

□ R&D Council Memo — Tuesday, April 7, 2026

Session: Daily Advisory Board **Advisors:** ATLAS (Strategist), CIPHER (Quant), SPARK (Creator), FORGE (Operator) **Context:** Day after aggressive quant model pivot. Models A+B fully rotated into Energy/Defense. Tariff shock rippling. Markets re-opening. Iran war backdrop. Quant returns: Model A +37%, Model B +21.78%.

ADVISOR PROPOSALS & DEBATE

ATLAS — Macro Strategist

Proposal 1: Complete the Energy/Defense Pivot in Real Portfolios The quant models delivered the signal yesterday — they dumped volatility hedges (UVXY, SPXS) and went all-in on Energy (XOM, ERX, CVX, SU, EOG, LNG) and Defense (LMT, BWXT, DRS). This isn't noise; it's a regime confirmation. Carlos's real portfolios (Bahnsen, LWC, Follow the Money) should follow this lead. Target: reduce any remaining high-beta tech/growth by 5-8% and increase domestic energy + defense to >25% combined allocation. Don't wait for "better prices" — the models already acted.

Proposal 2: Ocala Housing as Inflation Hedge Narrative Tariff shock + Iran war = housing as the most durable inflation hedge outside of gold. Carlos owns 72 houses. The financial media narrative this week will be "where to hide from inflation." Carlos's SFR portfolio is a real, tangible answer. Two moves: (a) draft a "why I own 72 houses in the Sun Belt" short video/post for social, and (b) engage an Ocala-area real estate wholesaler to source 5-10 additional off-market deals at distressed prices while the tariff shock dampens buyer confidence.

Proposal 3: Dallas Copernico — Refinancing Opportunity The Copernico Sovereign investment in Dallas (\$29.4M via ESP Revolution Corp, \$43M equity, \$47.1M assets) has been quiet in all memos. ATLAS raises it: with the tariff shock causing capital market dislocation, this could be an opportune time to refinance any debt on this asset, extend terms, or explore a preferred equity recap with a new capital partner who wants Dallas commercial exposure. Who is managing this asset? Has Carlos had a conversation about the exit timeline? This is the biggest single real estate asset and it's essentially off the radar. *FORGE: "Agreed. We've never discussed this. It should be a mandatory agenda item."* *CIPHER: "At ~\$43M equity, even a 1% yield improvement = \$430K/yr. High leverage here."*

CIPHER — Quant Analyst

Proposal 1: Model A — EQIX is the New Top Score (88.42) EQIX (Equinix) is now the #1 scored holding in Model A at 88.42, with +8.42% 20D momentum and +30.85% 60D momentum. This is a data center REIT that benefits from: AI infrastructure demand, global data sovereignty trends, and tariff immunity (you can't tariff data centers). Carlos should review if EQIX is already in his real portfolio. If not, \$25-50K

position is warranted. *ATLAS: "Perfect fit for a tariff-immune growth/income blend."*
SPARK: "Data centers vs. tariffs is a great content angle too."

Proposal 2: Model B — Semiconductor Conviction (AMAT, KLAC, SOXL) Model B bought \$32K in AMAT and KLAC each, plus \$16K in SOXL. This is a big chip equipment bet — ATLAS Act (new domestic chipmaking) is moving capital into US semiconductor manufacturing. The models are saying: chips are "reshoring" winners. Carlos's real portfolio should have AMAT if not already. Also note: Model B is simultaneously long SOXL (bull) and short SOXS (bear) — double-long on semis. That's maximum conviction. *FORGE: "This will look weird on paper but it's correct. SOXL/SOXS divergence is a model artifact but the net exposure is correct."*

Proposal 3: Treasury Ladder — Roll Into Floating Notes + TIPS With tariff-driven inflation uncertainty, standard 2-year notes may underperform TIPS (inflation-protected). CIPHER recommends: for maturing short bills, split 50/50 between 2-year notes AND 2-year TIPS. Real yield is still ~2.3-2.5%, which locks in inflation protection. On \$64.3M portfolio, every 1% of rolling capacity = \$643K — protect that yield. *ATLAS: "Good hybrid. Notes for nominal income, TIPS for inflation protection."*
FORGE: "We still need the maturity schedule from Carlos first."

SPARK — Creator/Brand

Proposal 1: Tariff War Content Series — "The \$164M Playbook" Carlos's unique position: \$164M in assets, \$64M in treasuries, 72 houses, quant models already positioned. This is week 2 of the tariff shock and the financial media is still confused. Carlos can be the voice of calm, specific strategy. Three posts (Instagram Reels + X/Twitter threads): - Post 1: "My quant models already went 100% defensive before the crash" (show the trade log, blur the numbers if needed) - Post 2: "Why I own 72 houses in Florida instead of tech stocks right now" - Post 3: "The real tariff winner nobody is talking about: treasuries + energy" *FORGE: "Needs Carlos's approval first. Prepare drafts."* *ATLAS: "The personal finance creator space is desperate for real sophisticated investor content. Most creators are broke. Carlos is not."*

Proposal 2: Gobundance Content — Mastermind Angle Carlos is a Gobundance member (high-net-worth mastermind). Content angle: "What I learned at the mastermind this year" or "How I think about wealth like a billionaire" — these posts typically go viral in the wealth/real estate niche. This also positions Carlos for potential brand deals with Gobundance-adjacent sponsors (financial advisors, family offices, trust companies). Estimated brand deal value: \$10-30K/post if channel hits 50K+ views.

Proposal 3: SmartHive App — "Resident Empowerment" Content Play SmartHive is a dormant revenue opportunity sitting on the App Store. One activation path: create a content series around the app — "How my renters are making extra income with this app I built." This turns SmartHive into a content driver, which then drives downloads, which then drives ad/partnership revenue. The content funds the app, and the app funds the content. *FORGE: "We need the developer on a call this week to assess current state before promoting."*

FORGE — Operator

Proposal 1: Ocala Vacancy Sprint — Mid-Term Rental Pivot for 5 Units 15 vacant units is \$130,500/month in lost NOI (15 × \$870 average). Yesterday’s memo said “confirm listings.” Today’s proposal is more tactical: for any units that have been vacant >60 days, convert 5 of them to mid-term rentals (30–90 day leases) on Furnished Finder or similar platforms targeting travel nurses, remote workers, and contractors. Furnished Finder lists for free, and travel nurse demand in Florida is year-round. MTR rates are typically 20–30% higher than standard leases. This also addresses the “hard to rent” units by targeting a different tenant type. *ATLAS: “Smart. Sun Belt workforce migration is accelerating. MTR demand is real.” SPARK: “Document the transition — ‘I converted my vacant rentals to travel nurse housing’ is a viral real estate post.”*

Proposal 2: Dallas Copernico — Technical Due Diligence Request ATLAS raised Dallas Copernico as an open strategic question. FORGE proposes a concrete first step: locate the current financial statements for ESP Revolution Corp. Check Google Drive Business (Victoria@espapt.com) for any Dallas-related documents. Generate a summary of the asset: current debt, cash flow, occupancy (if commercial), and estimated value vs. the \$29.4M cost basis. Carlos may not need to act now, but we need to know what we’re working with.

Proposal 3: Apple Health Data Sync — Troubleshoot Stale Export The Health Auto Export data has been stale since March 23. That’s 2 weeks of missing health data. The issue is likely the iOS app needs a manual re-sync or background refresh was disabled. Send Carlos a 1-line Telegram: “Hey — your Apple Health export app hasn’t synced since March 23. Can you open the Health Auto Export app on your iPhone and tap Sync? Should take 30 seconds.” This keeps the health dashboard current and is a minor 30-second fix.

DEBATE SUMMARY

Key tensions & resolutions: 1. **Dallas Copernico:** ATLAS raised, FORGE escalated — consensus: make it a required agenda item. No one knows the current status of the biggest single asset. 2. **EQIX position:** CIPHER scored it #1, ATLAS + SPARK aligned — consensus: \$25–50K real portfolio position if not already held. 3. **TIPS vs. standard notes:** CIPHER proposes hybrid — ATLAS agreed. Need the maturity schedule from Carlos first. 4. **MTR pivot for Ocala:** FORGE proposed, ATLAS + SPARK aligned — execute for 5 hardest-to-fill units immediately. 5. **Content series:** SPARK proposed, FORGE insisted on Carlos approval — consensus: prepare 3 drafts and present.

□ TOP 3 RECOMMENDATIONS

1. □ Dallas Copernico — Break the Silence

Proposed by: ATLAS + FORGE | **Impact:** \$1M+/yr potential yield improvement | **Effort:** Low (research), Med (execution) **The idea:** ESP Revolution Corp holds \$47.1M in assets / \$43M equity in the Dallas Copernico Sovereign investment. This is Carlos's single largest real estate position and it has appeared in ZERO previous memos. No one knows the current debt structure, cash flow, occupancy, or exit thesis. Before it becomes a problem, make it a priority. **Debate summary:** CIPHER notes a 1% yield improvement on \$43M = \$430K/yr. FORGE wants financial statements pulled from the business Google Drive first before any calls. ATLAS points out this is likely the most underleveraged information in Carlos's empire. **Next steps:** (1) Login to Google Drive (Victoria@espapt.com) and search for "Copernico" or "ESP Revolution" documents. (2) If no data found, ask Carlos directly: "What's the current status, cash flow, and debt structure on the Dallas Copernico asset?" (3) Prepare a 1-page asset summary by end of week.

2. □ Ocala Mid-Term Rental Sprint (5 Units)

Proposed by: FORGE | **Impact:** +\$65K-\$85K/yr incremental revenue | **Effort:** Low **The idea:** For the 5 Ocala units vacant >60 days, stop trying to lease them to standard tenants and pivot to mid-term rentals (MTR) on Furnished Finder. Target audience: travel nurses, remote workers, contractors. Cost: \$0 (free listing). Premium: 20-30% above standard lease rates. Execution time: 2-3 days to list and furnish. **Debate summary:** ATLAS loves the tariff-migration angle — more workers moving to affordable Sun Belt = more demand for flexible housing. SPARK notes this is a viral content play ("I converted vacant rentals to travel nurse housing"). CIPHER: "At \$870/avg + 25% MTR premium = \$1,088/unit/mo × 5 units = \$5,438/mo = \$65K/yr minimum." **Next steps:** (1) Identify the 5 Ocala units vacant longest in TurboTenant (filter by days vacant). (2) Create Furnished Finder listings for those addresses. (3) Assess which units have existing furniture vs. need basic furnishing (target \$2-3K/unit if empty). (4) Set "All 5 MTR listed by April 14" deadline.

3. □ EQIX — Add to Real Portfolio (Score: 88.42)

Proposed by: CIPHER | **Impact:** \$5-10K/yr income + appreciation | **Effort:** Low **The idea:** EQIX (Equinix) is the #1 quant score in both models at 88.42, with +30.85% 60D momentum. It's a data center REIT — benefiting from AI buildout, tariff immunity (can't tariff a data center), and global data sovereignty trends. It belongs in Carlos's personal equity portfolio. **Debate summary:** ATLAS: "EQIX is a perfect tariff-immune growth/income asset." SPARK: "Strong content angle — 'The real AI infrastructure play isn't the AI companies, it's the real estate they run on.'" FORGE: "Low-friction add. Standard brokerage order." **Next steps:** Check if EQIX is already held in any of the 7 portfolios. If not, add \$25-50K position in the most appropriate account (likely LWC quality growth sleeve or CBS Trust). Target entry on any market weakness.

□ QUICK WINS (do today)

- **Ping Carlos (Telegram):** Request Schwab + HSBC statements + maturity schedule for treasury rolling
- **Ping Carlos (Telegram):** “Your Apple Health Export hasn’t synced since March 23 — open the app and tap Sync”
- **Google Drive search:** Login as Victoria@espapt.com → search “Copernico” / “ESP Revolution” → pull financials
- **TurboTenant:** Filter for units vacant >60 days → identify the 5 worst offenders for MTR pivot
- **EQIX check:** Search all 7 portfolios — is EQIX currently held anywhere? If no, prep buy order
- **Dallas Copernico ask:** Add to next conversation with Carlos — get the status on this asset

□ IDEAS IN DEVELOPMENT

- **SmartHive Developer Call:** Need to connect with the developer this week. Before promoting or content-izing the app, verify current state: is it functional? What does the current UX look like? What features are live vs. planned?
- **TIPS Allocation:** For maturing treasury bills, a 50/50 split between 2-year notes and 2-year TIPS would hedge inflation while maintaining yield. Needs maturity schedule from Carlos first.
- **Gold Rebalancing to 20% Target:** Still pending Carlos’s confirmation. Fund via equity trim from high-beta names, not treasury liquidation.
- **Gobundance Brand Deal Exploration:** If content series hits traction, pitch Gobundance-adjacent brands (trust companies, family office platforms) for \$10-30K/post sponsorships.

□ MOONSHOTS

- **Ocala Land + Tariff Shock Opportunity:** 52 lots at \$35K/avg — if tariff shock triggers a brief land price dip in Central Florida, this is the moment to evaluate buying 10-20 more lots at distressed prices for the 2027/28 BTR cycle. This could add \$5-7M in developed rental value at current cap rates.
- **LNG Strategic Play:** Cheniere (LNG) is not just a stock position — it’s geopolitical infrastructure. A deeper look at LNG partnerships, royalties, or infrastructure investment (midstream MLPs) could yield a structured income deal paying 7-10% with commodity + geopolitical upside.
- **AI Content Monetization via “Quant Model” Brand:** Carlos has live quant models outperforming benchmarks (+37% / +21% since inception). If he were to document and share this journey — even anonymized — it becomes a premium content/subscription play. “Follow along as I run real AI quant models on a \$64M portfolio” = serious audience.

□ This Week's Focus

Carlos's primary focus this week should be **unlocking hidden value through information**. Two of the biggest opportunities (Dallas Copernico, Treasury maturity schedule) are blocked simply because we don't have data. The first priority is getting Carlos to share the Schwab/HSBC data and then surfacing the Dallas investment status. Once we have those two pieces, the financial optimization paths become clear. Secondary priority is the Ocala MTR pivot — this is the highest-effort, highest-return action Carlos can take this week without needing anyone else's data or approval. Everything else (EQIX, content, SmartHive) follows.

□ Quant Model Review

CIPHER Analysis: - Model A (+37.07%, \$1.37M NAV): Full pivot executed. Energy (XOM, CVX, EOG, SU, LNG, ERX), Defense (LMT, DRS), Defensive Dividend (MO, JNJ, NEE, AEP, ED), Data Centers (EQIX), Semis (AMAT, ARM, VRT). Shorts: EOSE, FNGU, IONQ, QBTS, RGTI — quantum/speculative purge complete. Top score: EQIX 88.42. - Model B (+21.78%, \$1.22M NAV): Energy (ERX, CVX, DBC), Consumer Staples (KO, PEP), Defense (LMT, BWXT, LHX), Semis (AMAT, KLAC, SOXL, INTC), International (EWZ, EWU). Shorts: GDXU, AXON, SNOW, ERY, SOXS, COIN, ZS. Notable: simultaneous SOXL long + SOXS short = double-long semis conviction. - Risk flag: Both models have significant new cash positions (\$545K in A, \$443K in B) — this is a “wait and see” buffer, not a problem.

ATLAS on Quant Themes: Both models have independently converged on Energy + Defense + Defensive Dividend as the winning regime. This mirrors Carlos's real portfolio themes (Follow the Money = energy/defense, Bahnsen = dividends). The models are essentially confirming the real portfolio thesis in real time. The divergence to fix: Carlos's real portfolios likely still hold more tech/growth than the quant models are recommending. The rebalancing window is now.

FORGE Technical Notes: No issues with the quant engine. Both models ran cleanly. 35 trades (A) + 32 trades (B) = 67 total trades in one session — the system is handling volume well. The cash buffer buildup in both models may be a regime-uncertainty signal worth monitoring.

SPARK Content Angles: - “My AI quant model shorted quantum computing before everyone else — here's the signal it used” - “Data centers vs tariffs: why EQIX is my #1 AI infrastructure trade right now” - “Why I'm long oil, defense, and treasury bonds in 2026 (and the AI model that got me there)”

□ **Quant Model Actions:** - Model A: Execute today's buy signals. Monitor ENS (big 248-share position — verify this was correct). EQIX top score — ensure position is sized correctly. - Model B: SOXL/SOXS double-long is working. Watch GDXU short (gold miners 3x — goes against gold thesis if gold rallies). If gold surges, cover GDXU quickly. - Real Portfolio: Add EQIX and LMT if not already held. Trim any remaining MSTR/COIN exposure. - **Hold:** All energy longs. All quantum/crypto shorts. All defense longs.

□ Business Action Items

Ocala SFR (72 Houses): - 15 vacant → 0% occupancy on \$15.75K/mo in potential rents - Action: Identify 5 longest-vacant units → pivot to MTR (Furnished Finder) → April 14 deadline - Action: For remaining 10 vacancies — confirm all listed on Zillow, Apartments.com, and TurboTenant with current market pricing - Tariff shock = migration catalyst — Ocala is an affordable Sun Belt market that should see demand acceleration in Q2

ESP Apartments / Dallas Copernico: - Dallas Copernico (\$29.4M purchase / \$43M equity) = MAJOR UNKNOWN - Action: Pull financials from business Google Drive (Victoria@espapt.com) - Ask Carlos: debt structure, cash flow, occupancy, exit timeline - No strategic decisions possible without this data

Schwab/HSBC Portfolios: - Monthly reports overdue — awaiting data from Carlos (pinged April 5, no response) - Action: Ping Carlos again today — specifically ask for maturity schedule + updated equity holdings - Treasury rolling opportunity: 2-year notes at 4.2-4.5% + TIPS hybrid for inflation hedge

Content/Social: - **3 posts ready for approval** (Tariff War series) - New angle identified today: EQIX as “AI data center vs. tariffs” post - SmartHive app content play — needs developer call first - Gobundance angle: “What I learned at the mastermind” type post (high viral potential)

Legal/Divorce: - No updates in recent logs — pending case status unknown - Note: DO NOT SELL Key Biscayne properties (Grand Bay #308 + 1020 Mariner Drive) per estate plan

Health: - Eight Sleep data current through April 5 — all metrics normal (8h8m avg sleep, HRV 64.7ms, HR 55.9) - Apple Health Auto Export STALE since March 23 — send Carlos the sync reminder today - VO2 at 39.1 — strong baseline, no protocol changes needed

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