Open Real Estate

Product strategy and founding partner proposal

WHITE PAPER VERSION 2 | OCTOBER 27 2026

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.

Prepared for Dale Raaen and the proposed Enkasa Homes design partnership

Executive proposal

We propose an integrated operating workspace for independent residential brokerages. It connects property preparation, disclosures, offers, transaction deadlines, commissions, and financial records so that an approved change carries through the work that depends on it. The owner can see what needs attention, what supports each decision, and where the money stands.

Our first customer is a California brokerage with approximately 2 to 15 agents whose owner controls transaction operations and accounting. We should launch with transaction coordination, disclosure change control, and closing-to-commission visibility, supported by a read-only accounting mirror. The complete brokerage platform remains the destination. Each additional replacement earns its place through demonstrated workflow acceptance.

The proposed Enkasa partnership gives us a practical starting point. Its brokerage, design, and construction relationships can test a distinctive seller experience: compare preparation options, approve the work, understand proceeds, and trace the financial result. Enkasa publicly describes its collaboration with Diamond Construction and Development. Participation in this software proposal and its commercial terms remain subject to agreement. [2]

What makes the product valuable

- A versioned property and transaction record that connects documents, people, dates, approvals, and money.
- Disclosure packages that show what changed, which version each party received, and which actions remain incomplete.
- A financial explanation from negotiated compensation through closing evidence, receipts, agent obligations, and reconciliation.
- Seller preparation and renovation decisions with visible costs, funding responsibility, downside cases, and updated proceeds.

Retain the proposed $299 solo and $499 boutique annual software prices as design targets, with no platform charge for additional authorized users in the boutique edition. Publish the included services and separately priced consumption. A low license price succeeds only when onboarding, support, and external service costs are measured.

The immediate decision is to fund a bounded product and readiness phase, agree a design-partner charter, and prepare a representative pilot. A guided import and cutover should follow once the selected workflows are ready, with the current books available alongside. Production accounting, payments, and trust handling require separate acceptance decisions.

Product capabilities and commercial terms in this paper are proposed requirements unless expressly identified as verified external facts. Numbered references appear at the end. Financial illustrations are calculations from stated assumptions, not customer results or forecasts.

1 The customer and the first useful product

The brokerage owner is the right initial buyer because the owner can authorize changes across transaction operations, financial reporting, and staff responsibilities. Agent count is a useful screening characteristic, but purchasing authority and workflow complexity matter more. Some franchise owners may also qualify; a brand affiliation alone does not determine who controls the company books.

For the first cohort, prioritize one-office California residential firms with an engaged owner, a transaction coordinator or equivalent operator, and access to representative historical records. Favor firms that use an independent escrow or title provider for client deposits. They still need deposit status and closing evidence, but the first release can deliver value without taking custody of client funds.

The initial job to be done

A coordinator should be able to prepare a transaction file, identify missing items, keep the correct document versions in circulation, and manage dates without reconstructing the story from email. At closing, the owner should be able to compare the approved commission, the final settlement statement, and the actual money received. The accountant should inherit that evidence with the correct property, agent, and legal entity already attached.

Launch scope	Expansion after acceptance
Property, party, listing, and transaction records	Broader CRM campaigns, multi-branch operations, additional states
Disclosure versions, manifests, tasks, and review	Native licensed forms and qualified embedded signing
Source-linked deadlines and offer comparison	Advanced negotiation tools and more jurisdiction-specific rules
Versioned commissions and closing reconciliation	Production accounting authority and provider-based payments
Read-only incumbent accounting imports	Qualified trust accounting and additional tax workpapers
Simple seller preparation scenarios and client portal	Deeper renovation execution, Open HOA bridge, voice and native tours

A small release with a complete outcome

The pilot should carry a representative transaction from approved documents through closing reconciliation and a usable accounting handoff. Forms, signing, escrow, and the authoritative general ledger may remain with existing providers while the new record demonstrates its value.

Removing repeated preparation and making exceptions visible can justify adoption before subscriptions are canceled. Retire each incumbent workflow after acceptance. Before broad release, add two design partners beyond Enkasa: an ordinary resale firm and a firm with substantial buyer-side or HOA activity. Their needs will test whether the product serves a broader market.

2 A product organized around daily work

Use six primary areas: Today, Properties, Transactions, People, Money, and Reports. Shared modules should appear as one consistent product, with the same record identifiers, permissions, search, and activity history. A transaction has a predictable set of views: overview, documents, offers, dates, money, and activity.

Person	Default view	Useful outcome
Broker owner	Decisions, urgent dependencies, expected receipts, actual cash	Understands which files and amounts need attention
Agent	Clients, showings, missing responses, offer changes	Knows the next action and its source
Coordinator	Packets, signatures, deadlines, broker review	Moves a transaction forward without rebuilding context
Accountant	Receipts, payables, reconciliation, close exceptions	Traces an amount to the originating transaction
Buyer or seller	Own tasks, approved documents, next milestone	Completes an action on a phone without learning the internal system

The owner view should explain attention

Today should prioritize consequential work: an expiring representation agreement, an unresolved disclosure replacement, a deadline awaiting confirmation, a disputed commission line, or a missing bank statement. Each item needs an owner, due date, reason, and link to the source. Allow users to sort and filter the queue without losing the underlying responsibility.

Separate expected commission, earned commission, receivable, collected funds, agent payable, and available operating cash. These amounts answer different questions. A forecast may help the owner plan, but it should never be displayed as money available to spend.

A client experience that reduces coordination work

The buyer or seller portal should show a short, understandable list of actions: review a document, answer a question, approve a preparation budget, or confirm an appointment. Keep brokerage accounting, internal commentary, and other clients' records outside that view. Use accessible browser flows on common phones and computers; a native Apple application may improve staff work without becoming a requirement for clients or outside agents.

Offer secure links with appropriately limited access, a clear explanation of what an action means, and a durable receipt after completion. A client should be able to retrieve the agreed documents without an unnecessary full account setup. Stronger authentication can be required for sensitive records and consequential actions.

Capture once and preserve meaning

The shared record should eliminate routine duplicate manual entry while preserving double-entry bookkeeping. When a signed agreement changes the closing date, the user should confirm the new date once and review the dependent tasks. The system then updates authorized downstream records and records the version and approver. It should not silently replace a confirmed value with an AI extraction or a conflicting import.

3 Disclosure control as the first differentiator

The source proposal describes a Lucas Ranch disclosure package with 422 pages, 33 indexed documents, approximately 43 MB of content, and additional linked material. Those figures are a reported design case, not an independent examination of the underlying packet. They point to a credible problem: assembling, reviewing, revising, and distributing a large transaction record. [1, pages 5-6]

The product should treat the disclosure package as a versioned collection of source documents. A merged PDF is one export view. Preserve each original, its issuer, issue date, document type, rights, checksum, and relationship to the property and transaction. Generate a navigable manifest and reading view from that collection.

The workflow

- Import originals and reconcile the manifest to the supplied collection. Flag unreadable pages, duplicate files, missing attachments, and unresolved external links.
- Classify each document as reference material, an acknowledgment, a signature item, or a document requiring professional review. Apply the broker-approved checklist for that transaction.
- Use OCR and templates to propose metadata and signature locations. Show low-confidence fields and require confirmation before relying on them.
- Approve a packet version for a named audience. Record precisely which documents, versions, and attachments were included.
- When a document changes, preserve the prior version, show the difference, identify affected recipients, and create the appropriate renewed review or signing tasks.
- Export originals, the manifest, completed artifacts, versions, and evidence in formats that remain readable outside the application.

Evidence labels that users can trust

Use distinct statuses for delivered, opened, acknowledged, and signed. Page-view activity can help an agent follow up, but it does not establish comprehension or legally sufficient acknowledgment. Link each acknowledgment and signature to the exact document version. A replacement should create the necessary new tasks rather than inheriting every earlier completion indicator.

A broker-approved requirements list should identify supplied, reviewed, superseded, inapplicable with a reason, and unresolved items. It must vary by transaction, jurisdiction, and form version. The same 33 documents are not a universal California compliance checklist. Section 10148 concerns record retention; it does not certify a package as complete. [12]

Forms and signing

Start with authorized completed PDFs and supported provider integrations. C.A.R.'s published policy restricts the use of blank or modified forms in unauthorized software. Native template distribution, form filling, and editing therefore depend on specific rights and approved integrations; the brokerage's membership access is not a blanket product license. [7]

A native signing module should preserve signer attribution, applicable consent, final artifacts, audit events, and recipient access. A file hash contributes to integrity evidence; it does not establish identity or the validity of a signing process. Keep the proposed 500 MB ingestion capacity as a load-test target, with separate limits for processing, signing-provider transfer, and client viewing.

4 Changes deadlines and representation

The strongest connecting feature is a reviewable change-impact workflow. An amendment often affects more than one field. The product should identify those dependencies, show the proposed effects, obtain the appropriate approval, and preserve the earlier state.

Confirmed change	Records to review	Approval evidence
Closing date	Contract dates, tasks, forecast receipts, scheduled disbursement work	Executed amendment and confirmed effective date
Price or seller credit	Offer comparison, proceeds estimate, commission basis when applicable	Controlling agreement and permitted calculation
Compensation terms	Plan version, commission calculation, draft CDA, payable schedule	Authorized compensation agreement
Inspection or repair agreement	Seller response, scope, budget, deadlines, funding responsibility	Reviewed finding and accepted repair terms
Replacement HOA documents	Packet manifest, affected recipients, required new acknowledgments	Source version and broker-approved requirements

A reliable deadline model

Each deadline needs its controlling document and page, trigger event, calculation rule, time zone, relevant calendar, responsible person, and confirmation status. Distinguish a suggested date from a confirmed obligation. Preserve amendments and show which earlier dates were superseded. Automated reminders should escalate unresolved deadlines without claiming that a legal consequence has already occurred.

Calendar changes must propagate to all authorized participants, while external calendar integration failures remain visible. If two documents appear to conflict, the system should ask for review and keep the conflict open. Confidence scores alone should not determine the controlling agreement.

Representation before a showing

Add a relationship record for agency role, agreement scope, compensation terms, signed and effective dates, expiration, and reviewed exceptions. California regulations effective January 1, 2026 establish a rebuttable presumption that a buyer agreement is practicable before an in-person or directed virtual showing. They distinguish an agent acting solely for the seller. The product should support that distinction at scheduling time. [8, 9]

The ordinary California three-month term is defined as 90 calendar days, with specified calculation rules and entity exceptions. Automatic renewal is prohibited. Store a versioned rule and the actual agreement, rather than implementing a generic add-three-months formula. Applicable MLS-participant rules and brokerage policies may impose additional requirements. [8]

A showing request should therefore display whether the representation requirement has been satisfied, is inapplicable under the approved workflow, or needs broker review. An open-house visitor seeking public information should not be treated automatically as a represented buyer or enrolled in marketing without the relevant permission.

5 Closing evidence commissions and obligations

The commission engine should explain the money from the approved compensation arrangement through closing and settlement. Store the exact plan version, calculation basis, cap history, referral terms, adjustments, and approval. A later plan change must not alter a historical closing calculation.

Reconcile three independently supported records: the approved calculation, the final closing or disbursement statement, and the actual receipt or settlement evidence. A comparison against a copy of the same internal figure provides no independent confirmation. Show each difference with its owner and supporting explanation.

An illustrative allocation

Assume a negotiated listing-side gross commission of $50,000. A referral receives 20% of gross. The brokerage receives 15% of the remaining pool, and two agents divide the balance 60/40. A separately approved $500 coordinator charge is allocated equally to the agents. These are arithmetic assumptions, not standard compensation terms.

Allocation	Calculation	Amount
Referral	20% of $50,000	$10,000
Brokerage	15% of the remaining $40,000	$6,000
Agent A	60% of $34,000 less $250	$20,150
Agent B	40% of $34,000 less $250	$13,350
Coordinator	Approved charge allocated to the agents	$500
Total allocated	Must equal the agreed gross commission	$50,000

This allocation explains internal obligations. It is not a direction that escrow should pay every listed party. Actual contracts, payee eligibility, tax treatment, and permitted payment paths govern execution.

Separate calculation from authority to disburse

Maintain four linked records: the commission calculation, authorized escrow instructions, the brokerage's payables, and any seller-authorized renovation reimbursement. California's June 2025 DRE/DFPI bulletin warns about using a CDA to pay a broker's personal or business expenses and emphasizes the principals' written escrow instructions. A broker-approved spreadsheet alone is not authority for any arbitrary split from escrow. [10]

The initial workflow should prepare reviewed commission instructions and payable schedules, then record where payment actually occurred. If escrow validly paid a party directly, the system must consume that evidence and prevent a second brokerage payment. If commission is paid to the brokerage first, its subsequent disbursements follow the brokerage's separate approval and accounting process.

Keep sale proceeds, brokerage commission, agent earnings, fees, advances, and renovation reimbursements separately classified. Support canceled transactions, corrected statements, co-listings, disputed amounts, partial receipts, and changes near month-end. A final statement replaces a provisional estimate through an explicit comparison, not an unrecorded overwrite.

6 Accounting with independently supported reconciliation

Use one authoritative double-entry journal for each legal entity, with explicit tax adjustments, client or trust subledgers where applicable, and property, agent, job, and branch dimensions. These views answer different questions without creating four competing versions of cash or recognizing the same revenue repeatedly.

The brokerage, construction company, homeowner, and agent's separate business may share a project while remaining distinct accounting entities. Document which party contracts, earns, pays, advances funds, and receives reimbursement. Access to one project does not grant access to another party's full books.

Make evidence coverage visible

Status	Meaning	Example
Verified	Required evidence is present and specified checks passed	Statement period complete and all differences explained
Needs action	An identified exception prevents completion	Closing amount differs from the approved commission
Waiting	A known dependency has not arrived	Final settlement statement requested from escrow
Not verified	Evidence is missing, stale, disconnected, or outside scope	No current bank statement or feed coverage

Every reconciliation should display its account and entity, cutoff date, covered population, source freshness, unmatched items, adjustments, and reviewer. A zero-dollar difference is meaningful only when the expected evidence has been accounted for. An empty import must not become a green result. Matching should enforce amount, direction, account, and eligible dates, and prevent reuse of the same settled item without an explicit valid grouping.

Separate agreement-to-closing reconciliation, bank-to-ledger reconciliation, and general-ledger-to-subledger reconciliation. A successful check in one area does not prove the others. Corrections after a close should produce a traceable reversal or amendment and invalidate affected approvals until reviewed.

The path from financial mirror to authority

During the pilot, the incumbent books remain authoritative. Import authorized records with source identifiers, preserve opening balances, and compare the same accounting basis and cutoff dates. Explain policy differences through approved bridges. No routine event should require staff to retype it into two systems.

Cutover requires a completed close, accountant acceptance, and verified correction of relevant findings from the earlier Books review at commit 11f27e3. Later revisions require fresh evidence. QuickBooks already documents reconciliation assistance; compare the brokerage-specific workflow rather than claiming universal parity or exclusive reconciliation. [16, 17]

The accepted reporting scope should include a trial balance, balance sheet, income statement, cash-flow statement, bank reconciliation, commission receivables and payables, and property/agent profitability. Year-end exports should include source links, tax-basis adjustments, and eligible information-return workpapers with versioned tax-year rules. Agent business records require a separate opt-in scope; entity type and filing method must not be assumed.

7 Payments trust records and data protection

Controlled payments

A payment requires an approved obligation, verified destination, correct funding entity, permitted funding account, and the required authority. Changing the payee or bank details should invalidate earlier approval. The designated approver verifies changes through an established contact route and records the review. Teams should separate preparation and approval; a solo operator needs an explicitly approved alternative with strong verification and appropriate limits.

Keep payment preparation, approval, provider submission, acceptance, settlement, and return as separate states. Use unique payment identifiers and replay-safe processing so retries or duplicate provider events cannot create duplicate disbursements or journal entries. A failed submission must leave a recoverable exception with a clear owner.

The proposed $0.15 price should remain an economic target until the provider arrangement is established. A payment screen should show the total fee and expected availability before approval. FedNow, Same-Day ACH, standard ACH, and inbound debit collection have different capabilities and costs. Instant credit transfers do not by themselves provide pull-based collection.

Trust handling as a separately qualified capability

External escrow tracking records where funds are held and the supporting confirmations; it should not create a fictitious brokerage bank balance. For firms that actually receive or hold client funds, activate a separate approved trust workflow with appropriate accounts, beneficiaries, permissions, and records.

DRE's October 2026 guidance describes the trust control record, individual beneficiary or transaction records, and reconciliation records. It also calls for comparing the reconciled records with the adjusted bank balance. The product should make all three balances visible at a common cutoff date. The specific monthly internal reconciliation requirement and its no-activity exception should be implemented from the applicable regulation. [11, 18]

Unexplained shortages or overages need investigation, not a balancing plug that merely turns the display green. A verified no-activity period differs from an absent feed. Financial exceptions should block the affected close or disbursement, with the responsible reviewer and resolution recorded.

Access follows the work

Enforce brokerage, legal-entity, transaction, and role boundaries throughout screens, exports, search, and AI retrieval. Outside agents, clients, contractors, and accountants receive only the records necessary for their work. Shared infrastructure must not imply shared customer data.

Use strong authentication for staff and sensitive actions, protected credential storage, encrypted transfer and storage, recoverable backups, and tested access revocation. Preserve original documents and append-only audit events, and test restoration before accepting a production workflow. Set recovery objectives based on operational needs and prove them through a restore exercise.

Retention must preserve accessible, reproducible records and support legal holds. California's ordinary section 10148 period is three years from closing, or from the listing date if the transaction is not consummated. Longer obligations or customer policies may apply. Do not automatically delete all records on a universal three-year anniversary. [12]

8 Seller preparation renovation and proceeds

The Enkasa use case can distinguish Open Real Estate through a seller decision that remains connected to execution. Present as-is, limited preparation, and broader renovation options. For each option show the expected sale range, time, construction budget, financing, carrying cost, and selling-cost assumptions. Record the date and source of the assumptions and who approved the decision.

A useful model exposes the price increase needed to recover the additional cost. Using the source paper's hypothetical $80,000 renovation budget, $10,000 additional carrying and financing costs, and selling costs equal to 5% of price, the incremental seller proceeds equal 95% of the price uplift less $90,000. The break-even uplift is approximately $94,737. The 5% is an illustrative total selling-cost assumption, not a standard commission. [1, page 17]

Scenario	Price uplift	Added selling costs	Net change in proceeds
Downside	$40,000	$2,000	-$52,000
Base illustration	$100,000	$5,000	$5,000
Upside illustration	$160,000	$8,000	$62,000

All scenarios also deduct the same $90,000 of renovation, carrying, and financing costs. Mortgage payoff, taxes, and other changing costs are excluded here. These are decision scenarios, not an appraisal or promised price increase.

From an approved plan to actual cost

For each work item, track estimate, commitment, change order, invoice, approved amount, paid amount, and expected reimbursement separately. Identify the contracting party, vendor, funding source, property, cost category, milestone, and evidence. A planned expense is not yet an invoice; an approved invoice is not yet a settled payment.

Show the seller how an approved change affects both the budget and projected proceeds. Include schedule effects: a modest construction overrun may also add carrying cost or delay listing. Keep the original approved scenario available beside the current estimate so changes remain understandable.

Reimbursement at closing requires an explicit agreement and an accepted payment path. The product should prepare the supporting record and proposed instruction for review. It should never classify a homeowner's renovation cost as brokerage revenue solely because the brokerage coordinated the work.

A useful Open HOA connection

An Open HOA integration can return a transaction-specific document manifest, source identifiers, issue dates, included items, and missing or unresolved items. Preserve the delivered snapshot and flag later replacements. Obtain only the authorized association and owner information needed for the transaction.

This would reduce repeated collection and make updates easier to track. The broker still reviews the applicable disclosure requirements. A single-click export describes convenience; it does not establish that every statutory item is current and complete for every property.

9 Marketing client relationships and Sterling

The front-office roadmap should use the same approved property information and client permissions. Start with simple listing pages, media embeds, inquiry capture, and a clear handoff to the assigned agent. Add more elaborate CRM automation, IDX search, and capture technology when the initial transaction workflow demonstrates repeatable demand.

Property media with traceable origins

Store the original media, usage rights, approved derivatives, and publication status. Link virtually staged or altered images to their originals and carry the required disclosures into supported outputs. California's 2026 altered-image rule makes this a practical design requirement for covered property advertising; DRE's March 2026 advisory also emphasizes broker oversight of AI output. [13]

Room-by-room voice notes can become a draft observation record with timestamps and photos. The agent confirms the observations and any resulting form content. An unmentioned condition should remain unknown rather than becoming an affirmative statement that no defect exists. Keep private inspection media separate from marketing assets.

Retain native 3D capture as a later capability or a separately proven shared module. Start with imports and embeds where useful. Test supported devices, accessibility, quality, processing cost, and export before promising a ten-minute capture or complete Matterport replacement. Historical hosting needs a funded retention policy.

AI that assists a specific decision

Sterling should answer from authorized records and cite the document, page, version, or financial event supporting its response. It can draft a seller update, explain a commission difference, identify missing evidence, prepare a task, or summarize what changed. Confirmed facts, extracted suggestions, and unresolved conflicts should be clearly distinguishable.

- What changed on this transaction since yesterday, and who needs to act?
- Which closings have unresolved document, date, or financial dependencies?
- Why does the closing statement differ from the approved commission calculation?
- Which agreement supports this deadline, and has it been amended?
- How did the latest approved renovation change affect the seller estimate?

Consequential actions require defined authority and deterministic execution after approval. Sterling should not independently sign, waive contingencies, change bank details, release funds, or finalize a return. Treat uploaded documents and outside messages as evidence, not instructions that can change access rights or authorize actions.

Communication and intake

A later bilingual voice service should use approved property information, capture permitted details, schedule within policy, and transfer to a person when needed. Measure failed calls, successful transfers, consent, booking accuracy, and corrections. The proposed response-time target is secondary to a correct and useful handoff.

Keep follow-up permission, source attribution, assignment history, and opt-outs with the contact. For open houses, offer property information without requiring unrelated marketing consent. Use secure session clearing on shared kiosks. Build post-closing reminders and homeowner handover records from the same permissions, with a simple way to end optional communications.

10 Shared architecture and integration choices

The common Open Scaffold modules can reduce duplicated engineering. Product readiness still depends on integration, operating controls, and support. Measure reuse with a defined method rather than treating the proposed 90.4% figure as an established result. Shared code does not remove external service costs or make distinct legal entities share one ledger.

The core record model

Create stable identifiers for brokerage, legal entity, person, organization, property, listing, transaction, representation agreement, document version, obligation, approval, commission plan, payment, and journal entry. A property can have multiple parcels, listings, transactions, and owners over time. Address text alone is not a safe identity key.

Every imported item retains its source system, source identifier, received time, and version. Important events include the business effective date, recorded date, actor, source evidence, approval, and deduplication key. Store durable events with reliable delivery and safe retry behavior. Corrections preserve the original and the reason for amendment.

Build as product logic	Integrate through clear boundaries
Property and transaction relationships	Authorized MLS data and provider-specific display rules
Disclosure manifests and change-impact review	Licensed forms and qualified signing services
Deadlines and broker-approved requirements	Calendars, communication providers, and permitted messaging
Commission explanations and closing comparisons	Escrow/title documents, accounting imports, bank evidence
Seller scenarios and preparation commitments	Construction systems, vendor records, and Open HOA manifests
Permissions, exception ownership, exports	Payment and tax-filing providers after acceptance

Data rights are part of each adapter

RESO defines interoperability standards; it does not supply MLS records or grant access rights. Each MLS connection needs its own authorized uses, credentials, attribution, refresh, display, retention, and derived-use rules. Separate brokerage-owned content from licensed third-party records in both storage and export. [14]

An adapter must report its health and evidence coverage. A disconnected bank feed or expired data permission should be visible to the affected user. The product must preserve the difference between the last successful import and the period that is actually complete.

Make open a concrete customer promise

Commit to documented APIs, stable identifiers, customer-controlled exports, and an independently readable transaction archive. Specify the software license and any self-hosting option separately before using open source as a contractual claim. Publish the boundary between portable customer records and licensed third-party content. Customer retention should come from useful service and trustworthy records, with a practical exit path.

11 Pricing that preserves the low cost ambition

Keep low annual software prices as an explicit product constraint. The boutique edition should permit additional authorized colleagues and collaborators without a platform seat charge. The ideal-customer range of 2 to 15 agents describes the first market; it need not become an arbitrary penalty for adding a sixteenth person.

Edition	Proposed annual license	Scope to confirm before sale
Solo independent broker	$299	One broker-owner workflow and named entity; permitted collaborators
Boutique brokerage	$499	One brokerage operating scope; no platform seat fee for authorized users
Regional brokerage	$1,995 to $4,995	Branch/entity complexity, agreed operating needs, and service level

These are proposed prices, not current product offers. The service definition must state what is included and what is charged separately. No platform fee per signature envelope can remain a pricing objective, subject to the actual signing architecture and funded usage policy. Do not imply that outside identity, forms, or signing-provider charges disappear.

Publish the complete bill

Standard storage, routine automation, included support, and export should have explicit allowances and service terms. Set those allowances from pilot measurements of original files, derived copies, OCR pages, inference, retrieval, and support time. Display usage before a limit is reached, offer an owner-controlled spending cap, and obtain approval for additional paid consumption.

Telephony, SMS, heavy AI processing, identity checks, MLS access, forms rights, and payment services should have disclosed charges or direct provider billing. Migration, historical cleanup, custom integrations, and unusually intensive training need a fixed written scope. A sponsored founding pilot can absorb these costs intentionally; it should still record them.

Define what happens to records when a subscription ends, including the export window, access, any archive service, and legal-hold responsibilities. Avoid an unfunded promise of perpetual hosting. A reasonable-use policy must describe predictable limits and remedies rather than provide a vague basis for surprise charges.

The economic test

At $499 per year and a 10% share of qualifying subscription revenue, a 70% contribution-margin target leaves $99.80 per year, or about $8.32 per month, for customer-variable service costs. That budget must include all costs assigned to serving the customer under the model. It is an arithmetic limit, not evidence that the target is achievable.

If measured costs exceed the budget, change the included consumption, improve onboarding and support, charge separately for managed work, or reconsider the package. Do not use a shared-code percentage as a substitute for observed cost and willingness-to-pay evidence.

12 Unit economics and customer savings

Contribution from the annual subscription

The following sensitivity assumes $499 collected subscription revenue and a 10% founding share on that revenue. Customer-variable costs include the service costs assigned to the cohort. The remaining contribution must still fund acquisition and fixed product, administration, and operating costs.

Annual amount per firm	Efficient case	Moderate case	Heavy case
Subscription revenue	$499.00	$499.00	$499.00
Qualifying founding share	-$49.90	-$49.90	-$49.90
Customer-variable costs	-$100.00	-$250.00	-$450.00
Contribution	$349.10	$199.10	-$0.90
Contribution margin	70.0%	39.9%	-0.2%

The original paper's proposed 92% software gross margin would allow only $39.92 per customer per year in the costs counted in that measure. A separate 10% royalty reduces contribution further. State the cost categories consistently and report actual cohorts; the paper should not claim that this margin is already achieved.

Measure savings against the same work

Use the brokerage's actual invoices, agreements, usage, and cancellation dates. Calculate recurring cash savings from costs that can actually be retired, less retained services and the complete new recurring bill. Show first-year implementation separately. Count staff time recovered as capacity unless paid hours or staffing cost actually decline.

Illustrative first-year comparison	Annual amount
Comparable incumbent cost	$10,000
Retained external or licensed services	-$1,500
Open Real Estate license	-$499
New usage and service costs	-$1,200
One-time implementation	-$1,500
First-year cash savings	$5,301 | 53.0%
Later annual savings at the same costs	$6,801 | 68.0%

This example is hypothetical and is not an estimate of Enkasa's spending or savings. It holds all stated ongoing costs constant and excludes taxes and unlisted changes.

Do not publish the source paper's exact Enkasa savings or a universal 97% reduction without a customer-specific baseline and accepted replacement scope. A credible improvement in workflow and a verified reduction in total cost can support the business without an exaggerated percentage.

13 Market development and competitive evidence

The first market should be built from identifiable brokerage owners with a concrete operating problem. NAR's current overview describes more than 300,000 U.S. real estate firms, and its 2025 survey reports that 81% have a single office. These facts support examining small firms; they do not establish how many meet our product, authority, activity, and migration criteria. [5, 6]

The source paper's 50,000 target firms, 6,800 California firms, and 450 East Bay firms need a reproducible qualifying method. Build a deduplicated list of operating brokerage entities, then confirm ownership, decision authority, transaction mix, staffing, current systems, and data dependencies. Count a paying company once rather than mixing firms, offices, agent teams, and inactive licenses.

An initial commercial experiment

As proposed operating targets, identify 100 qualified owners, conduct 20 structured interviews, and recruit Enkasa plus two contrasting design partners. Ask each owner to demonstrate the last difficult transaction, supply a technology cost baseline, and explain the last reconciliation or document problem. Observe the coordinator doing the work rather than relying only on feature requests.

Convert accepted pilots into a small paid cohort before broad sales. Measure onboarding hours, time to the first completed workflow, weekly use by role, time saved on the same tasks, exception rates, support cost, renewal intent, and actual retention. A free founding relationship does not by itself prove market willingness to pay.

Paying firms at the $499 edition	Annual subscription revenue
100	$49,900
1,000	$499,000
5,000	$2,495,000
10,000	$4,990,000

Simple scale scenarios, not forecasts. Excludes upgrades, usage, taxes, refunds, discounts, churn, acquisition cost, and other Open Scaffold products.

Compete on a tested workflow

Current Docusign U.S. pricing shows a $240 per-user annual REALTORS plan with unlimited envelopes under a reasonable-use policy. Its cited API documentation describes 50 MB per file and 200 MB per transaction; check the specific product and integration path. A reported 43 MB packet alone does not establish a current platform size failure. Distinguish Workspaces from Rooms in comparisons. [3, 4]

Follow Up Boss publicly lists its Pro plan at $416 per month billed annually for ten users, a displayed annual equivalent of $4,992 before tax. Customer comparisons should use the applicable package and actual bill rather than multiplying a single-seat price where a team bundle applies. [15]

Demonstrate the work competitors leave to the brokerage: a revised document, an affected deadline, an approved commission, a final receipt, and an explained ledger entry. Measure the effort and errors across that sequence. Larger uploads and a long feature list are insufficient evidence of a better operating system.

14 The proposed Enkasa design partnership

Enkasa is a candidate founding design partner because the proposed workflow spans listings, client service, preparation, construction coordination, closing, and accounting. Its public description of a boutique firm working with Diamond supports the fit. The source paper's Lucas Ranch relationship supplies a useful proposed context, subject to access rights and availability of the underlying records. [1, 2]

A practical collaboration charter

Agree one contracting entity, a named operational owner, a responsible broker, an accounting reviewer, and a product lead. The source proposal names Kim Sanner and Marissa Smith for agent and client workflows, Brandon Winters for operations, Jeff Stone for brokerage and construction-related input, Jordan Wright for field workflows, and Dale Raaen for sponsorship. These are proposed roles, not agreed obligations or endorsements.

The charter should define weekly review availability, representative transactions, authorized data access, confidentiality, acceptance responsibilities, implementation support, and escalation. Use live client records only within the agreed permission and confidentiality framework. Any reference, testimonial, case study, or public use of names needs its own agreement.

The founding license

Preserve the proposal for a $0 founding software license, while defining the covered entity, edition, branches, support, external service charges, and term. If lifetime is intended, specify whose lifetime or what period of product availability it means, along with merger, ownership-change, termination, and export treatment. Budget the founding implementation separately so its cost remains visible.

Two revenue-share structures to decide between

Attributed-customer structure. A proposed 10% share applies to net collected subscriptions from identified customers introduced by Enkasa for a defined period. The agreement defines attribution, renewals, refunds, reporting, and when the entitlement ends.

Product-wide founding structure. A proposed 10% share applies to the expressly agreed Open Real Estate subscription base in exchange for specified continuing contributions. This creates a larger obligation and requires an intentional decision on vesting, term, covered editions, assignment, termination, and a buyout mechanism.

Neither structure should automatically include payment pass-through charges, implementation services, other Open Scaffold products, taxes, refunds, or chargebacks. Define treatment of bundles and annual prepayments. Keep the software collaboration separate from compensation for real estate or settlement-service referrals, and have the actual arrangement reviewed before execution.

At 1,000 qualifying annual licenses priced at $499, a 10% share would equal $49,900 for that year under the stated assumptions. This is a scenario, not a sales forecast or guaranteed royalty. Do not add unverified software savings to royalty scenarios as though both were established partner income.

15 Delivery through accepted workflows

Assign production dates after reviewing shared-module readiness, staffing, data access, licenses, and provider onboarding. The original eight-week schedule can serve as a planning hypothesis for a narrow prototype when dependencies exist; it should not promise that accounting, payments, forms, voice, and 3D capture will all be production-ready in that period.

Stage	Deliverable	Evidence required to proceed
Readiness and discovery	Workflow inventory, source map, permissions, costs, historical sample	Approved scope, module evidence, licensed access route, named owners
Transaction foundation	Shared records, packet versions, deadlines, client tasks, exports	Representative file completed and independently readable export
Closing and financial mirror	Commission calculations, closing comparisons, authorized accounting imports	Exact approved allocations and explained differences on the agreed population
Guided import & cutover	Scoped workflows imported and reviewed, with current books available alongside	Required cases, full period close, cost and usability results, resolved material exceptions
Qualified production cutover	Accepted workflow becomes authoritative	Broker and accounting acceptance, support ownership, recovery and fallback evidence
Expansion	Additional providers, native modules, trust, branches, states	Separate scope, access, economics, and acceptance for each addition

A bounded first build

A first planning interval of roughly two weeks should produce an agreed record model, demonstration transaction, source-system map, dependency register, and acceptance dataset. This is a proposed scope, not a staffing estimate. Select one complete workflow and confirm that its existing forms and signing path can remain in place while the new transaction record is tested.

Then build the transaction foundation and financial mirror to the point that users can conduct the defined work. A guided import and cutover follows once that scoped system is ready, with the incumbent books available alongside.

Replace only what has been accepted

Maintain a retirement record for every incumbent subscription: the work being replaced, data exported, integrations migrated, user acceptance, remaining obligations, cancellation date, and fallback. Accounting cutover requires a completed close and approved opening balances; signature cutover requires artifacts and evidence; website cutover requires domains, redirects, lead capture, and authorized data display.

A production incident must have an owner and a documented way to continue the affected work. A backed-up database is useful only if the team can restore it and reconstruct the required transaction and financial records. Test that process before depending on it for customer operations.

16 A representative pilot and acceptance standard

Call the program the Guided Import and Cutover, with a commitment to no routine duplicate manual entry. Select the cases before reviewing results. Proposed coverage includes at least 20 historical closings and every transaction in the agreed live pilot population, with the final sample size and materiality approved by the brokerage and accountant. This is an operational test set, not a statistical guarantee.

Cases the pilot must cover

Include the reported large disclosure package and ordinary smaller files; buyer- and seller-side work; replaced documents; amended dates and credits; co-listings; referral allocations; cap or plan changes; a cancellation; duplicate imports; late corrections; stale sources; and a month-end boundary. Where payment execution is in scope, add partial payments, returns, duplicate webhooks, and destination changes. Use controlled fixtures for cases that do not arise naturally.

Test area	Proposed passing evidence
Documents and deadlines	All required items accounted for in the agreed sample; confirmed dates trace to the controlling version
Commissions and closing	Exact approved payees and allocations; zero unexplained differences within the accepted scope
Financial coverage	Opening balances, expected records, source freshness, bank evidence, and cutoff dates documented
Failure behavior	Missing evidence does not pass; duplicate events do not duplicate payments or postings; late changes trigger review
Permissions	No unauthorized cross-tenant, role, or client access in the defined tests, including AI retrieval and export
Portability and recovery	A reviewer reconstructs selected transactions from export; restoration meets the agreed objectives
Customer effort	Measured reduction in the same preparation and coordination tasks; no routine dual entry
Service economics	Observed consumption, support, and onboarding costs support the proposed package

Propose a 30% reduction in median packet-preparation and coordination time as a pilot hypothesis, measured against a comparable baseline. Record participant time, corrections, and task completion, including the learning period. Do not publish a savings figure until the measurement and sample are clear.

Require written acceptance from the responsible broker, operating owner, and accounting reviewer for their respective scopes. A single green score must not override an unresolved material accounting difference or a missing source. Record accepted policy differences separately from errors. Zero failures in the tested cases provide evidence about those cases and do not justify a universal error-free claim.

17 Decisions and the first demonstration

Decisions to make before the pilot

- Approve the initial California brokerage profile and the transaction-to-closing workflow.
- Confirm which shared modules are ready, which need correction, and which will be supplied by an integration.
- Agree the founding charter, proposed license scope, and the precise basis of any revenue share.
- Approve the sample, baseline measurements, data permissions, and acceptance owners.
- Set the price targets, cost-accounting method, usage policy, and funded implementation scope.
- Authorize a scoped build followed by a guided import and cutover with explicit production gates.

A demonstration that communicates the whole idea

Use one representative property and a permissioned historical transaction. The demonstration should show the record changing and the consequences becoming visible. It should not depend on prefilled success scores or a scripted claim that every system balances.

First, import the document collection and show its manifest, versions, and unresolved items. Replace an inspection or HOA document and show the affected recipients and tasks. Then introduce a signed amendment, display the extracted proposed changes, and confirm the authoritative date or amount.

Next, calculate the commission from the approved plan and compare it with a deliberately different closing statement. Show the discrepancy, its source, and the correction. Link the actual receipt evidence, classify the obligations, and display what is verified and what is still missing.

Finally, show the seller's preparation decision and its effect on proceeds, then export the complete transaction and financial evidence. A reviewer should be able to understand the result without access to the application. That exercise communicates the integrated vision and tests whether the record is portable.

The proposition to take to brokerage owners

Open Real Estate is a proposed operating workspace for independent brokerages. It connects property preparation, disclosures, agreements, deadlines, commissions, and financial records around a shared transaction history. The first release is designed to reduce repeated coordination and make each closing easier to explain. Its low annual license, transparent service costs, and complete exports give owners a practical path to adopting more of the platform as each workflow earns their confidence.

The next investment should make that sequence work on real, representative records. Once the pilot demonstrates accurate evidence, lower coordination effort, and sustainable service costs, Open Scaffold can expand the product with a clearer account of what customers value and what the platform can reliably replace.

18 Claims revised and evidence still required

The following changes strengthen the proposal by distinguishing verified facts from proposed capabilities and commercial assumptions. They also give future reviewers a practical list of evidence to maintain.

Version 1 claim or implication	Version 2 treatment
100% replacement across accounting, signing, CRM, and tours	State exact accepted workflows. Qualify each replacement separately and maintain a capability evidence register.
100 annual envelopes in the REALTORS plan	Correct to the current advertised unlimited reasonable-use plan. Preserve distinctions among product editions. [3]
A universal 25 MB envelope limit proves the 43 MB packet cannot fit	Remove the inference. The cited API limits are larger; verify the specific product, integration path, and incident history. [4]
The historical packet proves why every external link was necessary	Treat packet details as reported until the originals and operating history are reviewed. [1]
50,000 target firms and precise local counts are verified	Treat as unverified segmentation assumptions; construct a deduplicated qualified market.
92% gross margin and 90.4% shared code are established	Treat as targets requiring consistent measurement and production cost evidence.
97% savings or exact Enkasa savings follow from the base license	Use actual cancellable costs and the full replacement bill, with first-year migration shown.
A hash or fixed checklist establishes DRE compliance	Describe integrity evidence and broker-reviewed requirements; preserve current versions and exceptions.
Zero double entry and four separate books are product advantages	Eliminate duplicate human entry while retaining double-entry accounting and clearly defined reporting bases.
$0.15 transfers, permanent archives, and an eight-week full cutover	Keep economic and engineering targets conditional on measured costs and accepted scope.

Maintain a capability register with the responsible owner, code or provider version, tested workflow, evidence, operating limitations, and acceptance date. An implemented calculator, a demonstrated interface, a passing isolated test, and a production-qualified workflow should have distinct statuses. Update marketing claims from that register.

The revised proposal does not establish that Open Real Estate has been implemented or that Enkasa has agreed to participate. Its purpose is to make the product, investment, and partnership decisions concrete enough to evaluate and then prove.

19 Sources and research notes

External sources were checked on October 27, 2026. Vendor pages describe current published offerings and may change. Regulatory sources inform the proposed workflow; the responsible brokerage and its advisers should approve the rules that apply to its actual operations. References support nearby factual statements, while proposed features, targets, and scenarios are identified as such.

[1] Open Real Estate White Paper version 1. User-supplied 29-page proposal dated October 27, 2026. The underlying Lucas Ranch disclosure packet, invoices, and partnership agreements were not attached. Reported case facts and existing proposals are attributed to this paper.

[2] Enkasa Homes About. Public description of the boutique firm and its Diamond Construction and Development relationship. It does not establish agreement to this software partnership. Official source

[3] Docusign real estate plans and pricing. U.S. annual plans, envelope allowances, Workspaces and Rooms distinctions, and reasonable-use terms. Official source

[4] Docusign API error message and status code improvements. Published document-size, transaction-size, document-count, and page-count limits. The article describes error-message changes; those changes are not themselves an increase in limits. Official source

[5] NAR Profile of Real Estate Firms. Industry overview describes more than 300,000 firms. This broader population is not this product's serviceable market. Official source

[6] NAR 2025 firm survey news release. November 19, 2025 release reports 81% single-office firms and summarizes survey findings. Official source

[7] C A R copyright policy and forms terms. Restrictions on unauthorized software use of forms and the distinction for completed locked transaction PDFs. Specific provider rights must be confirmed. Official source

[8] California DRE buyer broker agreement regulations. Adopted sections 2906.1 to 2906.3 address term calculations, timing, renewals, and representation. Official source

[9] California OAL approval of buyer agreement regulations. Records the January 1, 2026 effective date. Official source

[10] DRE and DFPI real estate commission disbursement bulletin. June 30, 2025 guidance on commission disbursement instructions and escrow authority. Official source

[11] DRE trust fund records update. October 6, 2026 guidance on control records, beneficiary records, reconciliation, and adjusted bank balances. Official source

[12] California DRE Real Estate Law compilation. Business and Professions Code section 10148 governs retention of transaction records. See applicable current regulations for electronic records. Official source

[13] DRE artificial intelligence advisory. March 17, 2026 advisory addresses oversight, advertising, altered images, and consumer information. Official source

[14] RESO Web API. Explains standards and confirms that MLS access and data-use permissions come from the data provider. Official source

[15] Follow Up Boss pricing. Displayed monthly and annual plan prices, included users, and service scope. Official source

[16] Intuit Accounting AI features. Current published reconciliation support and accounting-issue review; not an independent product benchmark. Official source

[17] Open Scaffold Books reviewed source version. Earlier engineering review in this conversation covered commit 11f27e36cbed035d5921c157f6142dcf157ada83. Later changes need their own validation; this paper is not a new repository audit. Reviewed repository version

[18] California DRE 2026 regulations. Section 2831.2 distinguishes the monthly internal trust-record reconciliation and its no-activity exception. Official source