

Buying a home should feel exciting, not confusing.

Generic mortgage calculators add to that confusion.

Cubit Labs wants to change that.

Mortgage affordability and readiness assessment, Mara helps you understand the full story behind that number.

Instead of wrestling with long forms, you start with just a few simple details.

Most mortgage calculators only use basic income figures, Mara sees the real picture.

Securely connect your day-to-day finances and choose exactly what you're comfortable sharing.

Behind the scenes, Mara is building a snapshot of your financial DNA, a reflection of how you actually live and spend.

Ask, in your own words, the way you talk to a friend.

This is where so many people get let down by simple calculators.

Put in one wrong assumption, get one blunt number back, and it can feel like the door is closed.

Mara does the opposite. It asks smarter questions shaped by real brokers to fill in the gaps so you're not ruled out by a rough estimate.

From there, Mara pulls everything together into an easy-to-read report.

It starts with your financial DNA, not a generic set of assumptions coded into a static formula.

Then it opens up options to explore, showing how small changes in deposit, term, or timing could move you from a “probably not” to a “maybe yes.”

It highlights sensible next steps to confirm before moving ahead and gives you an at-a-glance breakdown of the numbers you can actually talk through with a broker.

Mara has been trained on thousands of real broker–client conversations.

It is GenAI, but with guardrails set by human brokers.

It's constantly learning and growing its knowledge base — all with the aim of making mortgages more accessible to the general public.

Come and speak to Cubit Labs today to find out how we are reshaping the mortgage industry.