



LiNK

Real Estate Marketplace

Business Plan

Christian Rucobo

Co-Founder, Managing Member and Senior Officer

May 8, 2023

Executive Summary

Mission Statement

Revolutionize the real estate industry by bringing cost savings, simplicity and transparency to consumers within an online consumer-to-consumer (CTC) real estate platform.

Product

Link Real Estate Marketplace (LiNK) will be a revolutionary online social media consumer-to-consumer (CTC) platform that will allow consumers to buy and sell real estate in a transparent and seamless manner without having to pay ANY real estate agent commissions. The platform will provide ALL of the necessary resources within a simple user interface and will also implement several new age technologies so that consumers can successfully navigate the real estate process. The platform will allow a seller to obtain the highest possible MARKET VALUE and NET PROCEEDS resulting from the sale of their property. Both buyers and sellers will also be able to drive down their expenses due to the fact that they will not have to pay hefty real estate commissions as well as decide which services, if any, to pay for.

With the progression of time LiNK will also become an analytical tool for consumers and companies to obtain valuation and other real estate related data as well as an online marketplace for consumers to obtain the services of trusted and rated service providers and contractors.

Clients and Customers

The LiNK target audience will consist of consumers interested in buying and selling real estate without having to pay real estate agent commissions and who may also be frustrated with the existing realtor driven process. To put things in perspective, according to May 2024 Redfin data, the U.S. median home sales price is \$440,000.00 and a customary 6% real estate commission translates into an expense of \$26,400.00.

LiNK will provide a mainstream platform that will allow consumers to decide which real estate related products and services, if any, they want to pay for while at the same time provide the same level of service that they would otherwise receive if they were to use the existing traditional real estate agent model. For example, seasoned real estate investors might not need any assistance at all with the sale of one of their investment properties and therefore the sales process may cost them nothing at all or very little. Some home sellers may require additional assistance and LiNK will provide that via different concierge levels and access to service providers within the platform. LiNK will

allow buyers to directly access or buy a property without having to make inquiries to real estate agents and also therefore avoid having to pay a buyer's agent commission.

Attorneys, title companies, appraisers, contractors, professionals providing real estate related services such as staging, inspections, photography, etc., will also be a target audience as service providers within the LiNK platform. For a small fee, these providers will market their services within the LiNK platform.

Companies providing real estate related services such as mortgages and insurance will also be a target audience as LiNK will provide a platform where those companies can directly market their products and services to consumers.

Operational Plan

Link will initially be headquartered and deployed within Richmond, Virginia. As the platform grows and improvements are made, LiNK will then deploy to select markets within other states with the goal of becoming nationally recognized.

Future of the Company

It is important to note that LiNK will create a paradigm shift in the real estate industry no different than what other industries have experienced. Technology has undoubtedly caused many large industries, for example the taxi, car and financial industries to name a few, to undergo dramatic and significant changes which have allowed consumers to conduct business in different ways and most importantly save them money. The real estate industry is no different and it is poised for change. LiNK will be the platform that will deliver changes within the real estate industry and also capture a large share of this trillion dollar industry!

Our vision for the future of LiNK is to revolutionize the current outdated real estate process and to become a mainstream platform that is available to all consumers nationwide and potentially worldwide. LiNK will market its benefits and services to as many consumers as possible so that traffic to the site will be significant enough to provide the company with advertising related revenue. At some point in the future, we also envision LiNK as a real estate rental resource for consumers as it is a natural fit for the platform.

Legal Structure

Link Real Estate Marketplace is currently a Virginia Limited Liability Company.

Principal Members

Luis M. Rucobo: Co-Founder, Senior Managing Member and Chief Executive Officer

Served 8 years as an infantryman in the U. S. Marine Corps. Participated in combat operations in the Middle East and served deployments to Southeast and East Asia. After an honorable discharge from the military, Mr. Rucobo attended the University of Central Florida, worked in the banking and finance sector and currently has over 25 years experience as a residential real estate investor with extensive knowledge of the intricacies related to consumer and residential real estate. Mr. Rucobo's background and expertise within the real estate industry will provide the Company with a basic foundation and his role will be to provide direction, vision and growth to the Company as well as play a significant part in the creation and development of the LiNK platform and consumer interface.

Dustin M. Rucobo: Co-Founder, Managing Member and Senior Officer

Under the direction of Luis Rucobo, Mr. Dustin Rucobo has worked on numerous real estate investment projects. Mr. Dustin Rucobo has also worked with other real estate investors and attended Virginia Commonwealth University. He believes strongly in the benefits associated with the changes LiNK will make to the current real estate environment. Mr. Dustin Rucobo's role within the Company will not only also provide direction, vision, knowledge, creation as well as development of the LiNK platform and consumer interface, but he will play an important role in the revenue producing aspects and legal affairs of the Company.

Brandon S. Rucobo: Co-Founder, Managing Member and Senior Officer

Under the direction of Luis Rucobo, Mr. Brandon Rucobo has worked on numerous real estate investment projects. Mr. Brandon Rucobo attended Virginia Commonwealth University. Mr. Brandon Rucobo's role within the Company will not only also provide direction, vision, knowledge, creation as well as development of the LiNK platform and consumer interface, but he will play an important role in the social media and physical marketing as well as accounting and finance aspects of the Company.

Christian A. Rucobo: Co-Founder, Managing Member and Senior Officer

Under the direction of Luis Rucobo, Mr. Christian Rucobo has worked on numerous real estate investment projects. Mr. Christian Rucobo currently attends Virginia Tech University and is pursuing a degree in Aerospace Engineering. Mr. Christian Rucobo's role within the Company will not only also provide direction, vision, knowledge, creation as well as development of the LiNK platform and consumer interface, but he will play a lead role in the process of engaging with developers in order to bring about the creation of the LiNK platform.

Market Research

Industry

The buying and selling as well as ownership of real estate is a cornerstone of the American economic system. Currently, realtors are the most commonly used resource in the real estate process and they are represented by the National Association of Realtors (N.A.R.). Realtors provide assistance to consumers in navigating the process of buying and selling real estate by performing a variety of tasks within a real estate transaction, as well as listing properties for sale on the realtor driven Multiple Listing Service (MLS). Buyers and sellers are usually each represented by their own designated real estate agent and those agents are compensated in the form of a commission which is usually a percentage of the gross sales price of the respective property. In some cases consumers may also use websites and/or investors that offer to buy their properties usually at a discounted price.

The real estate industry is affected by many economic factors including supply and demand and interest rates, to name a few. Currently, the market is experiencing fewer real estate sales as prices increased dramatically within the last few years and also consumers are less willing to buy or sell real estate due to high interest rates.

Additionally, real estate agents and the N.A.R. are scrambling to change their practices after the settlement of a 2019 realtor industry federal lawsuit in March of 2024. The settlement was in the amount of \$418 million as payment for damages caused by violation of antitrust laws, specifically the cooperative compensation policies within the MLS which increased commission rates and stifled price competition.

Despite the current condition of the real estate industry, both good and bad, as well as the fact that consumers are demanding change as evidenced by the aforementioned lawsuit, there is potential for growth as interest rates and home prices continue to decrease. The number of existing homes to be sold in the latter part of 2024 and 2025 is expected to rise dramatically as forecasted by the US government and the N.A.R.

Competition

Key competitors not only include real estate agents, brokers and companies, but also websites such as realtor.com, usrealty.com, redfin.com, zillow.com, trulia.com, opendoor.com, forsalebyowner.com, fsbo.com, house/ibuyer.com, etc. Under the surface some of these websites serve as a referral type service for real estate agents and real estate investors or they directly offer to buy properties at a discount from consumers in order to hold or resell for a profit. Ultimately most consumers end up paying more in expenses or take a loss in the sale of a property when conducting business with the listed competitors.

At this point in time, no other consumer-to-consumer (CTC) companies or platforms exist that bring together all of the resources, ease of use and cost savings similar to what the LiNK platform will provide to buyers and sellers within the real estate industry. It is important to state that the LiNK platform will NOT be a referral type site for real estate agents or real estate investors.

Company Advantages

The LiNK platform has the following advantages as compared to competitors:

- Cost savings upwards of tens of thousands of dollars by eliminating real estate agent commissions and other expenses.
- Transparency, simplicity and ease of use within the LiNK online platform which can be accessed at any place and time.
- Direct communication between all parties, no intermediaries.
- Ability for buyers to access a property in real time-no more waiting for realtors to open a door.
- Access to all of the necessary resources, tools and components for the entire real estate process in one location.
- Free helpful guidance through the process and help desk representatives.
- Multiple options for assistance throughout the process if necessary.

Regulations

LiNK Real Estate Marketplace will meet all federal and state regulations pertaining to social media platforms. It is important to note that LiNK will not act as a realtor, be a real estate agent or broker or take part in buying or selling any real estate. Rather, LiNK will simply provide a world class platform for consumers and service providers to communicate and work together with the goal of buying and selling real estate. Attorneys and title companies representing buyers and sellers will undertake the official and legal process of conveying properties.

Company and Services

Services and Pricing

The LiNK platform will offer the following services:

- For sale property listing.
 - No charge for consumers listing their home or one property for sale within a 6 month timeframe.
 - Minimal listing charge for listing multiple properties for sale.

- Buyer and seller concierge services. Three different levels of service each with its own pricing.
- Property search-free of charge.
- Neighborhood and market information-free of charge.
- Real estate valuation-free of charge.
- National audience for both buyers and sellers-free of charge.
- Seamless and transparent buy and sell platform-free of charge.
- Access to service providers-free of charge to consumers. Service providers will pay a minimal subscription fee to access the platform and also fees to further market/promote their services.
- Process guidance assistance-free of charge.
- Cost savings calculator-free of charge.
- Mortgage and payment calculator-free of charge.
- Direct Messaging between buyer, sellers and service providers-free of charge.
- Sentry system-minimal charge to consumers.

Intellectual Property Rights

The LiNK Real Estate Marketplace platform will undergo the U.S. patent process as well as trademark specific components of the company. Development and creative rights within the platform will also be owned by the company.

Company Development

The company will grow by implementing the following developmental tasks:

- Employ a consumer feedback mechanism within the platform for ideas, suggestions, and improvements.
- Conduct consumer oriented focus group meetings to measure confidence and acceptance of the platform and services.
- Research new markets for potential platform deployment.
- Review available market data to identify areas of improvement.

Marketing & Sales

Growth Strategy

To grow the company, LiNK will do the following:

- Engage providers and social media influencers to facilitate the marketing of the platform primarily via targeted social media avenues such as Twitter, YouTube, Facebook, LinkedIn, Pinterest, Instagram, TikTok, etc., but also research the

effectiveness and usage of traditional advertising mediums such as radio, television, billboards and mail campaigns.

- Conduct personal meetings with consumers and service providers in order to promote word of mouth advertising.
- Offer free of charge platform subscription models to service providers.
- As the business grows, advertise and deploy in target markets.
- Podcast and webinars.

Customer Communication

Link will communicate with consumers by:

- Providing an email newsletter with company news, services information and deployment schedule for different markets.
- Utilizing social media avenues such as Twitter, YouTube, Facebook, LinkedIn, Pinterest, Instagram, TikTok, etc..

Sales

Drive traffic to the platform using the multiple marketing strategies outlined within this business plan and also market cost saving benefits to consumers. This traffic will generate advertising revenue for LiNK. The platform will also target marketing and sales towards service providers and companies in order to sell advertising within the platform.

Revenue Sources and Forecasts

Sources of revenue for the LiNK platform will come from the following technology oriented platform monetization and advertising models as well as service fees:

Primary Revenue Sources

- Search engine optimization to implement marketing and revenue strategies based on platform traffic to drive advertising revenue.
- Adclick.
- Pay per click advertising and promotion.
- Affiliate and service provider marketing.
- Sponsored posts.
- Banner ads.

Secondary Revenue Sources

- Listing fees.

- Concierge fees.
- Service provider fees.

Revenue Forecasts

- Year 1-\$154,150.00
- Year 2-\$265,000.00
- Year 3-\$492,000.00
- Year 4-\$973,600.00
- Year 5-\$2,420,400.00

Competition Business Models and Respective Revenue

- Zillow.com, Market Cap-\$12.93B, Revenue 2023-\$1.94B
[Zillow \(Z\) - Revenue](https://companiesmarketcap.com/zillow/revenue/)
<https://companiesmarketcap.com/zillow/revenue/>
- Redfin.com, Market Cap-\$1.36B, Revenue 2023-\$0.97B
[Redfin \(RDFN\) - Revenue](https://companiesmarketcap.com/redfin/revenue/)
<https://companiesmarketcap.com/redfin/revenue/>
- Realtor.com, parent company Move, Inc, \$602MM Year Ending 2023
[Realtor.com Sees Revenues Fall 17% From January To March | Online Marketplaces](https://www.onlinemarketplaces.com/articles/realtorcom-q1-fy23/)
<https://www.onlinemarketplaces.com/articles/realtorcom-q1-fy23/>

Capital Raise Rounds and Expenditures

Capital Raise

- **Pre-Seed**
\$100k for 2% Equity
- **Seed**
\$400K for 4% Equity
- **Series A**
Undetermined
- **Series B**
Undetermined
- **Series C**
Undetermined

Expenditures

- \$80,000.00-Garza Web Development-platform development, testing, ongoing maintenance, hosting and security.
- \$50,000.00-Office, equipment, travel, administrative and overhead.
- \$60,000.00-patent, intellectual property, capital raise and other miscellaneous legal and consulting services.
- \$30,000.00-Accounting.
- \$80,000.00-Sales, marketing and branding.
- \$75,000.00-Call center and helpdesk operations.
- \$100,000.00-Employees.

Investor Relations

Investor relations inquiries please contact Christian Rucobo at 804-852-7789, linkrem2021@gmail.com or christianrucobo@gmail.com.

Updates

September 2, 2024

After review of several platform development proposals from both local, Richmond, Virginia, and out of state firms, a decision was made to partner with a local developer to build the platform.

Developer:

Garza Web Design

<https://garzawebdesign.com/>

% Frederico Garza and Mary Garza

frederico@garzawebdesign.com

mary@garzawebdesign.com

(804) 447-0670

1011 East Main Street

Suite 202

Richmond, Virginia 23219

September 11, 2024

Kickoff meeting with Garza Web Design to initiate the process of building the platform.

September 13, 2024

Capital raise rounds administration:

Threshold Counsel, PC

<https://threshold.cc/>

% Christopher E. Gatewood

chris@threshold.cc

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