

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)

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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

```
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

```
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).