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Fathom Holdings Begins Expansion of START Real Estate

START Real Estate Expands into Utah, Arizona, and Nevada, Marking a Major Milestone in Fathom's Nationwide Growth Strategy

CARY, N.C., Nov. 5, 2025 /PRNewswire/ -- **Fathom Holdings Inc. (Nasdaq: FTHM)**, a national, technology-driven real estate services platform integrating residential brokerage, mortgage, title, and SaaS offerings, today announced that its subsidiary, **START Real Estate**, has begun expanding into new markets. START Real Estate has developed a proven model for guiding first-time buyers through the homeownership journey, a demographic representing one of the largest and fastest-growing segments of the U.S. housing market.



"We are excited to announce the beginning of the expansion of the START team across the U.S.," **said Marco Fregenal, CEO of Fathom Holdings.** "Our initial focus will be on Utah, Arizona, and Nevada, with plans to reach more than 15 states over the next year. Expanding into these markets allows us to bring our title and settlement expertise to a broader client base and better serve homebuyers, sellers, and real estate professionals nationwide. START Real Estate has a proven track record of delivering an over 70% mortgage attach rate, and we expect similar results as the program expands into new markets."

Randy Bell, co-founder of START Real Estate, added: "When we joined Fathom, our shared vision was to take the START program nationwide. With Fathom's intelligent technology platform, extensive geographic footprint, and the strength of the Elevate program, we're well positioned to accelerate growth and deliver our services to more communities across the country. The first-time homebuyer segment remains largely underserved, and through Fathom's proprietary technology, we can help more families achieve the dream of homeownership."

With its strong national agent network and industry-leading technology, Fathom is well positioned to scale the START program into new and emerging markets. This expansion not only broadens access to homeownership but also unlocks new growth opportunities across Fathom's mortgage, title, and technology businesses.

About Fathom Holdings Inc.

Fathom Holdings Inc. is a national, technology-driven real estate services platform that integrates residential brokerage, mortgage, title, and SaaS offerings through its proprietary

cloud-based software, intelliAgent. The Company's brands include Fathom Realty, Encompass Lending, intelliAgent, LiveBy, Real Results, and Verus Title. For more information, visit www.FathomInc.com.

Cautionary Note Concerning Forward-Looking Statements

This press release contains "forward-looking statements" that involve risks and uncertainties which we expect will or may occur in the future and may impact our business, financial condition and results of operations. Forward-looking statements are subject to numerous conditions, many of which are beyond the control of the Company, including risks associated with general economic conditions, including rising interest rates; the Company's ability to generate positive operational cash flow; risks associated with the Company's ability to continue achieving significant growth; the Company's ability to continue its growth trajectory while achieving profitability over time; risks related to ongoing and future litigation; and other risks as set forth in the Risk Factors section of the Company's most recent Form 10-K as filed with the SEC and supplemented from time to time in other Company filings made with the SEC. Copies of the Company's Form 10-K and other SEC filings are available on the SEC's website, www.sec.gov. The Company undertakes no obligation to update these statements for revisions or changes after the date of this release except as required by law.

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