Executive Summary

Myers Real Estate Owned (MREO)

Rousix Inc. Residential and Commercial Property Acquisition Protocol

Solving the Global Real Estate Owned (REO) Distribution Problem

Financial institutions throughout the world collectively hold billions of dollars in **Real Estate Owned (REO)** assets resulting from foreclosures, loan defaults, bankruptcies, liquidations, distressed commercial assets, government seizures, and surplus inventory. These properties represent non-performing assets that consume capital, require ongoing maintenance, generate administrative expenses, and expose financial institutions to continued market risk.

Traditional REO disposition is largely manual, fragmented, geographically constrained, and dependent upon local broker networks, resulting in lengthy sales cycles, reduced liquidity, and substantial carrying costs. Institutions frequently require months to dispose of individual properties while simultaneously managing thousands of assets across multiple jurisdictions.

As REO inventories expand during economic contractions, rising interest rates, or regional market disruptions, financial institutions require a scalable, transparent, and standardized acquisition mechanism capable of rapidly distributing assets to qualified buyers while minimizing operational overhead.

The Solution

Myers Real Estate Owned (MREO) is Rousix Inc.'s blockchain-enabled **Residential and Commercial Property Acquisition Protocol**, engineered to modernize the acquisition, qualification, settlement, financing, and distribution of Real Estate Owned assets on a global scale.

MREO serves as the institutional acquisition apparatus through which banks, mortgage servicers, hedge funds, private equity firms, governments, bankruptcy trustees, receivers, insurance companies, developers, and other institutional property owners may efficiently liquidate residential and commercial real estate through a standardized blockchain infrastructure.

Rather than replacing existing real estate professionals, MREO digitizes and automates the institutional acquisition process while allowing licensed agents, attorneys, title companies, inspectors, appraisers, surveyors, and lenders to participate where appropriate.

Rousix Utility Network

MREO represents the **ninth utility token network** within the Rousix ecosystem, joining:

- TXUE
- AIRSP
- GTMS
- SPQR
- UAIE
- SIX
- DOPE
- BRICKS
- **MREO**

Each utility network performs an independent commercial function while interoperating through the broader Rousix infrastructure.

Institutional Acquisition Framework

The MREO protocol is designed around the fundamental requirements historically associated with institutional REO acquisitions while replacing paper-intensive procedures with programmable blockchain verification.

Every acquisition begins with a standardized digital acquisition package consisting of:

- Proof of available purchasing capital.
- Financing pre-qualification when applicable.
- Earnest acquisition commitment.
- Digital identity verification.
- Know Your Customer (KYC) and Anti-Money Laundering (AML) compliance.
- Property disclosures.
- "As-Is" purchase acknowledgments.
- Title and settlement instructions.
- Closing timetable.
- Smart contract execution.

This standardized acquisition framework enables institutions to process significantly larger property inventories while reducing manual underwriting and administrative review.

MREO Business Model

Financial institutions list REO inventory through the MREO platform using standardized digital property packages containing photographs, videos, disclosures, title information, valuation data, and supporting documentation.

Qualified purchasers submit one-time confidential bids through the blockchain network.

To participate, purchasers maintain a minimum commitment of MREO utility tokens demonstrating purchasing capacity and transaction eligibility. The protocol verifies buyer qualification before bid submission, significantly reducing failed transactions and unqualified offers.

Winning purchasers are provided a defined settlement period to complete acquisition. Failure to perform automatically triggers smart contract remedies, protecting institutional sellers while maintaining transaction integrity.

Properties are marketed internationally, dramatically expanding the qualified buyer pool beyond traditional local brokerage networks and increasing competition for institutional assets.

Integrated Market Intelligence

The protocol incorporates trusted valuation providers, market analytics, title information, mapping technologies, surveys, inspection reports, and comparable market data to improve pricing transparency and institutional confidence.

Licensed professionals remain available throughout the transaction process whenever local law or transaction complexity requires specialized expertise.

Post Acquisition Financing

Following successful acquisition, property owners may access additional liquidity through MREO's tokenized equity financing framework.

Rather than utilizing conventional interest-heavy financing structures, qualified owners may borrow against a predetermined portion of their available property equity through blockchain-enabled collateralization.

The financing protocol provides flexible repayment terms while preserving ownership of the underlying real estate whenever contractual obligations are satisfied.

Revenue Model

MREO generates recurring revenue through multiple channels, including:

- Institutional property listing fees.
- Buyer transaction fees.
- Seller transaction fees.
- Token utility demand.
- Settlement and escrow services.
- Technology licensing.
- Enterprise integrations.
- Tokenized financing platform participation fees.
- Data analytics and institutional reporting services.

This diversified revenue structure creates a scalable business model that expands proportionately with transaction volume.

Competitive Advantage

Unlike traditional REO disposition platforms, MREO combines blockchain settlement, programmable buyer qualification, standardized institutional acquisition protocols, digital compliance, smart contract enforcement, tokenized financing, and international property distribution into a unified operating framework.

The result is a significantly faster, more transparent, and highly scalable acquisition protocol capable of processing residential and commercial real estate across domestic and international markets.

Strategic Vision

Myers Real Estate Owned positions Rousix Inc. as a technology infrastructure provider for institutional real estate acquisition rather than a conventional brokerage.

By standardizing REO acquisition requirements, digitizing institutional transaction workflows, and integrating blockchain-enabled settlement with global buyer distribution, MREO seeks to reduce the time, cost, and complexity associated with liquidating distressed and institutional real estate assets.

As the ninth utility network within the Rousix ecosystem, MREO expands the company's interoperable digital infrastructure into one of the world's largest asset classes while providing financial institutions with a modern apparatus capable of rapidly acquiring, managing, and distributing residential and commercial real estate inventories at scale.