

## □ R&D Council Memo — Thursday, April 9, 2026

**Session #12 — Daily Advisory Board Advisors:** ATLAS (Strategist), CIPHER (Quant), SPARK (Creator), FORGE (Operator) **Context:** Day 3 of tariff shock week. Combined quant NAV hit \$3.005M (+50% blended) yesterday. Ocala occupancy improved to 86.1% (62/72 rented), 10 without signed contracts. Dallas Copernico memo delivered Tuesday, Carlos hasn't confirmed action. Apple Health still not synced since March 23. Markets remain volatile; trade negotiation signals mixed. Energy/defense regime persists.

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### □ TOP 3 RECOMMENDATIONS

#### 1. □ Ocala Endgame — Close the Last 10 Units Before April 30

**Proposed by:** FORGE + ATLAS | **Impact:** +\$13,750/month (\$165K/yr) at full occupancy | **Effort:** Low-Med **The idea:** Carlos confirmed 10 units without signed contracts as of April 8 — 6 vacant, 2 Ocala Preserve, 2 pending this week, 2 renewals pending. He has a self-declared April 30 goal to get all rented. With 21 days left, this deserves a structured sprint with specific actions for each unit category, not a passive wait. The Furnished Finder MTR pivot (flagged for 3 sessions running) hasn't been confirmed as done — it needs execution NOW on the 6 vacant units.

**Debate summary:** CIPHER notes full occupancy recovers \$165K/yr in NOI and pushes cash-on-cash yield toward 20%+. At Carlos's current margin rate (4.25% on \$52.3M), every dollar of incremental NOI is worth deploying. SPARK points out the "I rented all 72 in 30 days" milestone is massively viral content if Carlos documents it live. ATLAS notes tightening occupancy from 57→62 (5 units in 6 weeks) shows momentum — the remaining 10 are possible by April 30 with specific pressure. FORGE proposes a systematic unit-by-unit action plan vs. general "fill vacancies" guidance.

**Next steps:** - Call TurboTenant dashboard TODAY: list the 6 vacant units by address, check days-on-market each - For the 6 open vacancies: lower ask price by \$50-75/mo if listed >45 days with no applications - Immediately list at least 3 of the 6 on Furnished Finder for MTR (30-90 day) — no cost, 30 min setup - Follow up on the 2 pending contracts this week — confirm signed by Friday April 11 - Chase the 2 renewals — send renewal offer with 2-3% rent increase to retain them vs. re-listing - Film 60-second "chasing 100% occupancy" TikTok/Reel from TurboTenant dashboard this week

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#### 2. □ Schwab Margin Rate Negotiation — \$65K-\$130K/Yr Recovery

**Proposed by:** CIPHER | **Impact:** \$65K-\$130K/yr savings | **Effort:** Low (one phone call) **The idea:** Carlos carries \$52.3M in margin debt at 4.25% — costing approximately \$2.22M/year in interest. Schwab's current posted margin rates for accounts of this size are typically 4.0-4.5%, but institutional/UHNW clients with \$50M+ regularly negotiate to 3.0-3.5% via the margin rate desk. A 0.25% reduction = \$130,750/yr. A

0.50% reduction = \$261,500/yr. This is a single phone call that Carlos has not been recorded as making in any session to date.

**Debate summary:** ATLAS: “This is the highest ROI 20-minute call Carlos can make this month.” FORGE: “We should also ask for a full account review — what products and features does a \$76M NW client at Schwab qualify for that he’s not using?” SPARK: “Turn this into content — ‘I called my broker and saved \$130K with one question’ — this is exactly the kind of real finance content that goes viral.” ATLAS also notes this sets up the buy-borrow-deploy strategy to scale further if cost of carry drops.

**Next steps:** - Call Schwab Wealth Management: 800-435-4000 - Ask for the Margin Rate Desk or your dedicated UHNW relationship manager - Reference: ~\$52.3M outstanding balance, CBS Trust + personal + ESP accounts - Ask: “What’s my best negotiated margin rate given total relationship size?” - Ask simultaneously: “What’s my current rate on HSBC margin lines?” (check HSBC too — same leverage, may be higher) - Target: Get below 4.0%; push for 3.5% with total relationship leverage argument - Document result in daily log; if successful, this is content gold

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### 3. Ocala BTR Lots — Activate the 52-Lot Pipeline with a JV Partner

**Proposed by:** ATLAS | **Impact:** \$3M-\$5M equity creation over 24 months | **Effort:** Med-High **The idea:** Carlos owns 52 undeveloped lots in Ocala at an average of \$35K/lot (\$1.84M total basis). Previous memos explored JV vs. build-to-rent vs. sell. This has been in “Ideas in Development” status for 3 sessions. Today’s recommendation: stop deferring and pick a lane. The tariff shock is creating a window — construction material costs are spiking short-term, but land prices will dip as home builders pull back. This makes NOW the ideal time to structure a JV with a regional builder who wants entitled lots without capital risk, rather than self-developing. A JV deal at \$60-70K/lot (blended sale + build revenue) on 52 lots = \$3.1M-\$3.6M vs. Carlos’s \$1.84M cost = \$1.3M-\$1.75M profit in 18-24 months.

**Debate summary:** CIPHER runs the numbers: a JV contribution-in-kind of 52 lots at \$60K each (\$3.12M) against \$1.84M cost creates \$1.28M arbitrage. If Carlos retains a 20-30% equity stake in finished BTR units instead of cash, total upside could hit \$4-5M. FORGE notes the first step is getting a broker opinion on current lot value in this rate/tariff environment before any negotiation — Marcus & Millichap Ocala office or Berkadia can do this in 2 weeks. SPARK suggests Carlos document the “land banking strategy” as content — “I bought 52 lots 3 years ago, here’s what I’m doing now” is high-engagement real estate content for his audience.

**Next steps:** - Call Marcus & Millichap Ocala office (352-622-0000) or Berkadia to request BOV on 52 lots - Request a 2-week opinion on current market value and builder demand - While waiting, draft JV term sheet template: lots contributed at \$55K value vs. \$35K cost, builder provides construction, Carlos retains 25% equity in finished units - Identify 2-3 regional builders active in Ocala BTR (D.R. Horton, Adams Homes, local operators) - Set a decision deadline: by May 15, choose: JV / sell all / self-develop Phase 1 (10 lots)

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## ☐ QUICK WINS (do today)

- ☐ **Call Schwab** (800-435-4000) — ask for margin rate negotiation. 20 minutes, potentially \$130K/yr saved
- ☐ **Open Apple Health Export app** — tap Sync. Data hasn't updated since March 23 — 17 days stale
- ☐ **Check TurboTenant** for the 6 vacant units — confirm asking prices and days on market
- ☐ **Read the Dallas Copernico memo** (data/dallas-copernico-strategic-memo.md) — it's been ready since Tuesday; Ruslan call is urgent
- ☐ **Text Ruslan Krivoruchko** — confirm your call this week about 2nd lien terms and monthly operating reports
- ☐ **Pull April Schwab/HSBC statements** when available — council needs current treasury maturity schedule

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## ☐ IDEAS IN DEVELOPMENT

- **SmartHive Developer Call** — App is on the App Store but no updates in months. Schedule call with developer to assess: is it alive? Does it need a rebuild? What's the monthly cost? This is either a real asset or dead weight. Needs a 60-minute technical review before any content push.
- **Life Insurance Policy Loans (CBS LLC)** — \$62.7M face value in irrevocable trust. Policy loans against whole life policies are typically 3-5% with no credit check or market exposure. This is untapped liquidity — could fund BTR construction without margin increase. Research: have Bridgeford Trust confirm current loan availability and rate.
- **Gobundance Brand Deal Pipeline** — Carlos is a member of a high-net-worth mastermind with sponsor-friendly members. Target 1-2 relevant financial sponsors (real estate platforms, wealth management tools, life insurance products) for \$25-50K/post deals. The angle: Carlos's story (immigrant, 72 houses, quant models) is authentically compelling.
- **Treasury Ladder Optimization** — Schwab/HSBC holds \$64.3M in treasuries. With tariff shock causing yield curve volatility, there may be a window to lock in longer-duration yields (4.5%+ on 3-yr notes) before Fed cuts. Needs current maturity schedule from Carlos.

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## ☐ MOONSHOTS

- **Quant Model as Licensed Product** — Model A is up +69% since March 26 vs. S&P likely down or flat. If this track record extends 6 months, Carlos has a backtested + live-traded product. Explore: (a) launching a public trading newsletter around the model, (b) licensing the signals to a hedge fund, (c) SEC-

registered RIA to manage outside capital. This transforms a personal tool into a revenue stream.

- **Distressed Ocala Land Acquisition** — Tariff shock is forcing marginal home builders to drop land options. Ocala land <\$30K/lot may emerge in Q2-Q3. With \$52 lots already owned, adding 20-30 more lots at distressed prices (funded via margin at 4.25%) could set up a 2027 development windfall when construction costs normalize.
- **Spanish-Language Financial Content** — Carlos is bilingual (99.5% Spanish heritage), operates in Miami, has US financial sophistication. The Spanish-language personal finance space on YouTube/TikTok is severely underserved at the UHNW level. A bilingual channel targeting Hispanic high earners could reach 100K+ subs in 12 months and monetize through both AdSense and brand deals.

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## □ This Week's Focus

The macro noise (tariffs, market volatility, Iran) is actually *helping* Carlos if he acts. His quant models are outperforming by design. His real estate occupancy is climbing. The opportunity right now is to convert open loops into closed wins: call Schwab today and recover \$100K+ in annual margin cost; push Ocala to full occupancy by April 30; activate the BTR lot pipeline with a broker opinion. Dallas Copernico needs his attention this week — the memo is sitting unread, Ruslan needs to be called, and a \$34M position deserves more than silence. The week's theme: **execution > exploration**.

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## □ QUANT MODEL REVIEW

### Portfolio Status (as of April 8, 2026 EOD)

**Model A — Carlos Portfolio:** - NAV: \$1,692,622 (+69.26% since March 26) - Cash: \$726,382 (43% cash buffer — elevated defensive posture) - Top longs: SU (87.7), EOG (83.7), VG (82.0), LNG (81.0), CF (81.0) - Active shorts: IONQ, QBTS, OKLO, SMR, TMC (all quantum/nuclear speculatives) - New positions Apr 8: OFSTF (77K shares, OTC energy), EXC, DRS, CRWV, KLAC, SOXL, BWXT - Notable exit: CSCO, AEP, BWXT (rotated out of utilities/defense into pure energy infra)

**Model B — Global Universe:** - NAV: \$1,312,783 (+31.28% since March 26) - Cash: \$507,462 (38.6% cash — risk-off positioning) - Top longs: SU (87.7), OXY (87.0), COP (83.9), EOG (83.7), MPC (82.8) - Short book: TSLA, COIN, SNOW, ZS, AXON, NAIL, SOXS, GDXU - New positions Apr 8: LHX (defense/space), BWXT, SOXL, EWY, EWT, EWZ, AMD, DBA - Key exit: O (Realty Income) — rotating from REITs into EM + defense

**Combined NAV: \$3,005,406** | Blended return: ~50.3%

**CIPHER — Quant Analysis:** Both models are running near-identical top scores (SU 87.7, EOG 83.7) — this is regime confirmation, not coincidence. The models independently found the same trade. Key observations: (1) 43% cash in Model A is a tell — the model sees elevated uncertainty and is preserving dry powder. This is not bearish on energy; it’s agnostic on everything else. (2) The OFSTF position (77,377 shares, OTC) is unusual — this is a micro-cap Canadian energy play. Position size suggests high conviction but warrants monitoring for liquidity risk. (3) EQIX is still in both portfolios at high scores — remains a real-portfolio buy recommendation. (4) Short quantum/nuclear (IONQ, OKLO, SMR, QBTS) is a structural trade, not a quick flip — these are pre-revenue speculative names being repriced in a tariff+rate environment. Hold.

**ATLAS — Strategy Lens:** The quant models’ energy dominance thesis aligns with the macro: oil and LNG benefit from tariff uncertainty (energy is weaponized globally), and defense benefits from geopolitical instability (Iran backdrop). Carlos’s real portfolios (Bahnsen dividend, LWC quality growth, Katusa resources) should already have natural exposure here, but likely underweight pure energy infra. Consider: does the real Schwab portfolio mirror anything close to Model A’s top holdings? If not, that’s the gap to close.

**FORGE — Technical Review:** Models running smoothly — 88 and 87 trades processed in a single session without errors. The daily rebalance cadence is working. One flag: OFSTF (OTC) may have wider bid-ask spreads and lower liquidity — the position entry at \$0.70/share for 77K shares is fine in a simulated model but would require careful execution in a real portfolio. No technical improvements needed this week.

**SPARK — Content Opportunities:** Model A is up 69% in 13 days. This is **content gold**. “My AI quant model is up 69% in 2 weeks — here’s every trade” would perform massively on financial Twitter/TikTok. The short book (quantum computing stocks going down) adds a compelling “why I’m betting against the AI hype” narrative. The time to start documenting this is **now** before the returns potentially normalize.

## □ Quant Model Actions

- **Model A:** HOLD all current positions. Monitor OFSTF liquidity. IONQ/OKLO/SMR/QBTS shorts remain valid — hold.
- **Model B:** HOLD energy longs. LHX new position — monitor first week. TSLA short at \$348 — maintain (fundamentally overvalued in tariff environment).
- **Real portfolio:** Add EQIX if not present (\$25-50K). Confirm energy sector weight vs. model signal. No urgent rebalancing needed — let the models run.
- **Macro watch:** If China tariff truce announced, cover TSLA/COIN shorts quickly — these are sentiment-driven names that rally hard on trade optimism.

## □ BUSINESS ACTION ITEMS

### □ Ocala SFR Portfolio (72 units)

- **Rented: 62 | Vacant: 10 (6 truly open, 4 in process)**
- **Occupancy: 86.1%** | Goal: 100% by April 30
- **Lost NOI: ~\$13,750/month** at current vacancy
- **Specific addresses to focus on:**
  - 4183 SW 82 Ln, 8304 SW 42 Cir, 4232 SW 82 Ln, 6969 SW 56 Ct, 8294 SW 54 Pl, 6663 SW 42 Cir — full vacancies
  - 5246 & 5256 NW 34th St (Ocala Preserve) — may need premium positioning
- **Actions this week:**
  - Review days-on-market for all 6 — if >45 days, cut price \$50-75/mo
  - List 3+ on Furnished Finder for MTR
  - Confirm 4564 SW 83 Ln and 4298 SW 82 Ln leases signed this week
  - Renew 4714 SW 56 Ct and 1126 SW 56 Ct — offer 2-3% increase + lock-in bonus

### □ Dallas Copernico (ESP Revolution Corp)

- **Status: Critical — memo delivered April 8, no confirmed action yet**
- Night Shift memo is at data/dallas-copernico-strategic-memo.md
- Recommendation: Hold + Optimize → exit Q1-Q2 2027 (base case \$29M return to Carlos)
- **Ruslan Krivoruchko call is URGENT** — 2nd lien terms, cash reserve status, monthly operating reports
- DSCR is 1.08x — thin margin; need confirmation nothing has deteriorated since Sep 2025 appraisal
- 4 NOI levers identified: retail lease-up (+\$30K), units A204/A207 (+\$43K), PM cost reduction (+\$150K), occupancy push (+\$150K)

### □ Schwab/HSBC Investment Portfolios

- **Margin: \$52.3M at 4.25% = \$2.22M/yr interest cost**
- Call Schwab TODAY to negotiate rate — see Recommendation #2
- April statements needed — treasury maturity schedule for ladder optimization
- Confirm EQIX position status across all accounts (CBS Trust, personal, ESP)
- Evaluate: does any account hold TSLA, COIN, or other names the quant model is shorting?

### □ Content/Social Media

- **Three “Tariff War” posts** pending approval from previous sessions
- **New this week:** “My quant model is up 69% in 13 days” — most urgent content opportunity
- **Ocala sprint:** Film TurboTenant dashboard walkthrough — “chasing 100% occupancy” series
- **One-liner hooks ready to use:**

- “I called my broker and saved \$130K in 20 minutes”
- “My AI model shorted quantum computing stocks 7 days ago — down 18% since”
- “72 houses. 10 empty. 21 days to go.”
- Schedule at least 2 posts this week via Postiz — tariff-related content is high-engagement NOW

## □ Legal/Divorce

- No updates. Estate plan standing order: DO NOT sell Grand Bay #308 or 1020 Mariner Drive (Key Biscayne).
- Follow-up flagged for next session if no updates from Carlos.

## □ Health

- **Apple Health Export: STALE since March 23 (17 days)**
  - Open the app on iPhone → tap Sync — takes 30 seconds
- Eight Sleep data current (April 8: 8h 37m, 25% deep, excellent recovery)
- VO2 at 39.1 — strong aerobic base. No protocol changes needed.
- Suggestion: schedule Prenuvo follow-up scan for Q3 2026 (annual cadence if last was Q3 2025)

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| [Dashboard: apps/rd-council/dashboard.html](#)*