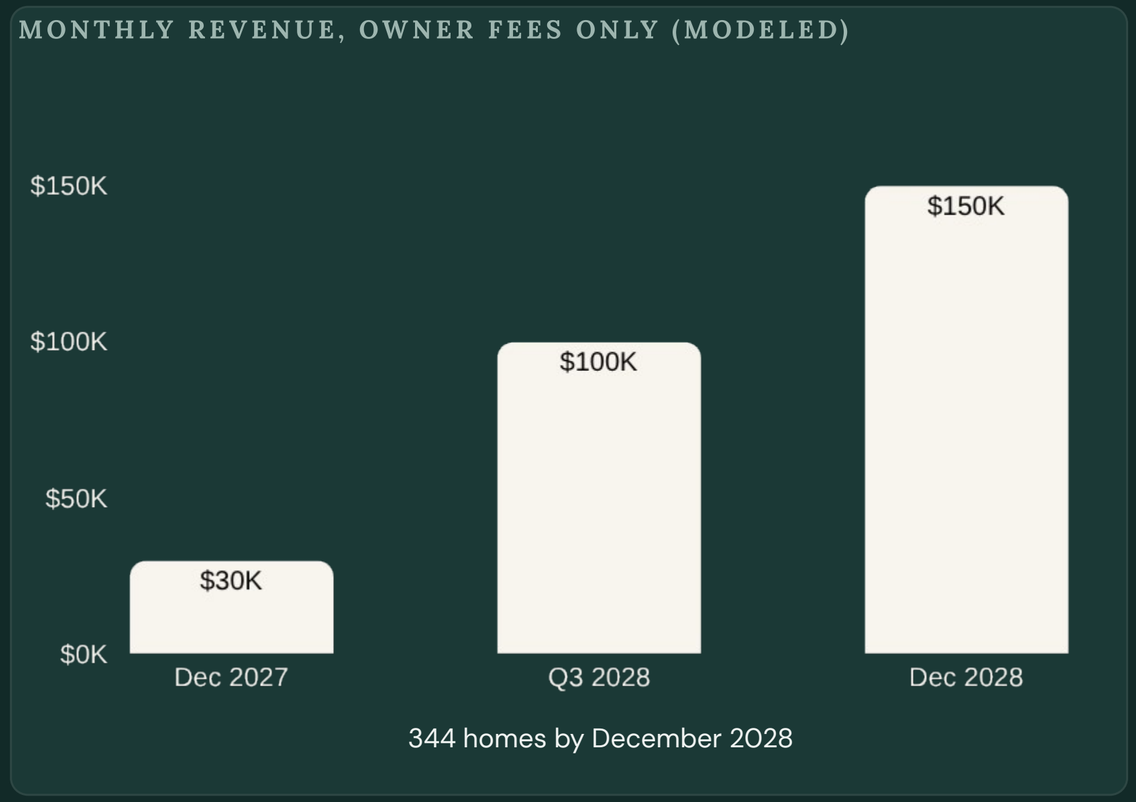
A large, predictable pool of arrivals, earned home by home.

~3M Americans move for a job each year

~80,000 travel nurses on contract in a typical week

~38,000 new residents start each summer;
167,000 doctors in training

~6,100 U.S. hospitals as starting campuses



Each home pays for itself fast. Bringing a home on costs about $935 and is earned back in about two months. Each placement takes about $100 of coordinator time. About 25 homes cover a campus's local team, and a full 50-home campus adds about $11K a month toward company costs.

Modeled, not a forecast. Census CPS 2023; Staffing Industry Analysts; ACGME; AHA 2026.

NOW, NEXT AND LATER

One platform at launch. A whole orbit in the future.

NOW — Version one · live January 2027

Website
Where owners, residents and employers start.

Resident app
Intake to move-in: matches, house agreement, first-week guide.

Owner portal
List once; see fill and length of stay for each home.

Employer referrals
Refer a hire in one step; see counts, never who lives where.

Orbit Coach
A concierge for every arrival; early check-ins keep rooms full.

NEXT — 2027–2028 · campus by campus

Multi-city
San Jose in spring 2027, Dallas after both pilots, a fourth city in 2028.

Membership pilot
100 members get first access to rooms in every Orbit city.

Portable profile
Verified once; follows the resident to the next city and household.

Refill planning
Planned move-out dates line up the next arrival before a room empties.

Agency and relocation teams
One agreement opens many markets at once.

LATER — 2029 and beyond · the full orbit

Employer billing
Employers pay per arrival, from 2029.

Membership everywhere
Members move city to city with a room waiting, from 2030.

Perks and move-in bundles
Furniture, internet, gyms and local partners near each home.

Money tools and owner services
Credit-building rent history; cleaning, upkeep and furnishing.

Insights
Anonymized demand and length-of-stay data for cities and employers.

Version one by end of year; first residents in Denver in January 2027. Later features are opportunities, not part of the plan through 2028.

WHO YOU'RE INVESTING IN

A team that has been on every side of this table.



Jacob Whitfield
CEO

CEO of a venture-backed company and co-founder of a hiring platform. Has lived in shared housing himself.



John E. Hancock
CTO

Has built, run and exited companies in software, real estate and medical. Designed Orbit's platform.



Tiffany Grimm Fulton
COO

Twenty-five years leading organizations. Built and runs two co-living homes in Denver. Owns campus one.

ALSO CO-FOUNDING Sara Schwabe, CPO, People & Strategy · Amanda Betsold, Marketing (AdTech)

Owner, employer and resident: real-estate brokerage and development, healthcare staffing relationships, and lived experience in shared housing. This team starts warm on all three sides.

FROM THE BIG PICTURE TO THIS CHECK

How your check connects today to the future state.

READY TODAY

- Pilot home near Anschutz
- Platform version one in build
- Relationships with recruiting teams at four health systems
- 8 owners nearby in conversation

THIS CHECK BUYS

- Website and app live
- More homes and landlords signed
- Renter adoption: recruiters, outreach, membership pilot

MID-2027 PROVES

- How fast homes fill
- Whether people accept a household
- Whether a hospital will send people
- How fast a room refills
- What employer pays for

WHICH UNLOCKS

- The $1M round in Q1 2027
- San Jose, then Dallas
- Employers paying per arrival
- The full ecosystem

Not yet: a signed employer, Orbit residents in place, or revenue. Campus one is how we find out.

THE INVESTMENT

Start at $125K. Every dollar has a job.

$125K

Launch platform

Finish and launch the platform and the for Denver campus one within 4 months of funding

$100K

+ More housing and landlords

Sign and onboard about 25 more homes near Anschutz: inspection, city-rules check, photos and listing, about $935 a home.

$175K

+ Renter adoption

Recruiter and agency partnerships, resident outreach and the 100-member membership pilot, plus company legal and insurance.

SAFE with an $8M valuation cap, in one or two closings before end of year. Then a $1M round in Q1 2027, planned at a $12M valuation, opens San Jose. Use of funds: 32% engineering / 42% marketing and sales / 26% G&A. About $4.1M of planned spending through 2028, a third covered by our own revenue.

Tiers are cumulative; not an offer to sell securities. Investment only through documents prepared by counsel. Invest only what you can afford to lose.

THE RISKS, SAID PLAINLY

What we know, what we don’t yet, and how we’ll find out.

We’re an early company. Invest only what you can afford to lose.

Demand is unproven

No Orbit resident has moved in yet. The pilot finds out whether referred hires choose a shared home.

No employer is signed yet

We have relationships with recruiting teams, not partnerships.

Homes are the constraint

Owners must sign and furnish larger homes near campus.

The money may run short

The next round is planned, not committed. If it slips, we focus on Denver.

Your money is locked up

A SAFE cannot easily be sold. Any return is years away, if at all.

Figures are modeled

Owner gains, fill rates and revenue are projections, not results.

ORBIT

NEXT STEPS

The best next step is a call, or a visit to the first home.

1. A call or coffee with Jake and/or Tiffany
2. A visit to the first home near Anschutz
3. Signed documents from counsel
4. Your first monthly update in January

HOW YOU WILL FOLLOW ALONG

A monthly scorecard: referrals, move-ins, people housed by their start date, empty weeks and owner results. Misses included.

Tiffany runs Denver. Jake leads investor questions and terms.

By personal invitation to accredited investors only. Not an offer to sell securities.

