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The Efficient B*tch Brief

Buy back your time with AI.



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For business owners and real estate investors

THIS WEEK

The AI that asks before it spends your money

Plus: a 50-document due diligence notebook you can build tonight.

Hey, it's Rhea.

Confession: last week was a hot mess. We were getting a handful of new things ready and pushing a few out the door at the same time, and my calendar looked like a crime scene. Picture this: I've got private loans out, I'm borrowing on deals of my own, I'm buying land, I'm underwriting a 40-pad RV park in Texas, and somewhere in there a golf course and a restaurant need payroll, staff and clean books. What kept the wheels on? AI. The kind that drafts while I sleep and then waits for my yes.

So here's the deal. Every week I test the AI tools flooding your feed and keep only the ones that hand me hours back. I'll show you exactly where each one fits in my week, so you can copy it into yours.

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01 The One Thing This Week

Make it ask first

Mercury, the business bank, now lets AI agents propose payments through MCP, but a human approves before a single dollar moves (Mercury release notes and MCP docs, Oct 15, 2026).

Steal that rule for everything. When you lend money and borrow money at the same time, the wrong wire is the nightmare. So my agents can match an invoice, prep a payoff request and flag a due date. They cannot move a dollar. I press the button, and only after someone checks the wire instructions by phone at a number we already have on file. Bank details never go in Slack, email or a calendar invite. Ever.

"They cannot move a dollar."

THE RULE: MAKE IT ASK FIRST

YOUR MOVE

Pick one money task where AI preps and you approve. Loan payment tracking. Vendor bills at the restaurant. Draw requests. Start there, and start this week.

02 Tool Drops That Matter

GOOGLE

Gemini 4 Argon

SOURCE Google, Oct 13, 2026

WHAT IT IS

Gemini 4 Argon is now in the Gemini app for Google AI Pro and Ultra subscribers.

WHERE I'D USE IT

My longest thread is always a closing, with the title company, the lender and the seller all replying-all. Paste it in and ask for the three open decisions and who owns each one.

XAI

Grok Voice 3.0

SOURCE xAI, Oct 14, 2026

WHAT IT IS

Grok Voice 3.0, xAI's new speech-to-speech model, is live in the API at the same price as Voice 2.0.

WHERE I'D USE IT

Land sellers call at 9 PM. A voice agent can answer, get the parcel number and the asking price, and leave me a summary by morning. It doesn't negotiate. It takes notes.

OPENAI

GPT-6 Astra Pro

SOURCE OpenAI, Oct 16, 2026

WHAT IT IS

ChatGPT GPT-6 Astra Pro now runs several agents in parallel on one task, and you can watch them work. Pro users only.

WHERE I'D USE IT

RV park diligence. One agent pulls comps, one reads the rent roll, one checks the county records, all at the same time.

HEADS UP

GPT-5.5 retired

SOURCE OpenAI, Oct 14, 2026

WHAT IT IS

GPT-5.5 was retired from ChatGPT on Oct 14, 2026.

YOUR MOVE

If your bookkeeper or your staffing workflow runs on a custom GPT pinned to it, check it this week before it quietly breaks on you.

GOOGLE RESEARCH

Google Deep Review

SOURCE Google Research, Oct 14, 2026

WHAT IT IS

Google Deep Review launched publicly Oct 14, 2026.

WHERE I'D USE IT

Checking a loan package or an investor deck before it goes out.

Redact first: per Google, it stores uploads for a year. That means no account numbers, no SSNs, no borrower details. A full year, friends.

03

Steal This Workflow

A due diligence notebook for one parcel

NotebookLM (now Gemini Notebook) holds 50 sources per notebook on the free plan, and up to 600 on paid plans (Google, Gemini Notebook Help). That is a whole deal file in one place. I use this on raw land, and it works just as well on an RV park or a golf course.

01 Make one notebook per property. Name it with the APN.

02 Upload the listing, county GIS printout, zoning code section, flood map, title commitment, survey, any seller emails, and comps. For an RV park, add the rent roll, the T-12 and the utility bills.

03 Ask: *"List every restriction on building or splitting this parcel. Cite the source document for each."*

04 Ask: *"What is missing that a lender or buyer would ask for?"*

05 Ask: *"Write a one-page buy box summary: price, access, utilities, zoning, flood, red flags."*

06 Generate the Audio Overview and listen on the drive to your next property.

TIME IT

My bet: an afternoon of reading turns into 30 minutes of checking. You still verify the red flags yourself. AI is the analyst. You are still the boss.

04

Prompt of the Week

COPY AND PASTE

"You are my acquisitions analyst. Using only the documents in this notebook, tell me the three reasons I should NOT buy this property. For each one, quote the exact line from the source and tell me what it would cost to fix or walk away."

I run this on every deal before I make an offer, and that includes the RV park. Asking AI why you should NOT buy gets you sharper answers than asking why you should. Your ego wants the yes. Your bank account wants the no first.

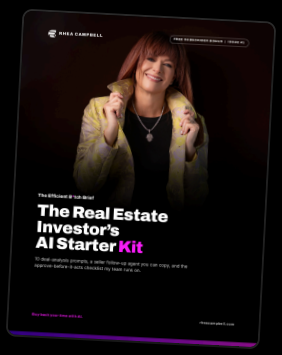
05

YOUR FREE BONUS

The Real Estate Investor's AI Starter Kit

I built The Real Estate Investor's AI Starter Kit: my 10 prompts for deal analysis, a seller follow-up agent you can copy, and the approve-before-it-acts checklist I use with my own team across lending, land, hospitality and the back office. It lives in the Time Back Lab, free for subscribers.

Get the Starter Kit →





Hit reply and tell me the one task you'd hand to an AI tomorrow. I read every single one.

Go buy back your time.

Rhea

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SOURCES AND DATES

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