GENX INNOVATIONS INC · CHICAGO-BASED

Real Estate, Made Shareable

A plain-language guide to GenX Innovations' real estate ecosystem: what it is, how people would use it, and why it helps

Prepared November 23, 2026

The short version

GenX Innovations Inc is a Chicago-based technology company. One of its main projects is a real estate ecosystem: a set of connected tools that help people buy, keep, fix up and invest in property in a fairer, more open way.

At its center is GenX's property-share platform (patent pending). Each property is held in its own company, and its ownership is split into small digital shares that are blockchain-recorded, so the record of who owns what is clear. The property's income is paid out on a set schedule to cover the mortgage, property taxes and utilities first.

Around that core sit down-payment support for buyers, a refinance option for current owners, a Cook County based receivership practice for troubled properties, and Bag Ready, GenX's business-setup service. Most of the ecosystem is still being built. This guide says clearly what exists today and what is planned.

What it is	A connected system for owning, financing and fixing up real estate, with ownership split into blockchain-recorded shares
Who it's for	Homebuyers, current owners, verified investors, tenants and neighbors, courts and receivers, and real estate professionals
Where it starts	Chicago and Cook County, Illinois
Where it stands	In development. Patent pending. Not yet open to investors or homebuyers

The problems it is built to solve

Down payments are a wall. Many buyers can afford a monthly payment but can't save a down payment. The usual fixes, such as second mortgages and seller carry-back or piggy-back loans, add more debt.

Older buildings run out of equity. Owners whose equity has been drained often can't pay for repairs, so buildings slide into disrepair, code violations and unpaid bills.

Troubled properties hurt whole blocks. Vacant, neglected or tax-delinquent properties pull down neighborhoods and can end up in court.

Real estate investing is hard to reach. Owning part of a building usually takes a large amount of money and paperwork.

How the parts fit together

1. The property-share platform

PATENT PENDING

Each property is placed in its own company. Ownership is divided into small digital shares that are blockchain-recorded. The property's income is paid out every six months in a set order: the mortgage, then property taxes, then moderate utility bills. Money left over goes to the owner. If income falls short, payouts pause under circuit-breaker style rules, and reserves are planned to help cover the gaps.

2. Down-payment support

IN DEVELOPMENT

Instead of a second mortgage or a seller carry-back loan, investors put up the down payment. In return they receive a limited, capped share of the property's future income for a set time. The purchase closes with just one first mortgage. The owner gets first chance to buy the investors out early, in full or in part. When the term ends, full rights return to the owner. It is designed for first-time buyers, owner-occupied homes, investment properties, commercial properties and bundles of several properties.

3. Refinance option

PLANNED

A version of the same model for properties that already have a mortgage, so current owners can use their property's income potential and equity without starting over.

4. Receivership and rehab

COOK COUNTY BASED

Receivership is a court process in which a judge appoints a neutral manager, called a receiver, to stabilize a troubled property. GenX's founder is a Cook County based court-appointed receiver who holds the Receivership Institute Specialist (RIS) designation from the Dearborn Realtist Board, earned through 30 hours of court-appointed receivership training under the City of Chicago. In this ecosystem, the court approves first, and every step follows court-regulated receivership rules under Illinois law. The receivership work can then be used together with the property-share platform to repair properties and bring value back to them.

5. Development and reuse

PLANNED

The same model is designed for new developments, subdivisions, rehabs, vacant lots and land, and turning empty office space and high-rises into new uses.

6. Bag Ready by GenX Innovations

AVAILABLE NOW

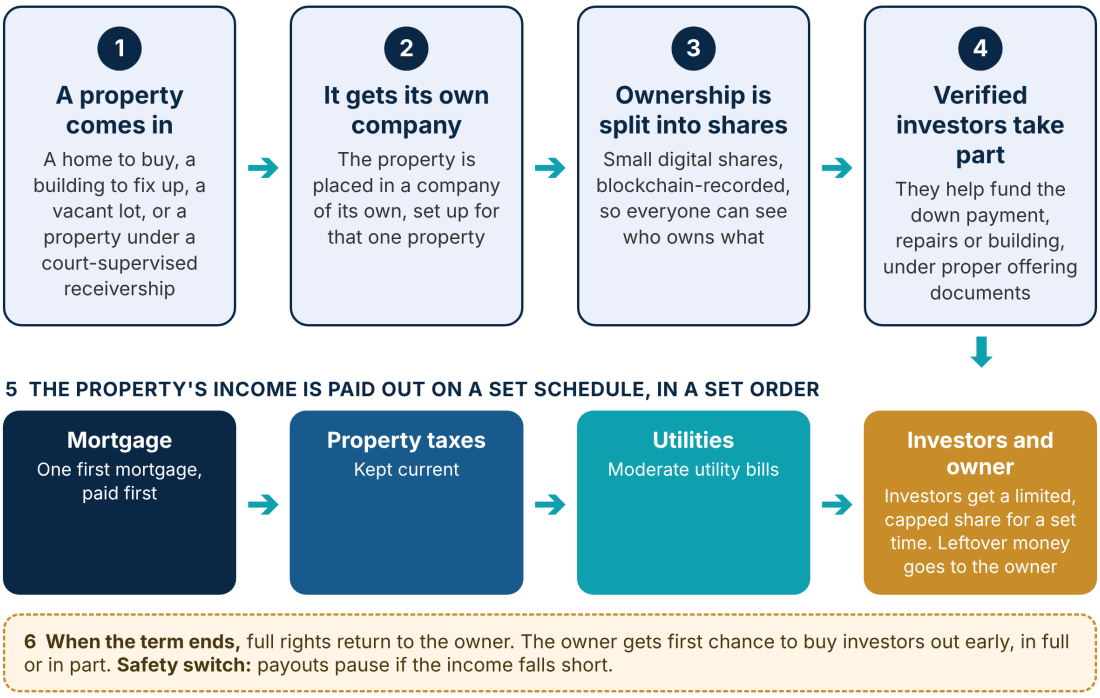
GenX's business-setup service. It helps founders and property owners form and organize their companies, and prepares rehab funding plans that list the grants, rebates, loans and tax relief a building may qualify for. Clients sign, pay and submit every filing themselves.

7. A regulated fund for property bundles

PLANNED

A future fund holding a bundle of properties, so people who shouldn't hold digital shares directly could still take part through a regulated product. It would need regulatory approval first.

How it works, step by step



Simplified view of the design. Details, terms and timing will be set in each deal's own documents.

Who uses it, and how

Who	How they would use it	How it helps
Homebuyers	Get help with the down payment without taking on a second mortgage	One mortgage instead of two. Investors' share is capped and time-limited, and full rights come back to the owner
Current owners	Use the refinance option, or fund repairs on a building whose equity has been drained	A way to put the property's income potential and equity to work on repairs and upkeep
Investors	Buy small shares in a property, only after identity checks and only through proper offering documents	A way to own part of real property with a clear, blockchain-recorded record. No returns are promised
Tenants and neighbors	Live in or near buildings that get repaired and kept up	The goal is safer, better-kept homes and fewer vacant or neglected buildings
Courts and receivers	Use a court-approved, step-by-step receivership process for troubled properties	A plan to stabilize a property that follows Illinois law, with the court approving first
Real estate professionals	Agents, brokers, loan officers and title companies take part in each deal	Paid under written contracts, only to the extent the law allows

Communities	Vacant lots, empty offices and rundown buildings become rehabs and new developments	Restoring value to properties and communities in Cook County

Receivership in Chicago and Cook County: the public picture

- The Dearborn Realtist Board's Community Receiver Training Program was authorized by the Chicago City Council in 2019. Mayor Brandon Johnson attended one of its trainings in December 2023.
- Illinois standardized the court-appointed receivership process statewide through the Illinois Receivership Act, signed by Governor JB Pritzker on August 1, 2025 and in effect since January 1, 2026. The Act does not cover owner-occupied homes of up to six units, which follow other Illinois laws.
- Cook County's Land Bank Authority, whose board is appointed by County Board President Toni Preckwinkle and the Board of Commissioners, works to return vacant, abandoned and tax-delinquent properties to productive use.

These public programs are described for background only. None of these officials, agencies or programs endorses or partners with GenX or its founder.

Why it is beneficial

Less debt for buyers
Down-payment support is designed to replace second mortgages and seller carry-back loans.

Bills come first
Property income is set to pay the mortgage, taxes and utilities before anything else.

Owners stay in control
Investors' share is limited and time-bound. Owners get first chance to buy investors out, and full rights return when the term ends.

A clear record
Blockchain-recorded shares give everyone one shared record of who owns what.

Smaller ways to invest
Splitting a property into many shares means taking part doesn't require buying a whole building.

Neighborhood repair
Receivership and rehab bring troubled properties back into good use, with a court overseeing each step.

Built-in safeguards

- Only verified, eligible investors can take part, and only through proper offering documents.
- Regulated holding companies and asset managers, not GenX, are planned to hold the property shares.
- Payouts pause under circuit-breaker style rules when income runs short, and reserves are planned.
- Each deal is planned to close with one first mortgage, with no second lien.
- GenX is not a bank and does not take deposits.
- Lawyers will review the model before any offering is made. The first pilot is planned to be small.

Where things stand today

GenX Innovations Inc	Delaware corporation, Chicago-based
Federal registration	SAM.gov registration active. CAGE code 272Q3 issued November 10, 2026
Patents	2 patent applications filed. The property-share platform is patent pending
Property-share platform	In development and kept private. No properties are on it yet, and it is not open to investors
Down-payment support, refinance option and fund	Planned. Not yet available
Receivership work	Cook County based. Founder is a court-appointed receiver with the RIS designation
Bag Ready	Available now as a business-setup service

Frequently asked questions

Is this a cryptocurrency?

No. The shares stand for ownership in a real property held in its own company. Blockchain is used as the record-keeping system, so there is one clear, shared record of who owns what.

Can I invest today?

Not yet. Nothing is being offered or sold. If an offering is made in the future, it will only be made through proper offering documents to eligible people, under securities laws.

Does a homeowner give up control of their home?

The design is built to keep the owner in control. The property is held in its own company, investors receive only a limited, capped share of income for a set time, the owner can buy them out early, and full rights return to the owner when the term ends. Each deal's own documents would set the exact terms.

What happens if the property earns less than expected?

Payouts pause under circuit-breaker style rules, and reserves are planned to help. The mortgage, taxes and utilities are set to be paid first.

Who holds the digital shares?

The plan is for regulated holding companies and asset managers to hold them, not GenX.

Is GenX a bank?

No. GenX is a technology company. It does not take deposits.

What is a court-appointed receiver?

A neutral manager a judge appoints to take care of a troubled property. Under this model the court approves first, and each step follows Illinois receivership rules.

Is this only for Chicago?

It starts in Chicago and Cook County. The system is designed to work through GenX and through any real estate related company.

How can I get involved?

Reach out at genxinnovations.io or hello@genxinnovations.io. Partnership, pilot and investment talks take place under a signed non-disclosure agreement.

Important information

This guide is for information only. It is not an offer to sell, or a request for an offer to buy, any securities or property interest. Any investment would only be made through proper offering documents provided to eligible persons and in line with applicable securities laws.

No returns, income, savings or results are promised. Features marked planned or in development may change or may not happen. Patent pending means an application has been filed, not that a patent has been granted. This is not legal, tax or financial advice.

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