

1. THE MISSION: ZERO MISSED CONTINGENCIES & ZERO FORFEITED EMD

Every year, billions of dollars in real estate purchase transactions and commercial leases are plunged into crisis due to simple, preventable human oversight: **missed contingency deadlines**. When a 17-day physical inspection objection window or a 21-day loan commitment milestone silently passes without formal action, buyers forfeit their Earnest Money Deposits (EMD) and agents face catastrophic reputation damage and Errors & Omissions liability. We engineered an autonomous contract intelligence engine to eliminate the universal **'3 AM Panic'** for realtors, transaction coordinators (TCs), and managing brokers. By ingesting complex purchase contracts and calculating precise statutory deadlines with a proactive 3-tier alert cadence (7:30 AM morning radar digest, T-28h drafting trigger, and T-4h cellular red alert), the platform ensures airtight execution across 100% of active deals.

2. THE HIGH-STAKES CONTINGENCY TRIAD

Contingency Triad	Market Reality & Operational Vulnerability
Inspection & WDO	10–17 day statutory cutoff. Late repair requests waive buyer leverage and lock in structural defects.
Appraisal Gap	Valuation shortfalls require rapid ROV comp filings or price amendments before cancellation rights lapse.
Financing & Loan	Premature loan contingency removal risks entire \$25k–\$100k+ deposit if underwriting stalls.

4. PRIMARY ENTERPRISE USE CASES & OPERATIONAL GOVERNANCE

USE CASE 01 // MANAGING BROKER & E&O GOVERNANCE

Challenge: Managing Brokers carry ultimate legal and E&O liability for agent deadline oversights.
Solution: Brokerage-wide escrow radar providing unified roster visibility and compliance tracking.
Outcome: Zero broker liability, zero E&O claims, and elite agent recruiting value.

USE CASE 03 // SELLER DEAL VELOCITY & PERFORMANCE

Challenge: Buyers stalling on loan approval or contingency waivers tie up listings and delay closings.
Solution: Proactive T-28h prompt to serve a 2-day Notice to Buyer to Perform (NBP) for immediate cure clock leverage.
Outcome: Accelerated closing certainty and instant backup offer cancellation rights.

5. SOVEREIGN PRIVACY & CLIENT-SIDE SECURITY

■ ZERO SERVER RETENTION MANDATE: • **Client-Side Execution:** Contracts parsed in-browser in <6 seconds with zero cloud document storage. • **Ephemeral Demo Sandbox:** Demo uploads live in transient session memory and auto-purge on exit. • **Edge Hardened:** Sovereign Cloudflare infrastructure with strict US/CA sovereign geo-fencing.

0	100%	85%+	< 6s	24/7
MISSED CONTINGENCIES	EMD DEPOSIT SHIELD	ALERT NOISE CUT	LOCAL AUDIT SPEED	SOVEREIGN SURVEILLANCE

RATIFIED RADAR // ZERO MISSED CONTINGENCIES. ZERO FORFEITED EMD.

Official Platform: <https://ratifiedradar.com> • Ingest Studio: [Ionboard](#) • Live Escrow Radar: [Iportal](#)

3. CALIBRATED 3-TIER NOTIFICATION ENGINE

■ ■ Tier 1: 7:30 AM Morning Digest

Daily brief via WhatsApp/Email with zero SMS noise. Summarizes active files, upcoming cutoffs, and verified escrow wires.

■ Tier 2: T-28h Action Window (SMS/WA)

Dispatched 28h early to draft Form RR or Notice to Perform, giving counterparty their required 24h contractual response buffer.

■ Tier 3: T-4h Cellular Red Alert (SMS)

High-urgency dispatch reserved for unresolved milestones with 4h remaining to prevent immediate EMD forfeiture.

USE CASE 02 // BUYER EARNEST MONEY (EMD) SHIELD

Challenge: Buyers risk forfeiting \$25k–\$100k+ deposits if inspection or loan dates silently lapse.
Solution: Automated T-48h checks and T-28h prompts for Form RR repair requests within statutory cure windows.
Outcome: 100% Earnest Money protected and statutory rescission rights preserved.

USE CASE 04 // TRANSACTION COORDINATORS & LEASES

Challenge: TCs juggle 20+ files across state day-counting rules; property managers miss 60-day renewal windows.
Solution: Client-side contract ingest, statutory day-counting calculation, and 60-day lease option tracking.
Outcome: 85%+ reduction in manual workload and zero missed tenant renewal notices.