

TEXAS 12

Foreclosure Intelligence Platform

E-Book + Monthly Subscription Service

A Comprehensive Business Blueprint

Target Counties

Primary: Tarrant · Dallas · Denton · Harris · Travis · El Paso

Secondary: Bexar · Parker · Williamson · Hays · Bell · Comal

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1. Executive Summary

The Texas 12 Foreclosure Intelligence Platform is a two-part product designed for real estate investors, wholesalers, note buyers, realtors, and attorneys who need reliable, early-stage distressed-property intelligence across Texas.

The product combines: **(1) a one-time e-book** providing deep county-level investment profiles, and **(2) a \$97/month subscription** delivering a verified, searchable Notice of Substitute Trustee Sale list for 12 Texas counties — organized into a six-county Primary tier and a six-county Secondary tier — updated on a fixed monthly schedule keyed to the state's statutory foreclosure calendar.

The Primary / Secondary framework

The 12 counties are structured in two tiers, which serves both the editorial design of the e-book and the pricing architecture of the subscription:

- **Primary counties** (Tarrant, Dallas, Denton, Harris, Travis, El Paso): the six highest-volume foreclosure markets in the state — these cover every one of Texas's Big-4 metros (DFW, Houston, Austin, El Paso) and generate the bulk of subscriber demand. Primary-tier data gets the deepest e-book treatment, the most frequent dashboard refresh, and is included in every subscription tier.
- **Secondary counties** (Bexar, Parker, Williamson, Hays, Bell, Comal): six high-growth adjacent markets that complete the metro coverage — Bexar anchors San Antonio, Parker extends DFW west, Williamson and Hays complete the Austin metro, Bell adds the Killeen–Temple / Fort Cavazos market, and Comal captures the Hill Country flip corridor. Secondary-tier access is the natural upsell path.

Why this works

- Texas is a non-judicial foreclosure state: sales occur on the first Tuesday of each month, with notices posted at least 21 days in advance — a predictable, legally mandated rhythm that maps cleanly to a monthly subscription.
- County clerks do not compile or publish consolidated foreclosure lists; buyers must manually inspect postings, which creates a clear willingness-to-pay gap this product fills.
- Texas led the nation in foreclosure filings for much of 2025, with Harris County filings up roughly 45% year over year and Houston / San Antonio ranked among the top U.S. metros by foreclosure rate.
- The Primary six plus Secondary six together cover every major Texas metro area and more than half of the state's population — a defensible footprint that is hard for a national aggregator to match with comparable depth.

2. The Twelve Target Counties

2.1 Primary counties

The Primary six are the highest-volume foreclosure markets in Texas and the anchor of the product. Every subscriber gets full access to Primary-tier data regardless of plan.

County	Seat	Population (2024 est.)	Area (mi ²)	Region	Strategic Role
Tarrant	Fort Worth	2,230,708	902	DFW Metroplex	Second-largest DFW county; strong foreclosure volume and active auction market
Dallas	Dallas	2,656,028	909	DFW Metroplex	Largest DFW county; densest foreclosure pipeline in North Texas
Denton	Denton	1,045,120	879	DFW Metroplex	7th-largest county in TX; top-income suburban growth market
Harris	Houston	5,009,302	1,778	Gulf Coast	Largest county in TX; 2025 foreclosure filings up ~45% YoY
Travis	Austin	1,330,015	1,023	Central Texas	Austin metro core; correcting high-price market with rising distress
El Paso	El Paso	865,000	1,013	West Texas/Border	Largest border market; distinct from DFW/Houston dynamics

Coverage logic. Three of the four DFW super-counties (Tarrant, Dallas, Denton) sit in Primary because DFW is the single largest foreclosure pool in the state and the most sophisticated investor market. Harris (Houston) is a must-include on volume alone. Travis (Austin) is in Primary despite smaller absolute volume because Austin is experiencing the sharpest distress reversal from its 2021–22 peak. El Paso is a Primary market because it has no substitute for border-market coverage — investors working El Paso cannot get comparable data anywhere else.

2.2 Secondary counties

The Secondary six extend coverage into the adjacent growth markets and round out the metro picture. They are offered as an upgrade (Team and Enterprise tiers) and become the natural retention lever for subscribers expanding their territory.

County	Seat	Population (2024 est.)	Area (mi ²)	Region	Strategic Role
Bexar	San Antonio	2,067,341	1,256	South Texas	4th-largest in TX; foreclosure rate among highest U.S. metros
Parker	Weatherford	180,000	910	DFW Metroplex	Rapid-growth DFW west suburb; completes the Metroplex coverage
Williamson	Georgetown	720,000	1,134	Austin Metro	Fastest-growing Austin metro county; top-10 U.S. growth
Hays	San Marcos	280,000	680	Austin Metro	Austin-to-San-Antonio corridor; high migration, investor target
Bell	Belton	387,000	1,055	Central Texas	Fort Cavazos / Killeen-Temple MSA; military-driven rental market
Comal	New Braunfels	206,000	575	San Antonio Metro	Fastest-growing Hill Country county; New Braunfels flip market

Coverage logic. Bexar is treated as Secondary (rather than Primary) to keep the Primary tier tightly aligned with the DFW-heavy strategic focus — but it carries more volume than any other Secondary county and is the clear candidate for promotion if subscriber demand shifts. Parker completes DFW by adding the Weatherford growth corridor to the west. Williamson and Hays together complete the Austin metro (Travis + Williamson + Hays = full I-35 north and south). Bell captures the Killeen–Temple / Fort Cavazos MSA, a high-turnover rental and military relocation market that investors consistently target. Comal captures New Braunfels and the Hill Country flip market between Austin and San Antonio.

2.3 Geographic footprint

Together, the 12 counties give the platform a presence in every Texas metro classified as a Metropolitan Statistical Area with more than 500,000 residents:

Metro Area	Primary	Secondary	Combined Coverage
Dallas–Fort Worth–Arlington	Tarrant, Dallas, Denton	Parker	4 counties — DFW Metroplex
Houston–The Woodlands–Sugar Land	Harris	—	1 county — Houston core

Metro Area	Primary	Secondary	Combined Coverage
Austin–Round Rock–Georgetown	Travis	Williamson, Hays	3 counties — full Austin metro
San Antonio–New Braunfels	—	Bexar, Comal	2 counties — San Antonio + Hill Country
El Paso	El Paso	—	1 county — border market
Killeen–Temple	—	Bell	1 county — Central Texas / military

3. E-Book Component: The Texas 12

3.1 Concept and positioning

The e-book is not a generic foreclosure primer. It is a strategic investment atlas for 12 Texas counties, designed so that a subscriber can decide — within one reading — which counties match their capital, risk tolerance, and operational footprint. It also serves as the primary lead magnet and positioning document for the subscription.

Editorial structure. The e-book is divided into three parts: (1) the Primary Six — deep profiles of the anchor markets, (2) the Secondary Six — focused profiles of the adjacent growth markets, and (3) cross-cutting reference material (foreclosure process, due diligence, post-sale operations). This matches the subscription's tiering so the editorial and commercial products reinforce each other.

3.2 Profile structure (used for all 12 counties)

Each county gets an identically structured chapter so readers can compare apples to apples. Primary-tier chapters run 10 to 14 pages; Secondary-tier chapters run 6 to 8 pages. Every profile contains:

1. Snapshot page — county seat, population, land area, density, median household income, median home value, and three 'investor quick facts.'
2. Geography and submarkets — map, major cities / ZIP groupings, commute corridors, and two to four distinct submarkets the investor should know by name.
3. Economic base — dominant industries, top employers, employment trends, and the county's exposure to sector-specific shocks (energy, tech, port, agriculture, military).
4. Real estate market — median sale price trend over the past 24 months, months-of-inventory, price-to-rent ratio, and any price / wage divergence.
5. Foreclosure history — multi-year filing counts, notable spikes (e.g., Hurricane Beryl's 2024 depression of Harris County filings followed by the 2025 catch-up), and the ratio of starts to completions.
6. Lending patterns — dominant loan types, subprime exposure, HELOC concentration, and the presence of major servicers active in trustee sales.
7. Foreclosure process specifics — designated sale location (e.g., Dallas's George Allen Courts Building north entrance, Tarrant's west steps of the Weatherford-Street courthouse), sale start windows, and any county-specific quirks.
8. Investor playbook — three to five concrete strategies calibrated to that county (e.g., 'DFW wholesale plays in Tarrant,' 'Austin price-correction buys in Travis,' 'Fort Cavazos rental holds in Bell,' 'New Braunfels flip strategy in Comal').
9. Risk flags — natural hazard (flood, hail, hurricane, wildfire in Hill Country), property tax burden, HOA density, title / survey issues common to the county.

3.3 Shared chapters

- Texas Foreclosure 101 — non-judicial process, Chapter 51 of the Property Code, the 20-day cure period, the 21-day notice requirement, the first-Tuesday sale rule, and a timeline diagram.
- How to read a Notice of Substitute Trustee's Sale — annotated sample notice with every field explained.
- Due diligence checklist — title search, tax certificate, HOA estoppel, occupancy check, senior lien verification.
- Post-sale operations — the 3-day vacate rule, eviction via justice court, redemption rights (tax vs. trustee), and handling of excess proceeds.
- Glossary, resource directory, and links to each county's official records search.

3.4 Production and delivery

- Formats: PDF (print-optimized), EPUB (reflowable), and a protected web version for subscribers.
- Length target: 220 to 260 pages (longer than the original spec because 12 counties with Primary-depth chapters plus shared material earn the extra pages).
- Refresh cycle: quarterly minor revisions (economic indicators, price data) and an annual major edition with a new publication date.
- Distribution: direct sale from the product website, with affiliate availability; not listed on Amazon KDP to preserve pricing power and lead capture.

4. Monthly Foreclosure List Component

4.1 Data model

Every record in the monthly list and dashboard conforms to a single canonical schema. This is the column set delivered in the CSV export and exposed on the dashboard:

Field	Description	Source
Property Address	Street, city, ZIP of the real property	Notice of Substitute Trustee's Sale
County + Tier	One of the 12 counties, plus Primary / Secondary flag	Filing jurisdiction
APN / Parcel ID	County appraisal district parcel number	Appraisal district match
Property Type	SFR, condo, multifamily (2–4), land, commercial, mobile home	Appraisal district classification
Foreclosure Stage	Pre-foreclosure, Scheduled Sale, Postponed, Sold, REO	Notice + post-sale verification
Trustee Sale Date	First Tuesday of the stated month	Notice of sale
Sale Time Window	Earliest start + 3-hour window	Notice of sale
Sale Location	Courthouse site designated by commissioners court	County designation record
Estimated Market Value	Appraisal district value + AVM blend	CAD + model
Opening / Minimum Bid (if stated)	Credit bid or starting amount if disclosed	Notice / trustee
Original Loan Amount	Face amount of the note	Deed of trust
Lender / Beneficiary	Current beneficiary of the deed of trust	Notice + assignment records
Substitute Trustee	Attorney or firm conducting the sale	Appointment of substitute trustee
Deed of Trust Recording Date	Original DOT recording	Real property records
Junior Liens Flag	Yes / No / Unknown	Public records scan

Field	Description	Source
Occupancy (if known)	Owner-occupied, tenant, vacant	Field / postal verification
Last Updated	Timestamp of most recent verification	System

4.2 Data sources and verification

Accuracy is the product. The sourcing stack has four layers, each designed to catch errors missed by the one above it.

Layer 1 — Primary sources (authoritative)

- County Clerk real-property record search portals for each of the 12 counties (Dallas, Tarrant, Harris, Travis, Bexar, etc.), with per-county scraper adapters.
- Notices of Substitute Trustee's Sale filed at least 21 days prior to the first Tuesday of the month, as required by Texas Property Code Chapter 51.
- Courthouse postings physically verified in counties where the clerk does not publish notices digitally (particularly relevant for Parker, Comal, and Bell, which have less mature online portals than the DFW and Harris County clerks).

Layer 2 — Corroborating public records

- County Appraisal District (CAD) data for parcel match, property type, and assessed value — TAD for Tarrant, DCAD for Dallas, HCAD for Harris, TCAD for Travis, and so on.
- Tax assessor-collector records for delinquency and tax-sale overlap.
- Secretary of State UCC and business-entity records for lender / trustee identity confirmation.

Layer 3 — Commercial enrichment (cost-aware)

- ATTOM Data or a comparable nationwide provider for benchmark AVMs and cross-validation of stage changes.
- Title-industry feeds where available, for junior-lien and assignment tracking.

Layer 4 — Human QA

- Every new record is reviewed by a Texas-based abstractor before first publication.
- Randomized 5% re-audit each month, with error rate tracked as an internal KPI (target: under 1.5% material error rate).
- Postponed and withdrawn sales are reconciled against the actual first-Tuesday results and republished in the following list's 'changes' appendix.

4.3 Update frequency and data cutoffs

Event	Timing	Rationale
First Tuesday of month	The statutory sale day	Fixed by Texas Property Code §51.002
Notice filing deadline	21 days before the sale	State-law minimum posting period
Data cutoff for monthly list	End of day Friday before the first Tuesday	Captures every legally noticed sale
Monthly list delivered	First business day after the first Tuesday (typically Wednesday)	Includes post-sale status updates for the just-completed auction
Dashboard updates	Daily, Monday–Friday	Rolling visibility as new notices are filed mid-month
Postponement reconciliation	Within 3 business days of the sale date	Distinguishes true sales from pulled sales

Why Wednesday after the first Tuesday, not 'first Monday' as originally spec'd. Texas trustee sales occur the first Tuesday by statute. Delivering on the Monday before would miss postponement updates and the previous sale's actual results; delivering on the Wednesday after gives subscribers both the live upcoming-sale pipeline and the confirmed outcomes of Tuesday's auctions in a single file. This is a meaningful improvement over competitor services that send Monday-morning files containing already-stale data.

4.4 Filtering, search, and comparison metrics

The subscriber dashboard is the core retention tool. The tier structure is surfaced directly in the filters:

- Tier toggle — single-click switch between 'Primary only,' 'Secondary only,' and 'All 12.'
- County — single-select or multi-select across the 12.
- Price range — estimated value bands, with presets (\$0–100k, \$100–250k, \$250–500k, \$500k–1M, \$1M+).
- Property type — SFR, multifamily 2–4, condo, land, commercial, mobile home.
- Foreclosure timeline — sale this month, sale next month, postponed, recently sold, REO.
- Lender / trustee — filter by beneficiary or substitute trustee firm (valuable for note buyers tracking specific servicers).
- ZIP code and submarket — for users who operate a specific radius.
- Saved searches with email alerts when new matches appear.

Comparison metrics surfaced on the dashboard

- Month-over-month filing count per county with a 6-month trailing sparkline.

- Year-over-year change per county — this metric alone retains subscribers. In 2025 Harris County filings were up roughly 45% YoY, and that context is what converts a list into intelligence.
- County-specific foreclosure rate: filings per 1,000 housing units, benchmarked against the Texas and U.S. averages.
- Primary vs. Secondary aggregate view — tier-level roll-ups so investors can see whether their target tier is expanding or contracting.
- Stage mix: percentage of inventory at pre-foreclosure vs. scheduled vs. REO, so the subscriber can see whether a market is loading up or clearing.
- Heatmap view: ZIP-level concentration within each county, similar to the Bexar County publicly available foreclosure map but consolidated across all 12 counties.

5. Subscription Structure

5.1 Pricing tiers — aligned with Primary / Secondary structure

Pricing is deliberately mapped to the county tiers. The entry-level Solo plan gives investors the six Primary markets; upgrading unlocks the Secondary six. This turns the tier structure into a natural upsell path rather than an arbitrary paywall.

Tier	Monthly	Annual	County Access	Seats	Best For
Solo — Primary	\$97	\$970 (2 months free)	Primary 6 only	1	Investors focused on DFW, Houston, Austin, or El Paso
Solo — All 12	\$147	\$1,470	All 12 counties	1	Investors working multiple Texas metros
Team	\$297	\$2,970	All 12 counties	Up to 5	Investment firms, brokerages
Enterprise	\$697	\$6,970	All 12 + API access	Up to 20	Funds, servicers, title companies
E-Book only	\$47 one-time	—	Reference only	1	Lead magnet / entry product

Why the Primary-only Solo tier at \$97. The original spec anchored on \$97/month. Rather than diluting that price by stuffing all 12 counties into it, the Primary-only plan delivers the six highest-volume markets at \$97 — which is what most solo investors actually want — while creating a clear, unforced reason to upgrade. An investor who starts in DFW and expands into Parker, Williamson, or Comal will self-select into the \$147 plan without needing a sales conversation.

5.2 Billing mechanics

- Recurring charge on the customer's sign-up date of each month; annual plans renew on the sign-up anniversary.
- Accepted methods: Visa, Mastercard, American Express, Discover, ACH for Team and Enterprise tiers.
- Processor: Stripe (card) plus Stripe ACH; subscription lifecycle managed in Stripe Billing or Chargebee.
- Failed-payment dunning: 3 automated retries over 10 days, then account suspension with email notice; no permanent deletion for 60 days so the customer can reactivate.
- Prorated upgrades (Primary → All 12 is prorated mid-month); no prorated refunds on downgrade (applied at next cycle).

5.3 Renewal and cancellation policy

- Month-to-month subscriptions auto-renew until cancelled; cancellation is available at any time from the account dashboard or by email.
- If the subscriber cancels mid-cycle, access continues through the end of the paid period; no partial refunds are issued for unused days.
- Annual subscribers may cancel within 14 days of the initial charge for a full refund. After 14 days, the subscription does not renew but is non-refundable for the current year.
- Renewal notices are sent 30 days and 7 days before each annual renewal, as a customer-service practice and to stay ahead of state auto-renewal disclosure laws.
- No 'dark pattern' retention: a subscriber can cancel with a single click inside the account page; no call-required cancellation, no hidden mazes.

5.4 Delivery channels

- Email: monthly list delivered as a secured PDF summary plus a link to the CSV export, sent the first business day after the first Tuesday.
- Dashboard: web-based, mobile-responsive, behind SSO-capable login. Supports saved searches and CSV / Excel export.
- API (Enterprise only): REST endpoints for current notices, historical records, and aggregate metrics, rate-limited per plan.

6. Legal, Compliance, and Data-Use Framework

6.1 Legal basis for the data

Notices of Substitute Trustee's Sale are public filings recorded in county real-property records and are republishable in compilation form. The compilation and enrichment work (structuring, deduplication, stage tracking, AVM overlay, metric calculation) is our protectable product. Subscribers pay for the curation, verification, and tooling — not for access to records that are inherently public.

6.2 Subscriber terms of use

- License: a non-exclusive, non-transferable right to use the data and dashboard for the subscriber's own investment, lending, legal, or brokerage business.
- Redistribution: prohibited. Subscribers may not resell, sublicense, scrape, mirror, or republish the compiled list, whether in whole or in substantial part, and may not bulk-share exports with non-subscribers.
- Derivative use: internal reports, pitch decks, and individual property research are permitted, provided the compilation itself is not redistributed.
- Seat compliance: each login seat is tied to one individual; password sharing is a material breach.
- No warranty of fitness: the data is provided 'as is' with commercially reasonable verification; subscribers must independently verify any property before bidding, lending, or contracting.
- Solicitation compliance: any outreach to homeowners listed in the data must comply with Texas foreclosure-solicitation laws, the TCPA, the Texas Business and Commerce Code §§ 302 / 305 (telemarketing), federal DNC rules, and CAN-SPAM; the platform is not a substitute for the subscriber's own compliance.

6.3 Fair-housing and anti-discrimination guardrails

The platform must not become a vehicle for steering or redlining. The dashboard deliberately does not expose demographic overlays at the property level, and marketing copy avoids language that would target or avoid protected classes. Any subscriber who uses the data in violation of the Fair Housing Act or Texas Fair Housing Act may be terminated without refund.

6.4 Privacy and data handling

- Subscriber account data is protected under a standard SaaS privacy policy with California (CCPA / CPRA) and Virginia (VCDPA) compliance.
- The platform processes name and property-address information from public filings; we do not add non-public identifiers (SSN, DOB, phone) to any published record.
- All production data is encrypted in transit and at rest; access is role-based and audit-logged.

7. Operations and Team Plan

7.1 Monthly operating calendar

Business Day	Activity	Owner
Continuously	Automated scraping of 12 county portals; new notices ingested daily	Data engineering
Day –14 to –3	Enrichment (CAD, AVM, lender identification); QA sampling	Data ops
Day –2 (Friday)	Data cutoff; monthly list frozen	Data ops lead
Day 0 (first Tuesday)	Live sale-day tracking; postponement capture	Field / data ops
Day +1 (Wednesday)	Reconciliation complete; monthly list emailed; CSV published	Operations
Day +5	Monthly market commentary published to subscribers	Analyst
Day +15	Mid-month trend alert and dashboard refresh	Analyst

7.2 County-by-county sourcing status

Per-county onboarding effort varies significantly. The Primary counties (and Bexar) have mature digital portals; the Secondary counties require more manual setup.

County	Tier	Digital Portal	Onboarding Effort
Dallas	Primary	Yes — full online search	Low
Tarrant	Primary	Yes — online records search	Low
Harris	Primary	Yes — real property search portal	Low
Denton	Primary	Yes	Low–Medium
Travis	Primary	Yes	Low–Medium
El Paso	Primary	Partial	Medium
Bexar	Secondary	Yes — includes public foreclosure map	Low
Williamson	Secondary	Yes	Low–Medium

County	Tier	Digital Portal	Onboarding Effort
Hays	Secondary	Partial	Medium
Bell	Secondary	Partial	Medium
Comal	Secondary	Partial	Medium
Parker	Secondary	Limited	Medium–High (field verification)

7.3 Minimum viable team

- Founder / product lead — customer development, partnerships, editorial.
- Data engineer — scrapers, pipeline, dashboard, API (can be contract for first 6–12 months).
- Data operations analyst (Texas-based) — QA, abstraction, field verification in counties without digital portals.
- Analyst / writer — monthly commentary, quarterly e-book refresh.
- Fractional legal counsel — terms, compliance, trademark (monthly retainer).

8. Illustrative Financial Model

The figures below are illustrative, not a projection. They show unit economics and break-even logic at realistic subscriber counts, with a representative tier mix.

Per-subscriber monthly contribution (Solo — Primary tier)

Line Item	Monthly	Notes
Subscription revenue	\$97.00	Solo — Primary list price
Payment processing (~2.9% + \$0.30)	(\$3.11)	Stripe standard card
Variable data costs (enrichment, AVM)	(\$6.00)	Blended across tiers
Email, hosting, bandwidth	(\$1.50)	Amortized per subscriber
Contribution margin	\$86.39	≈ 89% gross margin

Illustrative tier mix and blended ARPU

Tier	Assumed Share	Monthly Price	Weighted ARPU
Solo — Primary	55%	\$97	\$53.35
Solo — All 12	25%	\$147	\$36.75
Team	15%	\$297	\$44.55
Enterprise	5%	\$697	\$34.85
Blended ARPU	—	—	\$169.50

Break-even scenarios (blended, not Solo-only)

Scenario	Total Subs	Monthly MRR	Annual Run-Rate
Cover part-time founder + contract data eng.	~80	~\$13,560	~\$163k
Full-time founder + full-time data ops	~300	~\$50,850	~\$610k
Sustain 5-person team + R&D	~900	~\$152,550	~\$1.83M

Key observation. At blended ARPU of roughly \$170, you need meaningfully fewer subscribers to hit each scenario than the original Solo-only math suggested. The Team and Enterprise tiers carry this model — which is why the tier structure is worth designing carefully from day one.

9. Go-to-Market Strategy

9.1 Launch sequence

10. Pre-launch (month –3 to 0): build a waitlist via a free 'State of Texas Foreclosures' monthly newsletter focused initially on DFW (Tarrant + Dallas + Denton). Goal: 2,000 email subscribers before paid launch.
11. E-book launch (month 0): release the \$47 e-book with a 'founders' price and include a 30-day free trial of the Solo–Primary subscription.
12. Subscription launch (month 1): convert e-book buyers to paid subscribers; begin weekly content marketing on foreclosure trends in the Primary six.
13. Secondary-counties rollout (month 2–3): phase in Secondary counties to de-risk the scraper onboarding; market the Solo–All 12 upgrade aggressively to existing subscribers.
14. Partnership phase (months 3–6): revenue-share partnerships with Texas real estate investor associations, wholesaler mastermind groups, and two or three large brokerage firms.
15. Expansion decision (month 12): based on retention and CAC, decide whether to promote Bexar to Primary, add more Secondary counties, or expand into Oklahoma / Louisiana.

9.2 Retention levers

- Monthly analyst commentary — short, data-rich, signed by a named analyst, with explicit Primary-vs-Secondary commentary.
- Saved-search alerts that trigger only on genuine matches, so the platform feels useful between monthly drops.
- Quarterly webinars for annual subscribers featuring a county deep-dive and Q&A.
- Clear upgrade path from Solo–Primary → Solo–All 12 → Team as a subscriber's territory expands or they add a partner or VA.

10. Risk Register

Risk	Likelihood	Impact	Mitigation
A county changes its public-records portal format	High	Medium	Per-county adapter architecture; QA alerts on schema drift
Material data error affecting a subscriber's bid	Medium	High	Clear 'no warranty' terms; \$500 subscription credit policy; insurance
Parker / Bell / Hays lack digital portals; field ops scale poorly	Medium	Medium	Start those counties later in rollout; price Secondary tier to cover manual cost

Risk	Likelihood	Impact	Mitigation
ATTOM or similar enrichment costs rise sharply	Medium	Medium	Multiple vendor contracts; in-house AVM fallback
Foreclosure volumes fall sharply (good for homeowners, bad for product)	Low–Medium	High	E-book anchors the brand beyond volume; expand to tax-lien, probate, code-violation lists
Regulatory change to foreclosure solicitation rules	Medium	Medium	Compliance monitoring; subscriber-facing compliance guide
Competitive entry by a national platform adding Texas coverage	High	Medium	Focus on depth (12 counties done right) vs. breadth; brand and editorial moat

11. Key Decisions Made in This Blueprint

For transparency, the following decisions were made where the original specification was ambiguous or where research or the confirmed county list revealed a better option:

Original Spec	Decision	Reason
Deliver monthly list on 'first Monday'	Deliver on first business day after the first Tuesday	Texas trustee sales occur the first Tuesday by state law; Monday delivery would miss the auction's outcome
12 counties unspecified	Primary: Tarrant, Dallas, Denton, Harris, Travis, El Paso; Secondary: Bexar, Parker, Williamson, Hays, Bell, Comal	Per the confirmed target-counties image
Flat tier pricing	Solo—Primary \$97 / Solo—All 12 \$147 / Team \$297 / Enterprise \$697	Maps pricing to the Primary / Secondary county structure; creates a natural upsell path
Cancellation policy	Cancel anytime monthly; 14-day full refund window on annual	Competitive with consumer SaaS norms; builds trust, reduces chargebacks
Data sources	Primary: 12 county clerks; Enrichment: CAD, AVM, optional ATTOM	Maximizes accuracy while controlling unit costs
Redistribution rights	Internal-use license only; bulk redistribution prohibited	Protects the compilation work that is the actual product

12. Appendix: Texas Foreclosure Process Reference

For subscriber and internal reference, the key legal timeline governing every record in the monthly list:

16. Default. Borrower misses payments; federal rules require lenders to wait 120 days after the first missed payment before initiating foreclosure on a residential mortgage.
17. Notice of Default and Intent to Accelerate. Sent by certified mail; provides a 20-day cure period (30 days for FHA, VA, or home-equity loans).
18. Acceleration. If the default is not cured, the lender accelerates the full balance.
19. Notice of Substitute Trustee's Sale. Filed with the county clerk, posted at the courthouse, and mailed to the borrower at least 21 days before the sale.

20. First Tuesday sale. Conducted by the substitute trustee between 10:00 a.m. and 4:00 p.m. at the sale site designated by the commissioners court. The sale must begin within three hours of the time stated in the notice.
21. Post-sale. The new owner must give occupants at least three days to vacate before beginning an eviction through justice court.

Governing law: Texas Property Code Chapter 51 (non-judicial foreclosure), Texas Business & Commerce Code Chapter 22 (notices), Article 16 of the Texas Constitution plus Rules 735–736 of the Texas Rules of Civil Procedure (home-equity foreclosures), and Texas Civil Practice & Remedies Code Chapter 16 (statute of limitations).

— End of Blueprint —