

# □ R&D Council Memo — March 24, 2026

*Inaugural Session — First convening of the R&D Council for Carlos Blanco*

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## □ TOP 3 RECOMMENDATIONS

### 1. Launch a Build-to-Rent JV on the 52 Ocala Lots Using Margin-Funded Construction

**Proposed by:** ATLAS | **Impact:** \$8-12M equity creation over 18-24 months | **Effort:** High **The idea:** The 52 Ocala lots (\$1.84M invested, avg \$35K/lot) are sitting idle. Florida's BTR market is surging with suburban population growth — Ocala is a prime corridor. Structure a JV with a regional builder (DR Horton Express, Meritage, or a local like Dream Finders Homes) where Carlos contributes land, the builder handles construction, and they split 60/40 on completed homes that roll into the existing SFR portfolio. Estimated build cost: \$180-220K/unit. Completed value: \$280-320K/unit. At 52 homes, that's \$14.5-16.6M in new rental assets generating ~\$1.3M/yr additional NOI at stabilization.

**Debate summary:** - **CIPHER** endorsed but flagged capital risk: "Don't fund construction from margin — the 4.25% margin rate is good but you're already at 74% leverage on the securities portfolio. Use construction financing (DSCR or builder-funded) and keep the margin line as backup. The lots alone at \$35K avg are worth \$50-60K each now based on comps — that's \$2.6-3.1M in lot equity as your JV contribution." - **SPARK** pushed for content angle: "Document the entire 52-home build journey on YouTube/TikTok — 'Building 52 Homes in 18 Months' is viral gold. Real estate content creators doing build diaries get 500K+ views per episode. This becomes a lead gen funnel for Gobundance, brand deals with construction brands (Home Depot Pro, Lowe's Commercial), and positions Carlos as the BTR thought leader." - **FORGE** cautioned on sequencing: "Don't try all 52 at once. Start with a 10-unit pilot (Q2 2026), prove the model, then scale. Use the pilot to lock in builder pricing and develop your construction oversight playbook. The remaining 42 lots can phase in Q4 2026 through 2027."

**Next steps:** 1. Get current lot appraisals/comps for the 52 parcels (this week — call TurboTenant PM or local broker) 2. Identify 3 regional builders active in Ocala BTR — request RFQs for a 10-unit pilot 3. Model construction financing: DSCR loan at ~7% for 12-month construction vs. builder-financed model 4. Draft JV term sheet outline: land contribution at appraised value, builder contributes construction, 60/40 split

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### 2. Monetize the \$62.7M Life Insurance Block — Policy Loans at 5% to Refinance the 4.25% Margin

**Proposed by:** CIPHER | **Impact:** \$500K-\$1.2M/yr interest savings + unlocked liquidity | **Effort:** Low-Med **The idea:** Carlos has \$62.7M in face value life insurance inside the CBS 2021 Security Trust. Whole/universal life policies typically allow loans

at 4-5% against cash surrender value, and the cash value continues growing (often at 4-5% guaranteed). If there's even \$8-10M in accessible cash value, borrowing at ~5% to pay down the Schwab margin (\$52.3M at 4.25%) doesn't save on rate — BUT it diversifies counterparty risk and frees margin capacity for opportunistic deployment. More importantly, life insurance loans don't trigger margin calls. The real play: if rates drop 100bp as projected, the margin rate drops to ~3.25% — at that point, you want MAX margin deployed into yield assets, and having the insurance loans as a separate liquidity layer gives you dry powder.

**Debate summary:** - **ATLAS** loved the strategic optionality: “This is a chess move. You're not saving money today — you're positioning. When rates drop, you want to be able to deploy \$5-10M fast into distressed assets or new builds. Having insurance loans as a separate bucket means Schwab margin is 100% available for offense.” - **FORGE** asked the practical question: “Which policies? We need the carrier names, policy numbers, and current CSV statements. Carlos should request an in-force illustration from each carrier showing loanable cash value and loan rates. This is a phone call to Bridgeford Trust (they administer the trust) or directly to the carriers.” - **SPARK** was skeptical: “This is financial engineering that doesn't make Carlos any money today. I'd rather see him spend this energy on content that generates \$50-100K/month in brand deals.” - **CIPHER** rebutted: “It's a 2-hour task — request illustrations. The optionality it creates is worth \$1M+ in a rate-cut scenario.”

**Next steps:** 1. Email Bridgeford Trust Company requesting in-force illustrations for ALL policies in the CBS 2021 Security Trust 2. Ask specifically for: cash surrender value, loan rate, loan capacity, and any restrictions on trust-owned policy loans 3. Get this done by end of week — it's just an email/phone call 4. Once CSV data is in, model the optimal deployment: how much to borrow, what to deploy into

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### 3. “50K Views” Content Blitz — Turn Today's Calendar Event Into a Recurring Revenue Engine

**Proposed by:** SPARK | **Impact:** \$20-50K/month within 90 days (brand deals + ad rev) | **Effort:** Med **The idea:** Carlos has a calendar event TODAY at 3 PM ET: “Write, film, & Launch a Viral Talk to minimum 50k views.” This shouldn't be a one-off — it should be the first episode in a weekly series. The format: “How I Built a \$76M Net Worth by 42” — short-form (60-90 sec) money lessons from someone who ACTUALLY has the portfolio to back it up. The differentiator vs. other finance influencers: Carlos can show REAL numbers (redacted PFS snapshots, actual portfolio screenshots, real Schwab statements). Authenticity is the #1 algorithm signal in 2026. Film 3-5 clips today, schedule across platforms via Postiz, and use Genviral for supplementary carousel/slideshow content.

**Debate summary:** - **ATLAS** strongly endorsed: “This is the highest-leverage activity Carlos can do. A 100K+ following opens doors to: Gobundance speaking fees (\$10-25K/talk), real estate deal flow (passive investors finding YOU), brand partnerships with fintechs (Schwab, Fundrise, etc.), and a future course/community (\$97-297/month). The content IS the business development.” - **CIPHER** added a monetization layer: “Don't just chase views. Structure the funnel: free content → email

list → ‘Wealth Blueprint’ lead magnet (use the Strategic Wealth Transition Model we already built) → consulting calls at \$500/hr → eventually a \$2,997 course. At 50K views/video and 2% email conversion, that’s 1,000 subscribers/video. At 5% conversion to \$500 call, that’s \$25K per video in backend revenue.” - **FORGE** mapped the tech stack: “Postiz is connected (IG, X, TikTok, YouTube). Genviral for carousels. Napkin for visuals. Film on iPhone, edit with CapCut. Upload master to YouTube, chop for shorts. Schedule everything Sunday night for the week. Total time commitment: 3-4 hours/week of filming, 1-2 hours scheduling. I can automate the cross-posting and analytics tracking.”

**Next steps:** 1. TODAY at 3 PM: Film the first talk — topic suggestion: “I Have \$76M in Assets and \$88M in Debt — Here’s Why That’s a GOOD Thing” (buy-borrow-deploy explained simply) 2. Film 3 additional 60-second clips while camera is set up (batch content creation) 3. Post to all 4 platforms via Postiz — stagger: YouTube first, then IG Reels, TikTok, X within 24hrs 4. Set up a Linktree or landing page with “Free Wealth Blueprint” PDF (repurpose the Strategic Wealth Model) 5. Next week: commit to 2 videos/week minimum — Monday (educational) and Thursday (market commentary)

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## ☐ QUICK WINS (do today)

- **Fill the 15 vacant Ocala homes NOW** — At \$2,050/month avg rent, every vacant month costs \$30,750 across the portfolio. Log into TurboTenant (admin@espapt.com) and check: which units are listed? What’s the average days-on-market? Are listing prices competitive? If any have been vacant 30+ days, drop rent 5% and offer \$500 move-in credit. Target: reduce vacancies from 15 to under 8 by April 30.
- **Request life insurance in-force illustrations** — One email to Bridgeford Trust: “Please provide current in-force illustrations for all life insurance policies held in the CBS 2021 Security Trust, including cash surrender values, available loan amounts, and loan interest rates.” Takes 5 minutes to send, unlocks a major strategic lever.
- **Batch-film content at 3 PM** — Don’t just film one talk. Film 5 short clips (60-90 sec each) on different topics: (1) Buy-borrow-deploy, (2) Why I own 72 houses, (3) \$62M in life insurance explained, (4) Gold just crashed — here’s what I’m doing, (5) My actual daily routine (22K steps). Schedule all via Postiz across the week.
- **Check the 5 closings pending 3/27** — These close in 3 days. Confirm with the title company/attorney that everything is on track. Any delays cost carrying costs.

## ☐ IDEAS IN DEVELOPMENT

- **SmartHive App Monetization** — Carlos owns a resident financial empowerment app on the App Store. Needs developer access to assess current state, user base, and revenue potential. Research needed: current downloads, feature

set, competitor landscape (Bilt Rewards, Till, etc.). Could be a SaaS play for property managers nationwide. **Research needed:** Get developer access, pull App Store analytics, assess rebuild vs. iterate decision.

- **Dallas Copernico Exit/Refi Strategy** — \$29.4M book value, 90% occupied, 93% leased, NOI ~\$4.2M. This is a stabilized asset. In a rate-cut environment, a cash-out refi at 5.5-6% could extract \$20-25M while keeping the asset. Alternatively, explore a 1031 exchange into a larger Florida multifamily. **Research needed:** Current LTV, existing debt terms, prepayment penalties, and comparable cap rates for Dallas multifamily.
- **Watch/Wine/Art Collateral Lending** — \$577K in watches, plus wine collection (Harlan, Cheval Blanc, Penfolds Grange — likely \$50-100K+). Platforms like Vieren (watches) and Cult Wines (wine) offer asset-backed lending at 50-60% LTV. Could unlock \$300-400K in liquidity. **Research needed:** Get formal appraisals, identify 2-3 lending platforms, compare rates.

## □ MOONSHOTS

- **“Buy-Borrow-Deploy” Masterclass + Community (\$1M+/yr potential)** — Carlos’s wealth strategy is genuinely unique and provable. A high-ticket course (\$2,997) with a monthly community (\$297/month) targeting Gobiundance-level HNW individuals who want to learn the same framework. With his network, Carlos could fill a 100-person founding cohort (\$300K) and grow to 500 members (\$1.8M ARR). This requires the content engine (Recommendation #3) to build audience first, then launches in Q4 2026.
- **Ocala BTR REIT** — If the 52-lot BTR pilot works, structure a private REIT combining the existing 72 homes + 52 new builds = 124 SFR portfolio. At stabilized NOI of ~\$3.1M, a private REIT valued at 6.5% cap = \$47.7M. This could attract institutional capital (family offices, pension allocators looking for SFR exposure in Florida) and generate management fees. Timeline: 2027-2028 once the build portfolio is seasoned.

## □ This Week’s Focus

**Three priorities this week:** (1) Nail the content launch — Carlos already has the calendar event today, so use it as the starting gun for a consistent content cadence. Film, schedule, and analyze the first batch of posts. (2) Attack the 15 vacancies — with 5 closings adding to the portfolio on 3/27, occupancy pressure increases. Get aggressive on leasing NOW. (3) Send the life insurance illustration request — this is 5 minutes of effort that creates massive optionality for the rest of Q2. Everything else (Dallas refi analysis, BTR lot appraisals, SmartHive assessment) can advance in parallel but these three move the needle this week.