

THE BIG LEASE

Dominating the Boom Belt.

Two macro forces. Four asset classes. One platform.

The Big Lease, Inc. · Delaware C-Corp · Est. 2025 · Austin, Texas

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WHY NOW

Two forces. One window. The biggest leasing opportunity in history.

The AI Boom & Energy Surge

\$650B+ Big Tech AI infrastructure spend in 2026 alone — Microsoft, Google, Amazon, Meta.

\$88B+ in US data center construction starts in the first half of 2026 — up 190% from 2024.

10 GW of AI-ready power planned under the Stargate Project — \$500B multi-year buildout.

4 asset classes Every data center needs land leases, equipment leases, industrial real estate, and power infrastructure.

AI needs land, power, and water. The Boom Belt has all three.

The Silver Tsunami

10,000/day Baby boomers turning 65 — every single day through 2030.

12 Million US businesses owned by people over 55. Most have no succession plan.

85% of those business owners have zero formal exit strategy. Assets will be stranded.

\$Trillions in equipment, real estate, land, and businesses that must transfer or be lost.

This is an economic emergency. TBL is the infrastructure that catches it.

These forces are not sequential — they are simultaneous. The next 5–10 years will see more leasing activity than the prior 50.

THE BOOM BELT

Eleven states. \$9 trillion GDP.
American capitalism's new center of gravity.



Why These States

TX, FL, GA, TN, NC, SC, AL, AR, LA, MS, OK

\$9 trillion combined annual GDP

No or low state income tax (TX, FL, TN)

Absorbing 70% of US population growth

Energy production & data center epicenter

900M+ acres of leasable land

Business-friendly regulatory environment

TXSE: new national securities exchange

America's energy dominance starts here. TBL processes the leases that make it happen.

MARKET SCALE

Four asset classes. \$1.76 Trillion in the Boom Belt.
80% Boom Belt capture = \$24B. US + Global = \$200B+.

Equipment

\$1T+/yr

Heavy machinery, fleet, medical, IT, construction, manufacturing

Real Estate

\$1.7T+/yr

Office, retail, industrial, warehouse, data centers, medical

Land

\$500B+/yr

Ranch, agricultural, energy acreage, solar/wind sites, development

Business

\$1T+/yr

12M businesses changing hands. Asset-heavy, service, product/platform

80/20 Dominance Path — Loss-Leading to Market Control

Capture 2%

\$35B volume

\$350M/yr

Year 1–3 · Subsidized rates
Operating at a loss to build moat

Capture 20%

\$352B volume

\$6.2B/yr

Year 4–6 · National scale
Aggressive expansion, rates normalize

Capture 80%

\$1.41T volume

\$24B/yr

Year 7–10 · Market dominance
Full platform fee, compounding data

Boom Belt = \$1.76T addressable. Full US = \$5T+. Global = \$12T–\$15T. At 80% global capture: \$160B–\$200B+/yr revenue. Boom Belt is the beachhead, not the ceiling.

80/20 MARKET DOMINANCE

10-year path to 80% Boom Belt capture.
 \$24B revenue — then expand to \$200B+ globally.

YEAR	CAPTURE	VOLUME	FEE	REVENUE	HEADCOUNT	CAPITAL RAISE	STRATEGY
1	0.1%	\$1.8B	0.5%	\$9M	8	Seed \$1–2M	Free/subsidized onboarding. Texas focus. Build moat.
2	0.5%	\$8.8B	0.75%	\$66M	15	Series A \$15–25M	Aggressive expansion. Loss-leading pricing.
3	2%	\$35B	1.0%	\$350M	35	Series B \$100–200M	National scale. Lock in enterprise clients.
4	5%	\$88B	1.25%	\$1.1B	80	—	Reinvest revenue. Data moat compounds.
5	10%	\$176B	1.5%	\$2.6B	150	Series C \$500M–1B	Dominant platform. Rates normalizing.
6	20%	\$352B	1.75%	\$6.2B	300	—	Network effects lock out competitors.
7	35%	\$616B	1.85%	\$11.4B	500	Series D/IPO \$1–2B	Global expansion. Full fee structure.
8	50%	\$880B	1.9%	\$16.7B	800	—	Operating profit accelerates.
9	65%	\$1.14T	1.95%	\$22.3B	1,200	—	Infrastructure monopoly forming.
10	80%	\$1.41T	2.0%	\$24B	1,500	—	Market dominance. \$24B revenue.

Total Capital: \$1.6B–\$3.2B
 over 8 years

Boom Belt: \$24B/yr
 80% of \$1.76T addressable

US + Global: \$200B+/yr
 80% of \$12T–\$15T global market

COMPETITIVE LANDSCAPE

Nobody does what TBL does. That's the entire point.

What Exists Today

Brokers (CBRE, JLL, Marcus & Millichap)

4–12% commission. Disappear after close. No accounting, no payments, no lifecycle management.

Transaction

Search Platforms (CoStar, LoopNet, BizBuySell)

\$2.7B revenue (CoStar). Aggregate assets but don't transact. Hand off to brokers.

Discovery

Lease Accounting (LeaseQuery, Visual Lease)

ASC 842 after deal is done. Don't originate. \$5K–\$50K/yr.

Compliance

Equipment Lenders (CIT, GATX, Balboa)

Provide capital for equipment. Lenders, not a marketplace.

Financing

What The Big Lease Does

The only platform that handles the entire lease lifecycle:

Marketplace

AI-matched discovery across 4 asset classes. Lessees find assets in hours, not weeks.

Transaction

War Room negotiation with AI advisors for both sides. Deals close in days. 2% fee vs. 4–12%.

Payments

Automated monthly collection via Stripe Connect. Escalation calculations built in.

Accounting

ASC 842 + IFRS 16 compliance included. Tax reporting, amortization — replaces \$5K–\$50K/yr software.

Lifecycle

Renewal alerts 90 days out. Market-rate intelligence. Portfolio analytics. First payment to final renewal.

The Moat

Every deal builds the pricing data moat — proprietary lease comps no competitor has. 27 system integrations + automation services create deep switching costs. The more deals TBL closes, the smarter the AI, the more accurate the pricing, the harder it is for anyone to catch up.

CoStar took 30 years to build a \$35B data company. TBL builds a transaction + data company from day one.

Both sides win. The broker loses.

Example: \$10,000/month commercial lease · 36-month term · \$360,000 total value

For the Supplier

Apartment complex, equipment dealer, ranch owner, business seller

Automation services

TBL automates intake, onboarding, and system integration — generating services revenue per supplier.

Instant distribution

Every qualified lessee sees their asset immediately.

AI-negotiated terms

War Room advisor protects their interests. Better than solo vs. broker.

Automated payments

Monthly collection via Stripe. No more chasing checks.

For the Lessee

Startup leasing space, contractor leasing excavator, operator acquiring a business

50–75% lower fees

2% vs. broker's 4–12%. \$7,200 vs. \$14,400–\$43,200 on a \$360K lease.

Speed

AI matching in hours. War Room closes in days, not months.

Free accounting

ASC 842, tax reporting, amortization — included. Replaces \$5K–\$50K/yr.

Lifecycle management

Escalations, renewals, audits — all automated for the life of the lease.

\$7,200–\$36,000

Saved per deal vs. a broker

50–75%

Lower cost than traditional brokers

3.5B+ people

Live in energy poverty — TBL facilitates the infrastructure leases that help

THE REAL MATH

They pay \$7,200. They save \$38,600+ vs. a broker — or \$192K+ vs. in-house.

\$10,000/month NNN lease · 36-month term · \$360,000 total value

Broker Model

Broker commission (5%)	\$18,000
Accounting software (3yr)	\$15,000
CPA lease review (3yr)	\$6,000
Payment processing	\$1,800
Market comp research	\$1,500
Renewal negotiation	\$4,000

Total 3-Year **\$46,300**

In-House Team

Lease admin (1–2 FTE)	\$165K–\$255K
Accounting software (3yr)	\$15,000
CPA lease review (3yr)	\$6,000
Payment processing	\$1,800
Market comp research	\$1,500
Overhead & training	\$10K–\$20K/yr

Total 3-Year **\$199K–\$332K**

The Big Lease

Platform fee (2%)	\$7,200
Lease accounting	\$0 — included
Tax reporting	\$0 — included
Payment processing	\$0 — included
Market pricing	\$0 — included
Renewal intelligence	\$0 — included

Total 3-Year **\$7,200**

\$38,600+

Saved vs. broker (5.4–6.6× return)

\$192K–\$325K

Saved vs. in-house team over 3 years

\$200/mo

Effective cost — 10K deals/yr = \$72M

The real pushback — and why the upside wins every time.

The Pushback (We Expect It)

Data integration fear

Years of records in Yardi, SAP, spreadsheets. Migration feels risky.

API security concerns

Connecting via API exposes company and client data. Compliance risk.

IT department resistance

Internal teams protect existing systems, resist new vendors.

Financing access

Lessees can't secure capital quickly. Deals stall or die waiting on banks.

Change management

Lease admins see automation as a threat to their jobs.

Broker relationships

20-year broker loyalty creates inertia despite higher costs.

Why the Upside Wins

27 connectors — no rip-and-replace

Yardi, SAP, NetSuite, QuickBooks, Salesforce, 22 more. Data flows in.

SOC 2 + enterprise security

OAuth 2.0, TLS 1.3, AES-256. Read-only modes, BAAs, annual pen testing.

\$130K–\$240K/yr costs eliminated

Lease admin, accounting, processing, broker fees — all automated.

Staff upgrade, not disappear

Data entry becomes portfolio optimization. CFOs see instant savings.

The Low-Risk Path

1 One division, one asset class

Start with a single department or asset type. Keep everything else unchanged. TBL runs in parallel — no disruption to existing operations.

2 Measure the P&L impact

Track internal costs before vs. after. The savings show up immediately: fewer hours, no broker fee, automated accounting. Hard numbers, not promises.

3 Expand when the data proves it

Once one division shows ROI, the CFO makes the call to expand. Companies typically roll out across all asset classes within 90 days of first results.

PHASE 1: OWN TEXAS

Win the Boom Belt's biggest state. \$500K – \$1.5M to get there.

Engineering	2 senior + 1 mid-level	\$360K – \$420K/yr
Cloud & AI	Supabase, Vercel, Claude APIs	\$36K – \$60K/yr
SaaS Tools	Stripe, DocuSign, monitoring	\$12K – \$24K/yr
Legal	Entity, compliance, contracts	\$15K – \$30K (one-time)
Marketing	Texas GTM, content, SEO	\$60K – \$120K/yr
Office	Founder lives on-site — doubles as HQ	\$18K – \$36K/yr
Insurance & Misc	D&O, E&O, accounting	\$12K – \$24K/yr
Founder Salary	Deferred — living at the office	\$0/yr
Year 1 Burn		~\$500K – \$750K

\$80B+

Leased annually in Texas alone.
~8% of US equipment leasing volume.

10,000+

Leases by Year 3.
\$1B+ in volume = 1.2% of Texas.

\$20M+

Annual platform revenue
from Texas alone.

Texas: no state income tax, \$80B+ in annual equipment lease volume, \$203B+ in commercial activity. Founder lives at the office — \$0 salary, total commitment.

DETAILED EXPENSE BUDGET

Where the money goes. Every line item, Phase 1.

People & Payroll

Sr. Full-Stack Engineer x2	\$130K-\$145K ea.	\$260K-\$290K
Mid-Level Engineer x1	\$100K-\$120K	\$100K-\$120K
Founder / CEO (deferred)	Lives at the office	\$0
Payroll Tax + Benefits (20%)		\$72K-\$82K

Total People ~\$430K-\$490K/yr

IT & Infrastructure

Supabase (database + auth)	\$300/mo	\$3,600/yr
Vercel (hosting + edge)	\$200/mo	\$2,400/yr
Claude API (AI + Gunga)	\$1.5K-\$3K/mo	\$18K-\$36K/yr
Stripe fees (pass-through)	2.9%+30c	pass-through
DocuSign API	\$500/mo	\$6,000/yr
Monitoring (Sentry, analytics)	\$200/mo	\$2,400/yr
Domain, email, security	\$100/mo	\$1,200/yr

Total IT ~\$34K-\$52K/yr

Operations & Growth

Office (founder lives on-site)	\$18K-\$30K/yr
Legal (entity + contracts)	\$15K-\$30K yr 1
D&O + E&O Insurance	\$8K-\$15K/yr
Accounting & bookkeeping	\$6K-\$12K/yr
Marketing & content	\$60K-\$120K/yr
Customer acquisition (ads)	\$24K-\$48K/yr
Travel & conferences	\$6K-\$12K/yr

Total Operations ~\$137K-\$267K/yr

Customer Service Plan

Mo 1-6: Founder + Gunga AI. 80%+ auto-resolved. Founder handles escalations.

Mo 6-12: 1 CS rep (\$55-\$65K). Knowledge base, onboarding, supplier mgmt.

Year 1 All-In ~\$600K-\$810K

18-month runway at \$1.2M raise. Founder takes \$0.

LEAN OPERATIONS

AI replaces headcount. Every role we don't hire is runway we keep.

DEPARTMENT	PHASE 1	PHASE 2	PHASE 3	AI LEVERAGE
Engineering	2–3	6–10	20–40	AI writes 60% of code. Copilot-augmented team.
Sales	1 (founder)	4–6	20–40	AI qualifies leads, scores matches. Reps close.
Operations	0–1	3–5	15–30	AI handles intake, onboarding, escalations.
Finance / Legal	0 (outsource)	1–2	5–10	AI generates ASC 842, tax reports, contracts.
Marketing	0–1	2–4	10–20	AI content, SEO, campaign optimization.
Executive	1 (founder)	2–3	5–10	Strategic leadership. Not automatable.
Support	0	2–3	10–25	AI chatbot handles 80%+ of inquiries.
Total Headcount	4–8	20–35	100–200+	

Traditional SaaS at this scale: 50–80 in Phase 2, 300–500+ in Phase 3. AI-native architecture eliminates entire departments.

Founder lives at the office. Graduate to Harwood when revenue justifies it.

Stage 1

Live-In Office

Month 1–18

\$1,500–\$2,500/mo

Small office/loft in Dallas

Founder lives on-site — zero commute

\$18K–\$30K/yr all-in

Eliminates personal rent expense

24/7 availability, total commitment

Stage 2

First Office

Month 12–30

\$28–\$33/sqft/yr

2,000–3,000 sqft in Uptown

\$4,700–\$8,250/mo (NNN)

\$56K–\$99K annual cost

12–18 person capacity

3-year lease with renewal

Stage 3

Harwood District

Month 30+

\$40–\$55/sqft/yr

5,000–10,000 sqft Class A

\$16,700–\$45,800/mo full service

\$200K–\$550K annual cost

30–50 person capacity

Premier Dallas address

Why Dallas

No state income tax. #3 startup city. Boom Belt epicenter. Central time zone covers both coasts. Lower cost of living vs. Austin, SF, NYC.

Why Harwood District

Dallas' premier campus. Jones Day + Fortune 500 tenants. Harwood Flex for gradual scale-up. Talent magnet.

FUNDING RISKS

Eyes wide open. Every risk has a mitigation.

	RISK	MITIGATION
Market Timing HIGH	Macro downturn could slow lease volume despite tailwinds.	Boom Belt focus limits exposure. Equipment leases are counter-cyclical — businesses lease more in downturns.
Regulatory MEDIUM	Multi-state lease law varies. ASC 842 / IFRS 16 complexity.	Built-in legal engine per jurisdiction. Texas launch = simplest environment.
Competition MEDIUM	CoStar or well-funded startup could build competing features.	Data network effect compounds daily. 27 integrations create lock-in. Full lifecycle = no direct comp.
Capital Efficiency LOW-MED	Burn rate could exceed revenue growth.	AI-first keeps headcount 60–70% below peers. 2% recurring fee compounds. Breakeven Month 12–18.
Single Founder LOW-MED	Key-person dependency on founder.	Platform is built. Hire CTO first. Advisory board. KBH Energy Council member. Operator background (Vivint, MAC) de-risks.
Cold Start MEDIUM	Two-sided marketplace chicken-and-egg.	Supply-side first. Gunga AI intake = frictionless onboarding. 80% auto-approval.

TOTAL CAPITAL REQUIREMENTS

80% Boom Belt capture requires \$1.6B–\$3.2B.
Then the same playbook goes global.

Seed + Series A

\$16M – \$27M

Year 1–3

Use of funds Engineering, MVP, Texas → national
Target 2% capture, \$35B volume
Strategy Subsidized pricing, loss-leading
Investors Angels, VC, proptech

Series B + C

\$600M – \$1.2B

Year 3–6

Use of funds Aggressive expansion, 300 team
Target 20% capture, \$352B volume
Strategy Outspend competitors, lock-in
Investors Growth equity, sovereign

Series D / IPO

\$1B – \$2B

Year 6–10

Use of funds Global dominance, 1,500 team
Target 80% capture, \$1.41T volume
Strategy Full 2% fee, \$24B revenue
Investors Public markets, strategic

\$1.6B – \$3.2B

total capital over 8 years

\$24B/yr Boom Belt

at 80% capture (Year 10)

\$200B+/yr Global

same playbook, \$12T–\$15T market

Boom Belt first (\$1.76T), then full US (\$5T+), then global (\$12T–\$15T). Loss-leading through Year 3. Capital raises fund the runway. Global expansion begins Year 7+.

Invest without selling a single share. Your portfolio works for both of us.

Seed Round: \$1M – \$2M

Pre-money: \$5M–\$10M · 10–20% equity · SAFE or priced round

60% Engineering

AI matching, War Room, payment infrastructure

20% Texas GTM

Subsidized onboarding, loss-leading market capture

10% Legal

Entity, multi-state compliance, ASC 842 engine

10% Operations

Office, insurance, tools, runway buffer

Portfolio-Backed Investment

Use a Securities-Backed Line of Credit (SBLOC) to invest without liquidating your holdings.

Keep your portfolio

Borrow 50–70% of portfolio value. Stocks stay invested, keep earning.

Low interest

SBLOC rates well below personal loans. Interest-only payments.

Risk management

Conservative LTV ratio protects against margin calls.

Why This Is a Generational Investment

Two macro tailwinds

AI boom + silver tsunami are not speculative — happening now, accelerating for the next decade.

80/20 dominance path

\$1.76T addressable market. Loss-leading to 80% capture. \$24B/yr revenue at full scale. First-mover advantage.

Recurring revenue machine

Every deal = fees for the life of the lease. 36-month lease = 36 revenue events from one close.

Note: SBLOC proceeds may have restrictions on purchasing securities. Consult your financial advisor.

Artemis. Helium-3. Advanced nuclear. The next wave of leasing demand.

Artemis Program & Lunar Economy

Artemis II completed the first crewed lunar fly-by since 1972 in April 2026.

Lunar acreage

Surface-use agreements for mining concessions, habitat zones, research stations — TBL's land asset class extends to the Moon.

Helium-3 mining

Interlune's DOE agreement to deliver moon-mined Helium-3 by 2029. Earth-side supply chains need equipment leases, processing facilities, storage.

Space supply chain

Manufacturing, test ranges, launch infrastructure — all across Boom Belt states with existing aerospace capacity.

Advanced Nuclear — JJ Pickle & NEXTRA

UT Austin's JJ Pickle Research Campus — one of 31 active nuclear research reactors in the US.

NEXTRA alliance

UT Austin, Texas A&M, Georgia Tech, ACU — first NRC-approved liquid-fueled advanced reactor (Natura MSR-1 molten salt).

Commercial deployment

Every reactor site needs land leases, equipment contracts, construction agreements, facility management.

Fusion horizon

Helium-3 fusion reactors require massive facility leases, specialized equipment, cooling infrastructure.

The Big Lease on the Moon: Replicating Texas Pacific Land Corporation

TPL model

882K surface acres in the Permian Basin. Collects royalties on every barrel extracted, charges easements for every pipeline. \$687M EBITDA in 2025. 60%+ net margins.

TBL lunar model

Same playbook on the Moon — manage the leases for mining concessions, habitat zones, transit corridors. Collect on every transaction. Asset-light, data-compounding.

These technologies are funded, permitted, and in development today. TBL positions to process the leases for the next generation of American energy dominance.

Mission: The end of inflation. The Visa for when energy becomes currency.

Inflation is an energy problem.

When energy costs rise, everything rises. When energy becomes abundant and efficiently distributed, the cost basis of the entire economy drops. Inflation is not a monetary policy problem — it is an energy infrastructure problem. Visa doesn't hold money — it built the rails to move it. Estable won't produce energy — it will build the rails to transact kilowatts as the base unit of the global economy.

Corporate Structure

Estable Corporation

Delaware C-Corp · Palm Beach/Miami HQ (2028)

Parent holding company. Infrastructure to transact kilowatts, muni bond automation, embedded financing, wealth transfer services.

The Big Lease, Inc.

Delaware C-Corp · Austin/Dallas

Full-lifecycle leasing platform — 4 asset classes, terrestrial and lunar. Transaction engine for energy infrastructure.

Super Hot Fire, LLC

Operating Subsidiary

Gas/flare repurposing — capturing stranded energy, converting waste to productive output.

MaxxNotes

Operating Subsidiary

Workforce development — mental frameworks and information technology incentivizing continued growth within an automated economy.

Estable Revenue Streams

Kilowatt Rails

Infrastructure to buy, sell, and settle kWh

TBL Platform

2% transaction + 2% monthly processing

Financing

Embedded lending to TBL clients

Muni Bonds

\$4T+ bond issuance automation

Wealth Transfer

Estate + asset transition services

Super Hot Fire

Gas/flare repurposing revenue

The Big Lease

Dominating the Boom Belt.

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Own a piece of every deal. Equity in real estate and business transactions.

How It Works

The Big Lease processes thousands of commercial leases, real estate transactions, and business transfers annually. The Equity Participation Program allows TBL to take a small equity position in select transactions — converting platform fees into ownership stakes in the underlying assets and businesses. Instead of collecting only transaction fees, TBL builds a compounding portfolio of equity interests across the Boom Belt's fastest-growing asset classes.

Real Estate Equity

Negotiate fractional equity positions in commercial properties transacted on the platform. As lease volume scales, TBL accumulates ownership across office, industrial, retail, and land assets — building a diversified real estate portfolio at zero acquisition cost.

Business Transaction Equity

When businesses change hands through TBL — equipment dealers, franchise operations, service companies — TBL takes a minority equity stake as part of the transaction fee. This creates long-term revenue participation in growing Boom Belt businesses.

Portfolio Compounding

Every equity position generates ongoing returns: rental income from real estate, profit distributions from businesses, and appreciation on exit. The portfolio compounds with every deal closed — 10,000 deals by Year 3 means thousands of equity positions generating passive income.

Equity participation is selective and negotiated per transaction. Not every deal includes an equity component. Structure varies by asset class and deal size.

A dedicated page for every major university. Platform familiarity starts before graduation.

The Play: Own Student Housing Across the Boom Belt

TBL creates dedicated student housing pages for every major university in the 11 Boom Belt states — UT Austin, Texas A&M, University of Florida, Georgia Tech, UNC, Clemson, University of Tennessee, and dozens more. Students find housing through TBL, learn the platform during college, and carry that familiarity into their professional careers. By the time they're signing commercial leases, equipment contracts, or business acquisitions, TBL is already the platform they know and trust.

Platform Familiarity

Students use TBL to find apartments, roommates, and subleases throughout college. Four years of platform usage creates deep muscle memory. When they enter the workforce and need commercial leases, equipment rentals, or business services — TBL is their default. This is the same playbook that made Gmail dominant: give it away to students, and they bring it to every company they join.

200+ Boom Belt universities
4 years of usage per student
Lifetime platform loyalty

Workforce Training Pipeline

The Boom Belt is the epicenter of energy infrastructure buildout — data centers, advanced nuclear, solar, oil & gas, grid modernization. TBL's university pages become the bridge between campus and career. Students access energy industry certifications, MaxxNotes training content, and direct employer pipelines through the platform. Companies posting on TBL for equipment and facility leases also post internships and entry-level roles — creating a closed loop where the platform that houses students also employs them.

Energy sector career pathways
MaxxNotes mental frameworks
Employer ↔ student matching

Community Network Effects

Each university page becomes a persistent network that follows students for life. Freshman roommates become business partners. A landlord who listed student housing becomes a commercial client. Alumni groups form natural referral networks — a UT grad leasing office space in Houston recommends TBL to their colleague in Atlanta. The platform doesn't just process transactions — it becomes the connective tissue of Boom Belt commerce, with relationships that deepen over decades and generations.

Lifelong professional networks
Cross-generational referrals
Boom Belt commerce layer