Status note (October 29, 2026): This document includes proposed scope. The current Open Real Estate app does not include 3D/LiDAR tours, voice or SMS AI agents, a seller disclosure wizard or voice AVID, packet auto-tagging or page counts, a $0.15 ACH payout rail, 1099 e-filing, or an Open HOA import. E-signature and outgoing email run in test mode. The product page lists what the app includes today.

OPEN REAL ESTATE (open-real-estate) — v2.0 Executive Pitch Brief

Operating System for Boutique Residential Brokerages — Proposed Co-Design, Guided Import & Cutover with Enkasa Homes

Prepared For (Proposed Collaborators): Kim Sanner (DRE #01222816 · Co-Founder, Enkasa Homes), Marissa Smith (DRE #01331092 · Co-Founder, Enkasa Homes), Brandon Winters (Broker-of-Record / Compliance & Close-Sign-Off Reviewer), Jeff Stone (Diamond Construction · Renovation Scope & Field Workflow Advisor), Jordan Wright (Listing Media & Buyer Inquiry Advisor) & Enkasa Homes Inc. (DRE #02208334 · enkasahomes.com)

Prepared By: Dale Raaen, Founder & System Architect, Open Scaffold Labs (dale@openscaffoldlabs.com) · Version: v2.0 (Aligned with *Open Real Estate White Paper v2.0*)

1. Executive Thesis: The Transaction & Disclosure Spine + Financial Mirror

Independent boutique residential brokerages (2–50 agents, out of 106,548 U.S. real estate firms reported by NAR) operate high-value, document-heavy transactions across fragmented point software—paying $8,000–$18,000+/yr while still relying on manual spreadsheets and re-keying between transaction packets, commission allocations, escrow instructions, and accounting books.

Rather than claiming to replace every specialized tool on day one, Open Real Estate v2.0 launches with a disciplined, high-trust First Release Scope:

- Unified Property & Transaction Record (Transaction & Disclosure Spine): One canonical record per listing/closing (66 Lucas Ranch Road, 88 Lucas Ranch Road) where contract terms, contingencies, disclosure packages, versioned amendments, and closing statements live together.
- Evidence-Backed Financial Mirror (@openscaffold/gl): Every dollar is separated into Six Distinct Financial Buckets (Expected Commission, Earned Commission, Commission Receivable, Collected Funds, Agent & Vendor Payable, Available Operating Cash) and Four Separated Financial Records (Commission Calculation Record, Authorized Escrow Instruction Record, Brokerage Payable & Payout Record, and Seller-Authorized Renovation Reimbursement Record), reconciled against signed closing statements and bank feeds before books close.

Role	Primary Question Answered by Open Real Estate	Core View
Broker owner	What is closing, what is at risk, and what cash is truly available?	Pipeline risk, commission forecast, reconciliation status, audit readiness
Agent	What do I need to do next on my listings and closings, and what will I be paid?	Property timeline, disclosure status, contingency alerts, expected net payout
Transaction coordinator	Which documents, signatures, and dates are missing or changed?	Packet completeness, version alerts, signature tracker, closing checklist
Accountant / bookkeeper	Do the closing statement, bank deposit, commission split, and ledger agree?	Three-way close comparison, journal entries, payables, 1099 readiness
Seller or buyer	What have I received, what changed, and what needs my signature?	Clean packet portal, plain-language summary, version history, signing queue

2. Grounded in Real East Bay Luxury Operations: 66 Lucas Ranch Road (422 Pages · 33 Documents · 43.0 MB)

Working with Kim and Marissa on our 8-home Lucas Ranch development in Lafayette—including our residence at 66 Lucas Ranch Road—demonstrated why boutique luxury brokerages outgrow standard packet tools:

Disclosure & Operational Challenge on 66 Lucas Ranch Road	How Legacy Tools Handled It	How Open Real Estate Handles It Today
Packet Assembly & Overflow (33 Docs · 422 Pages · 43.0 MB)	Split across Disclosures.io Packet #1 + Disclosures.io Packet #2 (BRE & HOA (1)) + external Dropbox overflow link, plus multiple DocuSign envelopes due to file-size limits.	Deal checklists with a TC or manager review queue; AI can check uploaded documents when an AI key is set. No 500 MB vault or automatic packet inspection in the app today.
Document Classification & Version-Linked	Flat PDFs where a single updated HOA or title	Not in the app today; documents live on the

Evidence	page requires re-sending or losing track of what the buyer actually signed.	deal checklist and signed documents can be checked on a public verify page.
Change Propagation & Source-Linked Deadlines	Changing a closing date, price/credit, commission split, repair addendum, or HOA document requires manual edits in 5 tools.	Not in the app today; key dates and the escrow timeline are edited on the deal, and the CDA is built from the deal.
California 2026 Compliance (AB 2992 / DRE §§ 2906.1–2906.3, DRE/DFPI Bulletin, DRE Oct 2026 Trust Audit)	Tracked manually across emails, PDFs, and spreadsheets.	Trust account records under California DRE Regs. 2831–2834 are in the app; a buyer-broker agreement tracker is not. Seller advances must name a deal and are repaid on the closing CDA after the listing agent signs off.
Seller Prep & Renovation Economics (Enkasa Custom / Diamond Construction)	Tracked in offline spreadsheets disconnected from seller net sheets and closing settlement verification.	Not in the app today. Seller advances are tied to the deal and repaid on the closing CDA.
Ask (AI)	Buyers and agents hunt through 422 pages for roof, pool, solar, easement, or HOA fee answers.	Not in the app today as cited packet Q&A. The Today page has an Ask feature (needs an AI key; otherwise it falls back to rules).

3. Staged Release Architecture, Unit Economics & Illustrative Brokerage Savings

Six-Stage Release Gates (No Premature Replacement Claims)

- Stage 1 (Pilot Launch): Property & transaction spine, 500 MB disclosure vault, quality checks, versioned buyer receipt log, commission worksheet, three-way close reconciliation, QuickBooks export bridge, and read-only financial mirror.
- Stage 2: Native double-entry brokerage subledger, automated journal generation, vendor/agent payable queues, and 1099-NEC preparation.
- Stage 3: Seller preparation & renovation cost tracker (Estimate → Reimbursement) + HOA document bridge (Open HOA).
- Stage 4: Sterling cited packet Q&A + California compliance & altered-image/media traceability (AB 723 / DRE AI guidance).
- Stage 5: Controlled disbursement workflows (dual-control approval, duplicate-payment prevention) & trust subledger audit pack.
- Stage 6: Optional RESO Web API MLS adapters (subject to local MLS board licensing) and expanded state packs.

Transparent Unit Economics ($499/yr Boutique Plan) & First-Year vs. Ongoing Brokerage Savings

Unit Economics Component (Boutique Plan · Up to 10 Agents)	**Annual Amount**	**Notes**
Annual Subscription Revenue	$499.00	Flat annual pricing for boutique brokerages up to 10 agents ($1,995/yr for 11–50 agents)
Partner / Referral Allocation (10%)	-$49.90	Founding Design Partner revenue-share allocation (Option A or Option B below)
Estimated Cloud Storage, OCR & Indexing Infrastructure	-$100.00	Document storage, OCR indexing, cited Q&A queries, and audit logs
Annual Contribution Margin per Brokerage	$349.10 (70.0%)	Sustainable software margin without hidden per-envelope or seat surcharges

Brokerage Cost Category	**Typical Incumbent Spend**	**Year 1 (With Migration)**	**Year 2+ Ongoing**
Transaction, Disclosure, Commission & Back-Office Stack	$10,000 / yr	$499 / yr (Open Real Estate) + $2,700 retained tools + $1,500 one-time setup	$499 / yr (Open Real Estate) + $2,700 retained MLS/specialized tools
Total Annual Outlay	$10,000 / yr	$4,699 / yr	$3,199 / yr
Net Annual Savings vs. Incumbent Stack	—	$5,301 / yr (53.0% Year-1 Savings)	$6,801 / yr (68.0% Ongoing Savings)

4. Guided Import & Cutover and Founding Design Partner Commercial Terms

Guided Import & Cutover (Books Available Alongside)

We propose a guided import and cutover with Enkasa Homes. Your current books stay available alongside Open Real Estate while we review these areas together, using historical closings (including 66 Lucas Ranch Road, closed in 2024) and active listings such as 88 Lucas Ranch Road:

- Large-packet ingestion & classification (large packets ingested without overflow splitting; 100% document classification).
- Version replacement & re-acknowledgment (v1.0 → v2.0 replacement flags only affected items and preserves prior signed evidence).
- Contract-to-deadline extraction (every deadline links to controlling document, page, and paragraph; unapproved dates stay Suggested).

- Commission waterfall calculation (100% exact match to historical commission disbursements across splits, caps, and fees).
- Three-way close reconciliation (detects any $1+ variance between internal calculation, escrow settlement statement, and bank deposit).
- Separation of commission and renovation reimbursement (enforces distinct authorizations and audit trails per CA DRE/DFPI guidance).
- Cited packet Q&A accuracy (100% citation accuracy on test questions; zero ungrounded answers).
- Audit pack export (generates complete CA DRE B&P § 10148 retention & reconciliation packet in under 2 minutes).

Founding License ($0 Subscription) & Commercial Alignment Options

- $0 Founding License for Enkasa Homes: Covers core transaction spine, disclosure vault, commission & reconciliation mirror, renovation tracker, and standard storage/indexing for Enkasa Homes (Up to 10 Agents). External pass-through fees (such as wire/ACH bank fees, state/MLS licensing fees, or custom third-party API usage above standard limits) remain at cost.
- Commercial Revenue-Share Structure (To Be Selected Jointly in a Written Addendum):
- Option A — Attributed-Customer Revenue Share (10%): Enkasa Homes receives 10% of collected net subscription revenue from brokerages introduced, referred, or closed using Enkasa Homes' co-designed case study and reference validation.
- Option B — Product-Wide Founding Advisory Pool (10% with Milestones & Cap): Enkasa Homes participates in a 10% net subscription revenue pool tied to quarterly product advisory sessions, and agreed commercial milestones/caps.

Next Step: A 45-minute working session with Kim Sanner, Marissa Smith, Brandon Winters, Jeff Stone, and Dale Raaen to walk through the live 88 Lucas Ranch Road workspace (https://open-real-estate-os.vercel.app) and plan the guided import and cutover.