

TECHNICAL PRODUCT MANAGER - FIRST TECHNICAL HIRE

# HOME ROYALTY

## *Digital Platform*

Transformed a paper-based private lending operation into a regulated digital platform — fractional real estate investing, asset tokenization, and automated financial workflows. Ran deep discovery sessions across ops, sales, finance, and marketing. Built the team. Shipped the product.

**+35%**

SALES LIFT

**-30%**

DEV TIME

**1st**

TECH HIRE

**6**

USER ROLES

# From paper-based lending to a regulated digital platform.

Home Royaltie is a private lending firm that gives homeowners alternative ways to access home equity through second mortgages. When I joined as the first technical hire, the entire operation ran on paper - no digital platform, no workflows, no automation.

I took the company from zero digital infrastructure to a fully operational platform: fractional real estate investing, on-chain asset tokenization, automated interest and repayment tracking, QuickBooks integration, investor dashboards, and a 6-role permission system - all documented in a full SRS I authored from scratch with the finance and legal teams.

## THE CHALLENGE

A successful private lending business with no digital infrastructure. Six distinct user roles - Client, Admin, Advisor, Agent, Broker, and Fund Manager - each requiring their own flows, permissions, and dashboards. Legal and compliance constraints on tokenization. No existing tech team. No documentation. No playbook.

## +35%

Improvement in sales after digitising the lending workflow end-to-end.

## -30%

Reduction in dev time via OKRs, Jira automations, and strict Scrum.

## 6

User roles fully documented with UML diagrams, user stories, and expanded flows.

## 1st

Technical hire. Hired, built and led Dev, Marketing, and UX teams from scratch.

## KEY AREAS - SEE FOLLOWING PAGES

- Authored full SRS with finance & legal — the law of the development process
- Designed 6-role platform with full UML diagrams and expanded acceptance criteria
- Hybrid ERC-1155 tokenization of real estate & precious metals
- Automated interest, repayments & commission tracking via QuickBooks integration
- Transformed paper lending into regulated digital workflows

# What I owned and built.

**01**

## SRS Authorship — The Law of Development

Personally authored the full System Requirements Specification through rigorous collaboration with the finance and legal teams. Defined architecture, features, goals, risks, and acceptance criteria for all 6 user roles. The SRS became the binding document governing the entire development

**02**

## 6-Role Platform Design

Designed complete user flows, UML diagrams, and expanded use cases for every role: Client, Admin, Advisor, Agent, Broker, and Fund Manager. Each role had distinct dashboards, permissions, and workflows — referral chains, application pipelines, purview management, earnings

**03**

## Hybrid Tokenization Architecture

Architected and deployed a hybrid tokenization framework for real estate and precious metals under HomeBricks. Designed hybrid on-chain/off-chain architecture: asset value mirrored on-chain via ERC-1155, legal ownership maintained off-chain. Enabled fractionalized property shares while remaining fully

**04**

## Automated Financial Workflows

Built automated interest calculation, repayment tracking, and commission management — all integrated with QuickBooks for real-time reconciliation. Eliminated manual paper-based processes that had previously run the entire operation, reducing errors and improving processing speed significantly.

**05**

## Investor Dashboards & Platform UX

Designed simple, intuitive investor dashboards giving clients visibility into their portfolios, applications, and earnings. Created user flows and mockups for the full platform — HomeBricks fractional ownership portal, application management, social dashboard, learning center, and

**06**

## Team Building & Dev Leadership

As the first and sole technical hire, scaled the team by personally hiring developers, establishing the DevOps strategy, and building a robust development workflow with strict Scrum practices. Managed Jira end-to-end and set up automated processes that enabled the team to operate on

**07**

## Change, Error & QA Management

Managed a detailed Change, Error, and Wishlist log across the HomeBricks app — tracking every bug, UI inconsistency, and feature request with structured logging per role and screen. Maintained clear communication between the team and stakeholders on resolution status and priorities across Admin, Client, Advisor, Agent, and Broker views.

**08**

## Operational & IT Leadership

Served as the focal IT person under the CEO — handling WordPress issues, designing digital forms, and ensuring operational continuity. Bridged product and operations at a company that had no prior technical infrastructure, establishing systems and standards from the ground up.

# A 6-role platform built for regulated private lending.

The platform serves six distinct user roles — each with their own dashboard, permissions, and workflows. The architecture separates on-chain asset representation from off-chain legal ownership, enabling fractional investing while staying compliant.

QuickBooks integration automates the financial layer: interest accrual, repayment schedules, and commission calculations sync in real time. The blockchain layer (ERC-1155) handles tokenized asset representation — gold bars, property shares — while legal title remains in traditional off-chain records.

<p><b>Client</b></p> <p>Applies for home/cash equity. Views portfolio, tracks applications, earns referral points, accesses social dashboard and learning center.</p>	<p><b>Admin</b></p> <p>Full platform control — user management, application assignment, content moderation, KYC, reporting, and broker/advisor management.</p>	<p><b>Advisor</b></p> <p>Manages client relationships, initiates purviews, generates referral links, views earning portfolio, accesses content creator tools.</p>
<p><b>Agent</b></p> <p>Sub-role under Advisor. Views and manages client applications, tracks earnings, communicates with clients.</p>	<p><b>Broker</b></p> <p>Reviews and approves mortgage applications, updates application details (lender, rate, appraisal), communicates with admin and advisors.</p>	<p><b>Fund Manager</b></p> <p>Manages investment portfolio cards — properties, stocks, assets — visible to clients on the platform dashboard.</p>

## HOMEBRICKS TOKENIZATION MODEL

<p><b>On-Chain</b></p> <p>ERC-1155 tokens represent fractional asset ownership. Each token maps to a real-world asset (property share or gold bar) with metadata stored on-chain.</p>	<p><b>Off-Chain</b></p> <p>Legal title and ownership records remain off-chain with the compliance team. Hybrid architecture keeps the platform fully regulatory-aligned.</p>	<p><b>Automation</b></p> <p>Interest accrual, repayment schedules, and commission distributions calculated and reconciled automatically via QuickBooks API integration.</p>
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# What made this hard.

## 01 No Tech Infrastructure — Starting From Zero

Joined as the first and only technical hire at a company that ran entirely on paper. No codebase, no team, no documentation, no processes. Built everything from the ground up: hired the development team, established the DevOps strategy, set up Jira with automated workflows, and created the documentation standards that governed the entire project.

## 02 Regulatory-Compliant Tokenization

Tokenizing real estate and precious metals requires navigating securities law carefully. Collaborated closely with the legal and compliance team to define a regulatory-aligned model: ERC-1155 tokens represent fractional shares on-chain while legal title stays off-chain. Designed the hybrid architecture so asset value is mirrored transparently without exposing legal ownership on-chain.

## 03 Six User Roles, Zero Room for Overlap

Six distinct roles — Client, Admin, Advisor, Agent, Broker, Fund Manager — each needed their own complete flows, dashboards, permissions, and edge cases. Authored the full SRS with UML diagrams, user stories, and expanded use cases (acceptance criteria) for every role. This became the binding document that prevented scope creep and resolved disputes.

## 04 Replacing Paper Processes With Digital Workflows

The entire lending operation relied on manual, paper-based processes. Digitising this required understanding the existing workflows deeply before redesigning them — automated interest calculation, repayment tracking, commission management, and QuickBooks integration for real-time financial reconciliation. Every manual step had to map to a digital equivalent.

## 05 Managing QA Across a Complex Multi-Role Platform

With six user roles and dozens of interconnected features, QA was structurally complex. Maintained a detailed Change, Error, and Wishlist log — one item per line, per screen, per role. This created a clear, prioritised backlog of bugs, UI issues, and feature requests that kept the team focused and stakeholders informed throughout delivery.

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*The SRS was not just documentation — it was the contract between product, engineering, legal, and finance. Without it, a platform this complex would not have shipped.*

# What shipped.

## Full Digital Platform — Live for All Clients

Complete lending platform shipped from zero: applications, dashboards, messaging, referral system, content management, and investment portfolio — live for all Home Royaltie clients.

## Fractional Real Estate & Precious Metals

HomeBricks tokenization platform live — ERC-1155 fractional ownership of real estate and gold, with hybrid on/off-chain architecture keeping legal compliance intact.

## Automated Financial Reconciliation

Interest accrual, repayment schedules, and commission distributions fully automated and reconciled in real time via QuickBooks API — eliminating all manual paper processes.

## +20% Sales Lift

Digitising the lending workflow improved operational efficiency and client experience, contributing directly to a 35% increase in sales across the platform.

## Full SRS — The Law of Development

Authored a comprehensive System Requirements Specification covering all 6 user roles, UML diagrams, user stories, and expanded acceptance criteria — serving as the binding document for the entire development lifecycle.

## Team Built From Zero

Hired and led the Development, Marketing, and UX teams as the first technical hire. Established DevOps, Scrum workflows, and Jira automations that enabled near-autopilot team operation throughout delivery.

### DELIVERY TIMELINE

Phase 1

#### Foundation

SRS authored, team hired, Jira + DevOps set up, architecture defined.

Phase 2

#### Core Platform

6-role platform built: auth, dashboards, applications, messaging, referrals.

Phase 3

#### Tokenization

HomeBricks ERC-1155 tokenization framework live. QuickBooks integration.

Phase 4

#### Launch & QA

Full QA via Change/Error log. Platform live for all Home Royaltie clients.

# Built the team. *Shipped the product.*

Home Royaltie is what happens when a business with no technical foundation gets the right first hire. Every system, every workflow, every document — built from scratch.

WAHAJ HAIDER - PRODUCT LEAD

0 to 1 Product   System Design   Tokenization Architecture   Cross-Team Leadership  
Regulated Fintech