Product Overview V1.3

As an AI, I cannot generate a direct downloadable PDF file. However, I have consolidated the Product Overview V2.0, the Approved Verified Owner Flow, and the Lead Pool Technical Specifications into a single, professional Master Document format below.

You can copy and paste the text below into Microsoft Word or Google Docs, and then select File > Download/Save as > PDF.

28HSE Platform: Master Product & Technical Specification

Version: 2.1 (Combined)

Date: November 24, 2025

Prepared For: Almond Tree Media Inc.

PART 1: PRODUCT OVERVIEW (V2.0)

1. Executive Summary

28HSE is a specialized, membership-based marketplace designed to solve the liquidity crisis in the Vancouver pre-sale assignment market. It circumvents the structural limitations of MLS and developer advertising restrictions by creating a private, compliant, and verified ecosystem.

Core Value Proposition:

- For Sellers: A legal channel to market "un-marketable" assets without risking contract cancellation.
- For Realtors: A source of high-intent seller leads and exclusive inventory not found on MLS.
- For Buyers: Access to "below-market" assignment opportunities hidden in private networks.

2. User Ecosystem & Access Levels

A. General Public (Unregistered)

- Access: "Teaser" data only (Neighborhood, Floorplan, Developer Initials).
- Restriction: No Project Name, Unit #, or Price.
- Goal: Drive registration compliant with REDMA marketing restrictions.

B. Registered Member (Homeowners/Investors)

- Access: Full listing details (Price, Project, Completion Date).
- Capabilities:
  - Post Listings (requires credits).
  - "Verified Owner" Status: Must upload redacted contract proof.
  - "Hire an Expert": One-click button to assign listing to a Verified Realtor.
- Cost: Pay-as-you-go credits.

C. Verified Realtor (Subscriber)

- Status: Validated via License Check (KYC).
- Exclusive Tools:
  - Lead Pool Access: First rights to claim "Help Me Sell" requests.
  - Data Dashboard: Proprietary data on Assignment Lift and inventory.
  - Agent Branding: "Verified Agent" badge.
- Cost: Monthly/Annual Subscription + Ad-hoc credits.

3. Compliance & Trust Architecture

- The "Private Sale" Gate: Public anonymity ensures the site functions as a referral network, not a public advertisement.
- Integrated Financial Intelligence:
  - BC Home Flipping Tax (BCHFT): Auto-calculates tax on profit based on holding period (<730 days).
  - GST & Assignment Fee Logic: Mandatory input fields for Developer Fees (1-3%) and GST warnings.
- "Verified Owner" Workflow: Manual/OCR verification of redacted Purchase of Sale Agreements to prevent fraud.

PART 2: USER WORKFLOWS

1. "Verified Owner" Onboarding Flow (Approved)

Objective: Bridge the gap between anonymous users and verified inventory.

1. Phase 1: Account Creation
   - User signs up and verifies phone number (MFA).
2. Phase 2: The Compliance Gate
   - User confirms: "I am the contract holder" and "I have reviewed developer restrictions."
3. Phase 3: Proof of Ownership
   - User inputs Project Name, Unit Number, Contract Price.
   - Action: Uploads Page 1 of Purchase Agreement (Redacted).
4. Phase 4: Verification
   - System/Admin checks Name Match (User Profile vs. Document).
   - Listing marked as "Verified Owner" upon approval.
5. Fallout Strategy:
   - If user abandons verification, system triggers "Request Agent" email, converting the failed user into a Paid Realtor Lead.

PART 3: TECHNICAL SPECIFICATION - REALTOR LEAD POOL

Objective: The engine that converts stagnant listings into revenue.

1. Core Logic: The State Machine

A listing enters the Lead Pool via two triggers:

1. The "Stagnation" Trigger (Automated):
   - Condition: (created_at > 14 days) AND (unique_inquiries < 3) AND (status == 'ACTIVE').
   - Action: Flag as LEAD_POOL_CANDIDATE.
2. The "SOS" Trigger (Manual):
   - Condition: Homeowner clicks "Hire an Expert".
   - Action: Immediate transition to LEAD_POOL_ACTIVE.

2. Database Schema Extensions

A. Listings Table (Modifications)

SQL

```sql
ALTER TABLE listings
ADD COLUMN lead_pool_status ENUM(
    'NOT_IN_POOL',
    'ACTIVE_TIER_1',    -- Visible to Pro Agents (First 24h)
    'ACTIVE_TIER_2',    -- Visible to Basic Agents
    'CLAIMED'
) DEFAULT 'NOT_IN_POOL';


ADD COLUMN assigned_agent_id UUID REFERENCES users(id);
```

B. Lead_Pool_Transactions Table (New)

SQL

```sql
CREATE TABLE lead_pool_transactions (
    id UUID PRIMARY KEY,
    listing_id UUID REFERENCES listings(id),
    agent_id UUID REFERENCES users(id),
    credit_cost INTEGER NOT NULL,
    claimed_at TIMESTAMP DEFAULT NOW()
);
```

3. Tiered Visibility Algorithm

- **Cron Job (Hourly): Checks for stagnant listings. Promotes them to ACTIVE_TIER_1 and pushes notifications to Pro Agents.**
- **Expiration: After 24 hours, demotes ACTIVE_TIER_1 to ACTIVE_TIER_2 (visible to Basic Agents).**
- **API Logic: Filters GET /api/lead-pool results based on the requesting Agent's Subscription Tier.**

4. The "Claim" Transaction (Optimistic Locking)

To prevent double-booking of leads:

1. **Lock Row: SELECT ... FOR UPDATE on the listing ID.**
2. **Check Balance: Verify Agent has 50 Credits.**

3. **Process:**
    ◦ **Deduct Credits.**
    ◦ **Update lead_pool_status = 'CLAIMED'.**
    ◦ **Assign assigned_agent_id.**
4. **Commit.**

5. Post-Claim Handover

- **Data Morph: Listing contact button now routes to the Claiming Agent.**
- **Notifications:**
    - **Homeowner: "Agent [Name] has claimed your listing."**
    - **Agent: Receives unmasked Homeowner Phone/Email immediately.**

PART 4: MONETIZATION SUMMARY

1. **Subscriptions: Recurring revenue (Realtors).**
2. **Ad-Hoc Credits: Transactional revenue (Posting/Unlocking).**
3. **Lead Claims: High-ticket revenue (Realtors purchasing verified seller leads).**
4. **Advertising: B2B revenue (Lawyers/Developers).**