# DEEDCOIN

# CONTACT DETAILS

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Deedcoin is easy to understand. With Deedcoin, you save 80% or more on real estate commissions, thats about 5% of the total price of ANY property. Users don't need many Deedcoin per home because Deedcoin is not used to pay for homes. Deedcoin is used to reduce the commission on the purchase or sale of a property down to 1%. Just imagine you are selling your first million dollar home. Standard commission would be 6%, thats $60,000 taken from your pocket using the old real estate system. Now lets look at the same transaction with Deedcoin. Using Deedcoin, you save 83%, keeping $50,000 more in your pocket. During the Token Launch Event, contributors will receive 1,000 Deedcoin for each $1,500 contributed, thats $1.50 per Deedcoin. Deedcoin revolutionizes the real estate industry by enhancing our existing Deedcoin platform and nationwide network of partnered local agents. Using Deedcoin is simple, every 10 Deedcoin save 1% of the price of the property, to a maximum of 5%. This leaves a flat 1% left in commission for licensed full real estate service. Deedcoin uses innovative technology backed by a patent pending system (App. No. 62/552,038) to improve efficiency and transactional security to reshape the industry nationwide. The efficiencies of the Deedcoin network allow real estate transactions to operate at a cost of just 1%, allowing a savings of 5% nationwide. The technology behind Deedcoin gives you the same local agents and service that you have come to expect at a savings of up to 83%. It only takes 5 minutes to utilize Deedcoin's online platform to realize maximum savings on any property. Deedcoin uses blockchain technology to decentralize real estate commissions, giving the power back to property owners in the real estate market. The team behind Deedcoin includes licensed real estate agents. The first Deedcoin brokerage is already open as you read this white paper.

# Deedcoin Introduction

Real Estate can be complicated and Deedcoin wants to educate future users on all aspects of our platform. This introduction will help readers gain an understanding of what we are doing at Deedcoin before you get farther along:

Normally, to sell a house, the SELLER pays 6% as commission and this goes to two Realtors, 3% to the Sellers agent and 3% to the buyers agent.

When a SELLER uses Deedcoin, he uses a Deedcoin partnered agent, so he only has to pay his agent 1%.
SO...
If this seller accepts an offer from a buyer that is not using a Deedcoin agent, he must still pay that buyer's agent the normal 3%. This makes a total of 4% using 20 Deedcoin (quantity explained below) which is substantial savings.
OR...
If this seller accepts an offer from a buyer that is using a Deedcoin agent, the two Deedcoin agents share that 1%, meaning he has to pay the buyers agent NOTHING. This makes a total of 1% commission using 50 Deedcoin. Once enough people adopt Deedcoin, this becomes the standard for real estate transactions.

Normally, to buy a home, a BUYER has no commission to pay because the seller pays it all. The buyer's agent keeps 3% of this seller's paid commission.

When a BUYER uses Deedcoin, he uses a Deedcoin partnered agent that KEEPS no more than 1% of commission, so if there is more commission than 1%, the BUYER receives this excess commission as a rebate when they buy a home
SO...
If this buyer purchases a home from a seller that is not using Deedcoin, the commission to the buyers agent is normally 3%, so the buyer can keep this excess 2% as a rebate with 20 Deedcoin which is a great tool against standard commission sellers but only works as long as some pay high commissions without Deedcoin.
OR...
If this buyer purchases a home from a seller that uses Deedcoin, there is no excess commission to keep because the seller is not paying more than 1%, however the seller is more likely to accept the Deedcoin buyer's offer because he does not have to pay a buyer's agent commission. He may be more willing to give this buyer a discount and this buyer needs to spend 0 Deedcoin.

Deedcoin can be purchased at the token launch event or afterwards on exchanges. To use a Deedcoin, a home buyer or seller simply finds their local Deedcoin real estate agent by using deedcoinhq.com. On the website, users can provide some details about the home they want to buy or sell and place some Deedcoin on the system. The website does not sell or list homes but links them with the local Deedcoin agents that will help them with ANY real estate transaction they wish. The Deedcoin placed on the system are used to buy discount points and afterwards any unused Deedcoin are returned to the customer.

Deedcoin are used towards savings as you complete your transaction. For each 1% or commission that are saved or rebated, 10 Deedcoins are used and no more than 50 Deedcoin are typically used to sell a home or 20 to buy a home. For example, a seller that saves 2% would use 20 Deedcoin, or for 5% savings they would use 50. Likewise, a seller that receives a rebate for 2% would use 20 Deedcoin, or if theres no commission to be bought back, they would use 0 Deedcoin.

Because Deedcoin provides savings by eliminating percentages, larger value properties owners save more per Deedcoin than lower value properties. On the average property value of $225,000, each Deedcoin saves approximately $190.  Additionally, a programmed formula automatically prorates the amount of Deedcoin needed to achieve full savings downwards as a contingency should the exchange price ever makes Deedcoin cost prohibitive for new users with lower cost properties. This keeps Deedcoin useable to purchase savings on real estate services in perpetuity.

With Deedcoin, home buyers can buy ANY house and simply redirect the regular market commission to their pocket. Home sellers can hire agents to list their house on the MLS, run open houses, perform drone photography, provide lockboxes, and provide full service support for rates at 1% because Deedcoin is not discount service, it is a discount ON services. Deedcoin agents are normal real estate agents held to a higher standard and charging a reduced rate. Instead of choosing a real estate agent from a standard online list, Deedcoin users choose their agents on Deedcoinhq.com and get the best agents for the best prices.

So why are agents working at 1% with Deedcoin customers instead of 3% for standard customers? Customer acquisition is very expensive in real estate. A 3% commission costs 1% in marketing to get the customer and another 1% in office rents and overhead. With all of the expenses billed, real estate agencies are only keeping 1% as profit on the bottom line. Deedcoin is a simple solution for forward thinking real estate agencies. By partnering with Deedcoin, agencies get more customers at a $0 acquisition cost. Because partner agencies already have an office and we supply the transaction coordinators, the overhead is eliminated as well. Deedcoin brings customers to agencies COST FREE, meaning they get more volume and keep the same 1% profit per transaction. Deedcoin gives the entire 1% to partner agents in most markets and keeps the 1% in select markets with Deedcoin owned agencies to pay for network service overhead.

Deedcoin is better for buyers, sellers, agents, and the industry. Technology will inevitably reduce real estate commissions and the Deedcoin system provides the functionality to become the catalyst for this change by placing customers and agents in one forward thinking network.

*-Deedcoin Team*

## Deedcoin Redirects Commission

To simplify the Deedcoin system, a user needs to understand that market commissions that normally go to an agent are redirected to their pocket. Where commissions exist, Deedcoin can capture them. Where potential future commissions exist, Deedcoin eliminates them.

## Deedcoin Launching 70 Million Tokens

All residential and commercial real estate transactions in the U.S. last year totaled 7 million transactions. Deedcoin has chosen to launch up to 70 Millions tokens to assure new users always have tokens to purchase. Should Deedcoin complete a full sale of all tokens, the 70 Million tokens divided by 50 tokens per transaction allows for enough Deedcoin in circulation to support 1.4 million transactions occurring in the network. Remember Deedcoin retains agents, so Deedcoin sits for periods of time in limbo while transactions close in the real world. Deedcoin will launch enough token to assure that the market has enough token to account for token held in escrow while also retaining market liquidity for new adopters of Deedcoin.

## Deedcoin Token Launch Pricing at $1.50

Deedcoin is a useable token with 50 Deedcoin saving 5% of a homes price as commission. Based on the average home price of $188,900, Deedcoin can save $9,445 for the average user with 50 Deedcoin used total covering two sides of a transaction. This $9,445 saved divided by the 50 Deedcoin means each Deedcoin provides $190 savings to the average consumer. The launch point price of $1.50 was chosen for 3 reasons.

1. Deedcoin wants to launch the ideal token quantity to make sure that the market has available Deedcoin for the U.S. home transaction volume potential (1.4 Million Transactions per quarter).
2. Deedcoin does not want to hold more funds than it can use. The funding cap of the token launch event takes Deedcoin to the ideal launch level for network, local office, and marketing budgets
3. The $1.50 launch price per Deedcoin was decided by dividing the ideal token volume (70 million) for the industry use and the ideal funding level ($105 Million for an ideal expansion of the Deedcoin network. Deedcoins free market system allows commission rates past 1% to be set by the free market.
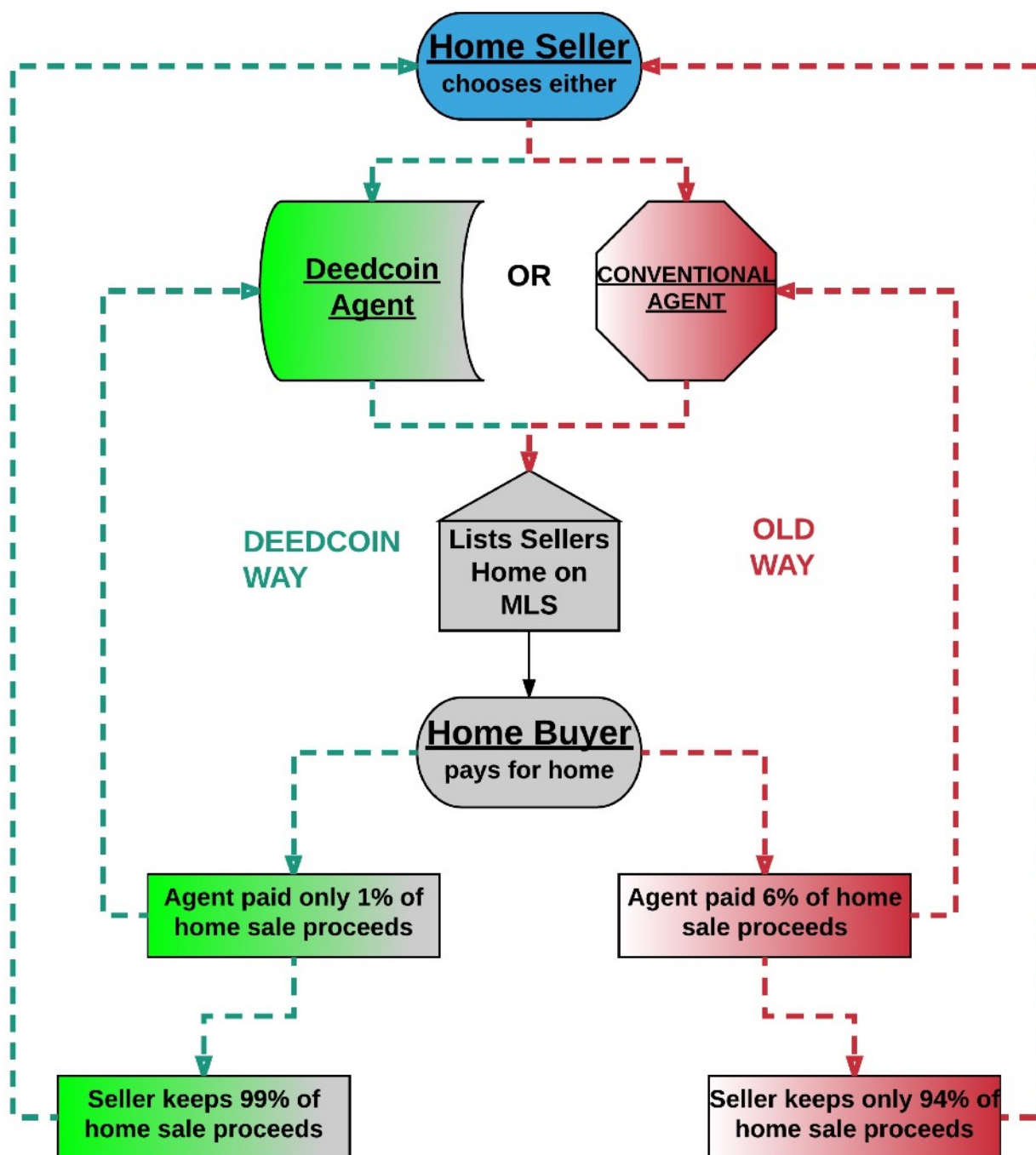
| | STANDARD | DEEDCOIN |
|---|---|---|
| Local and State Licensed Agents | ✓ | ✓ |
| Local Real Estate Brokers | ✓ | ✓ |
| Sellers Home Listed on MLS | ✓ | ✓ |
| Buyers Choose ANY Home | ✓ | ✓ |
| Mandatory Agent Review/Rating System | ✗ | ✓ |
| Uniform Agent Quality Control | ✗ | ✓ |
| Mandatory Transaction Assistant | ✗ | ✓ |
| Number of Parties Working For you | 1 AGENT | 3 AGENT, TRANSACTION ASSISTANT, DEEDOINCENTRAL |
| Sellers Cash Commission Cost | 6% OF PROPERTY PRICE | 1% OF PROPERTY PRICE |
| Agent Cash Commission Maximum | NO MAX | 1% OF PROPERTY PRICE |
| Buyer Maximum Cashback Rate | 0% OF PROPERTY PRICE | 2% OF PROPERTY PRICE |

## Deedcoin for Everyone

Deedcoin is a better option for everyone involved in a real estate transaction. We recommend all contributors to remember to help their friends and family. Should a Deedcoin holder hear that someone close to them in their day to day life is buying or selling a property, let them know about Deedcoin. If you have Deedcoin, your are free to transfer some to a new member to help them save money or earn a rebate for their property transaction.

# DEEDCOIN

## Deedcoin for Home Sellers

Deedcoin runs on 1% instead of the current 5% or 6%. With this new model, property sellers can now keep 99% of the funds from the sale of a home instead of 94%.

**Home Seller**
chooses either

**Deedcoin Agent**   OR   **CONVENTIONAL AGENT**

DEEDCOIN WAY

Lists Sellers Home on MLS

OLD WAY

**Home Buyer**
pays for home

Agent paid only 1% of home sale proceeds

Agent paid 6% of home sale proceeds

Seller keeps 99% of home sale proceeds

Seller keeps only 94% of home sale proceeds

## Deedcoin for Home Buyers

The Deedcoin network creates an opportunity for buyers to receive rebates at closing when buying any property listed by the seller with a conventional agent. Sellers that do not use Deedcoin yet are paying their agents high commissions. With Deedcoin, a property buyer can convert these commissions into closing cost rebates, saving the buyer up to 2% of the price of the property. Because each Deedcoin equals 0.1% of commission, only 20 Deedcoin would be required to get the maximum rebate on an average home listing.

```
                         Home Buyer
                        chooses either

     Deedcoin            OR    CONVENTIONAL
      Agent                        AGENT

  DEEDCOIN                              OLD
  WAY           Find New               WAY
                 Home

               Home Seller
              pays commission
                 to either

  Pays 2% of price as          Pays 2% of price as
  rebate to BUYER              commission to
                                   AGENT
```
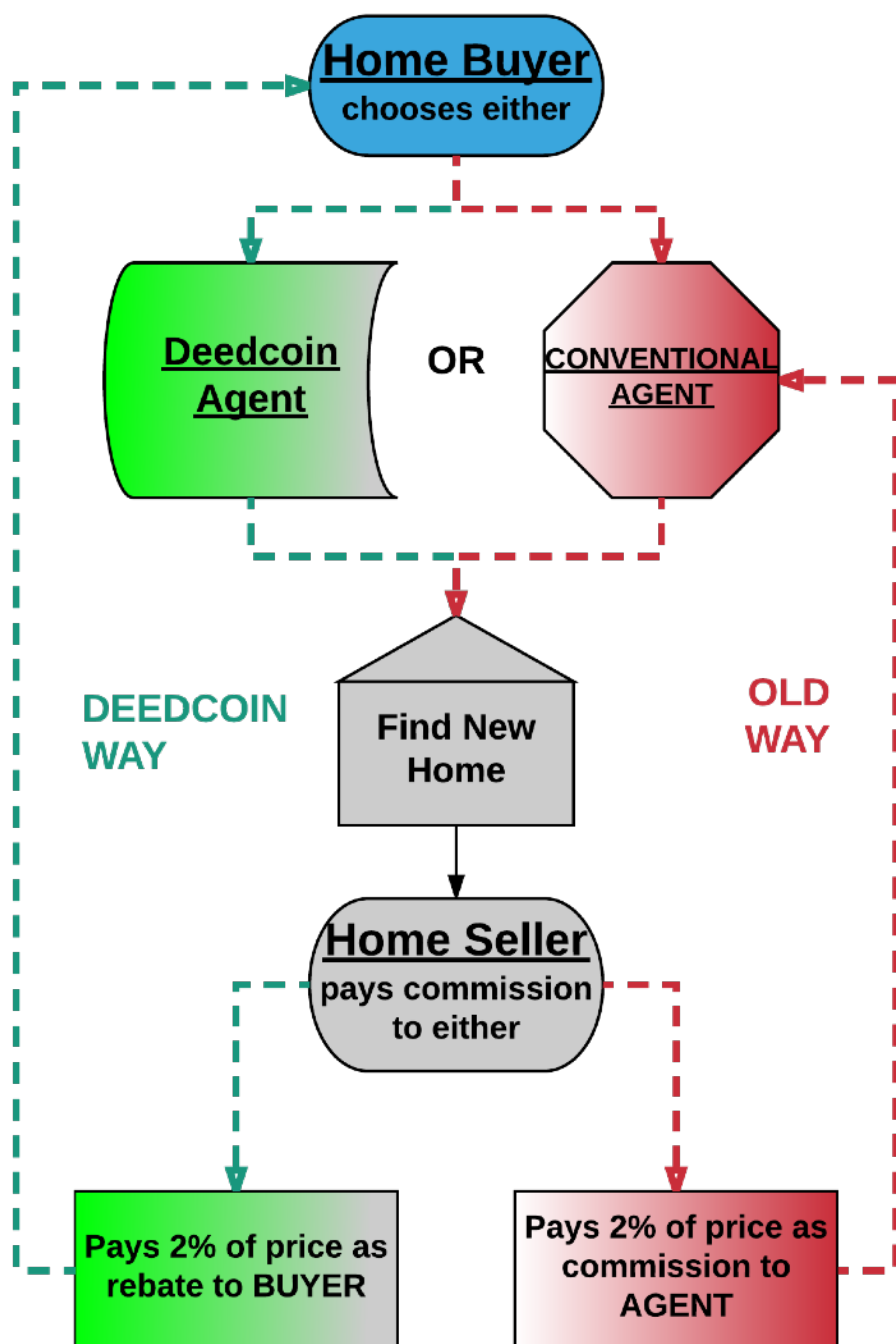
# Solving a Problem

Most people don't remember the name of the real estate agent that sold their last house. The sentiment of "why did I just pay that person $18,000?" is common. To understand the issue you have to understand why it happens.

Licensed Agents work for Brokers who employ them to list your property. Along comes another agent who brings a buyer and this agent works for a different broker that needs to be paid. Your 6% commission is split between 4 people. All of these agents pay fees to a lobbying organization named the NAR (National Association of Realtors) that spends these fees fighting the government on any change that would upset the high commission rates in the US market.

As Brokers have to bring in more business and agents, they must rent office space to increase their market presences. Customers do not go to these offices because customers prefer to use the internet and meet at properties. Meanwhile the experienced agents(which is realistically the only agent a customer wants) do not go to the office but instead work from laptops. These brokers all compete against other local brokers by buying billboard space, print ads, internet presence, and sales leads. The whole system is over competitive, inefficient, and wastes money. This ineffective cost model keeps market commissions high as these brokers all have to spend so much money to get a small share of a large customer pool.

The current system is tantamount to a government that hires too many employees, then raises taxes to keep up with the payroll costs, then hires more employees, then raises taxes in a perpetuous cycle.

# The Solution

Home transactions are complicated. Legislation changes by state and missteps on laws can lead to massive lawsuits. Even things as simple as forgetting a lead paint disclosure form can lead to litigation. Real Estate is a licensed profession and makes home transactions safe and smooth, however the model has to change.

To create this change, the consumer base needs to have the ability to participate in the market decisions of real estate. Deedcoin builds a new option, bringing real estate sales into the hands of the people in a decentralized free market system.

# Deedcoin Benefits All Parties

Innovation is the cure for the current condition. If the current condition was healthy then innovation could not exist. The condition of real estate transacting is flawed and the Deedcoin system solves problems for all parties.

## 1. Property Seller and Buyer Benefits

This network will provide be a lower cost option, saving $1,000's while providing the same local support as the current market. Deedcoin agents will provide matching level of service as compared to standard agents. They hold the same license and will only be allowed to participate in the network if they are experienced and effective. Deedcoin network will oversee their performance.

## 2. Deedcoin Agent Benefits

Agents have a hard time in the regular market. They wander around neighborhoods knocking on doors and cold call to get clients. They have few to no deals and have to struggle for every customer lead. This is why they have to charge so much per customer.

Deedcoin connects agents and customers through the network, allowing them to stop spending marketing dollars and days walking in the sun. With Deedcoin their time is spent actually helping customers through real estate transactions. All but the most stubborn old-fashioned agents will see the wisdom in this new business model.

## 3. Deedcoin Real Estate Broker Benefits

Deedcoin keeps broker costs down. They can still continue to operate their existing businesses and simply set up a new virtual brokerage to handle the Deedcoin transactions. This would cost them roughly $300 per month for the new license, state fees, and place to hang a sign. The best part is that Deedcoin Central provides the marketing, transaction support, and customers. The Brokers and Deedcoin Central save an average of $14,000 in monthly operational costs paid by the average broker office.

Working with a more effective business model, Deedcoin can open brokerages at 1/10th of the cost allowing for more brokerages serving more areas. Meanwhile Brokers and Agents still work on discounted commissions so there is no fixed overhead eating up revenues. This allows dollars to be spent on marketing, regional expansion, and systems that improve the Deedcoin Network.

Deedcoin Network is the next generation of real estate agency. Licensed in all operating areas (initially within the 48 contiguous United States) it will act within the governance and guidelines of local real estate licensing organizations. The Deedcoin network of agents and brokers will provide premium real estate services such as buying and selling of property. Operating with a streamlined system, Deedcoin Network can reach more areas at a higher level of service than standard real estate brokerages with their high customer acquisition costs.

The growth of the use of the Deedcoin token works differently to most ICO tokens. Deedcoin is a ticket for entry to a better option for a existing real world industry. Without Deedcoin, there is no entry to the system. Deedcoin network is providing real estate representation, a service that the public already uses. Deedcoin offers a token for $1.50 with a high savings value in a real estate transaction because we can build the system to run real estate effectively. Bitcoin disrupted the bank monopoly on money transfers and Deedcoin does the same to real estate machine.

Deedcoin is the blockchain enabled token for consumers to cover the costs of real estate agents in future real estate purchases and sales. Deedcoin is Patent Pending with Application Number 62/552,038. By using Deedcoin to pay real estate agents, the consumer can participate in the revolution of the real estate industry that will provide fully licensed real estate services at a lower cost and higher level of service. Redeeming Deedcoin for service is easy. Users will login to the Deedcoin Central website, fill out a quick transaction form, and be put in touch with their LOCAL agent that accepts Deedcoin.

# Using Deedcoin is Easy

Deedcoin holders begin transactions through Deedcoin's website. Any user can set up a quick login with email and password to create an ERC20 address on the central database. Users can use the online calculator to simply figure the Deedcoin quantity they will need before setting up a login. Once logged in, a user can enter an upcoming transaction by entering their zip code and property value. Users then simply transfer the required (automatically calculated) Deedcoin to the network wallet which holds the Deedcoin on the network. DeedcoinHQ will then connect the user and their local Deedcoin agent. Platform held Deedcoin will only transfer to the agent after a closing of a sale or purchase of property, otherwise they will go back to the user.
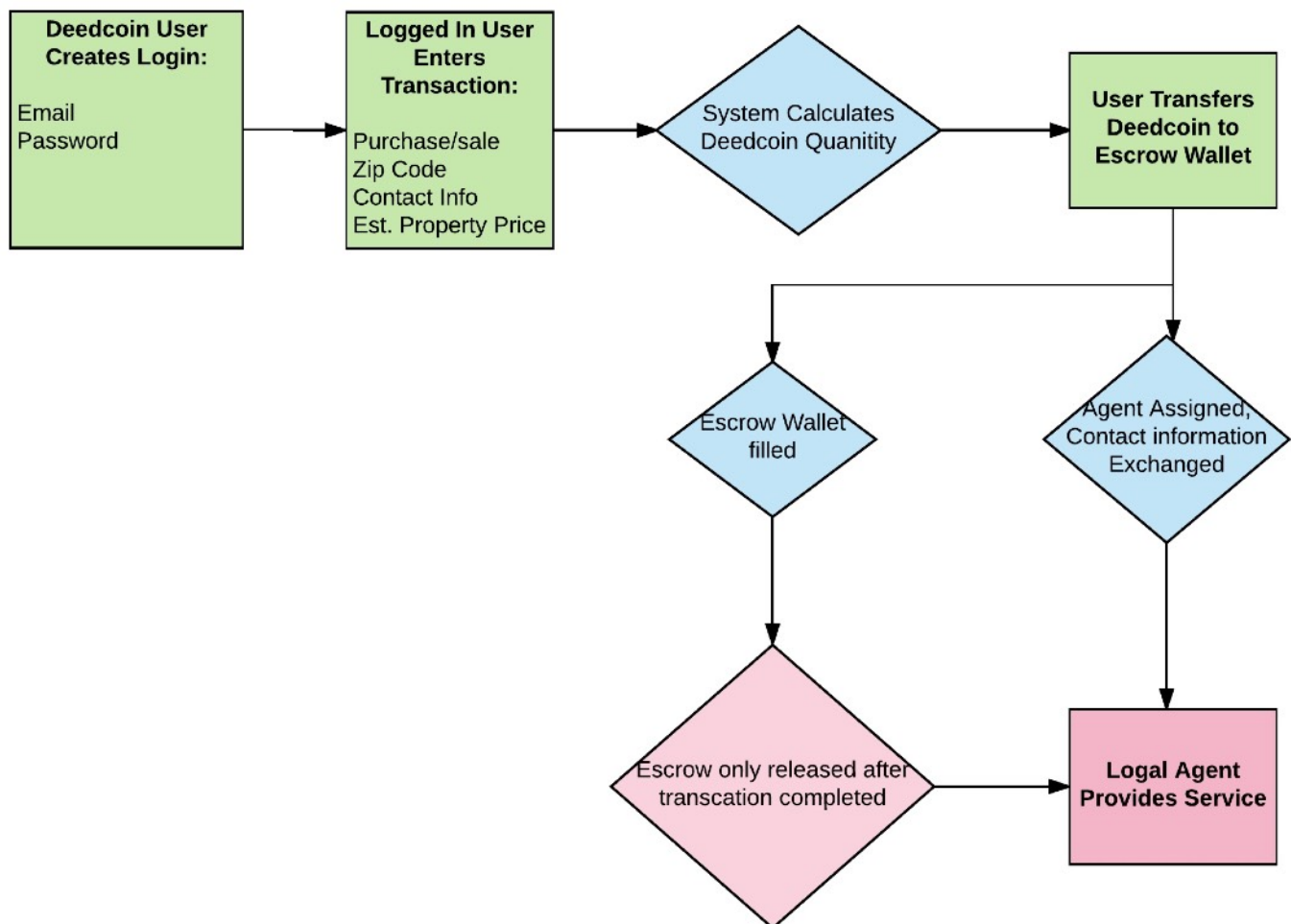
## Deedcoin Quantity Required Calculation

Deedcoin will keep 1% of the homes value as commission instead of the 6% standard to agents today. Deedcoin runs on 1%.

The Deedcoin calculation required to get to the discount of 1% is easy. A user simply takes the average market commission rate, whether it be 6%, 5%, or 4% and subtracts 1% from it, because the Deedcoin network runs on 1%. Then the user multiplies this result by 10, because 10 Deedcoin eliminate each 1%.

     For example:
- John is in a 5% commission market selling a $200,000 home
- Subtract 1% from the 5%, leaves 4% remaining
- Because Deedcoin runs on 1%
- Multiply 4% by 10 Deedcoin which is 40 Deedcoin,
- Because each 10 Deedcoin reduce 1%
- This converts the percentage to Deedcoin
- So John needs 40 Deedcoin to save $8,000 (4% of $200,000)

For buyers this is easy as well. Normally buyers get no credit when they buy a home as sellers pay the whole commission. Using Deedcoin, buyers can now get a rebate at the closing table from sellers that pay high commissions outside the Deedcoin network. Deedcoin runs on 1%, so a Deedcoin property buyer can get a credit for any commission above this 1% at the standard rate of 1 Deedcoin per 0.1% commission.
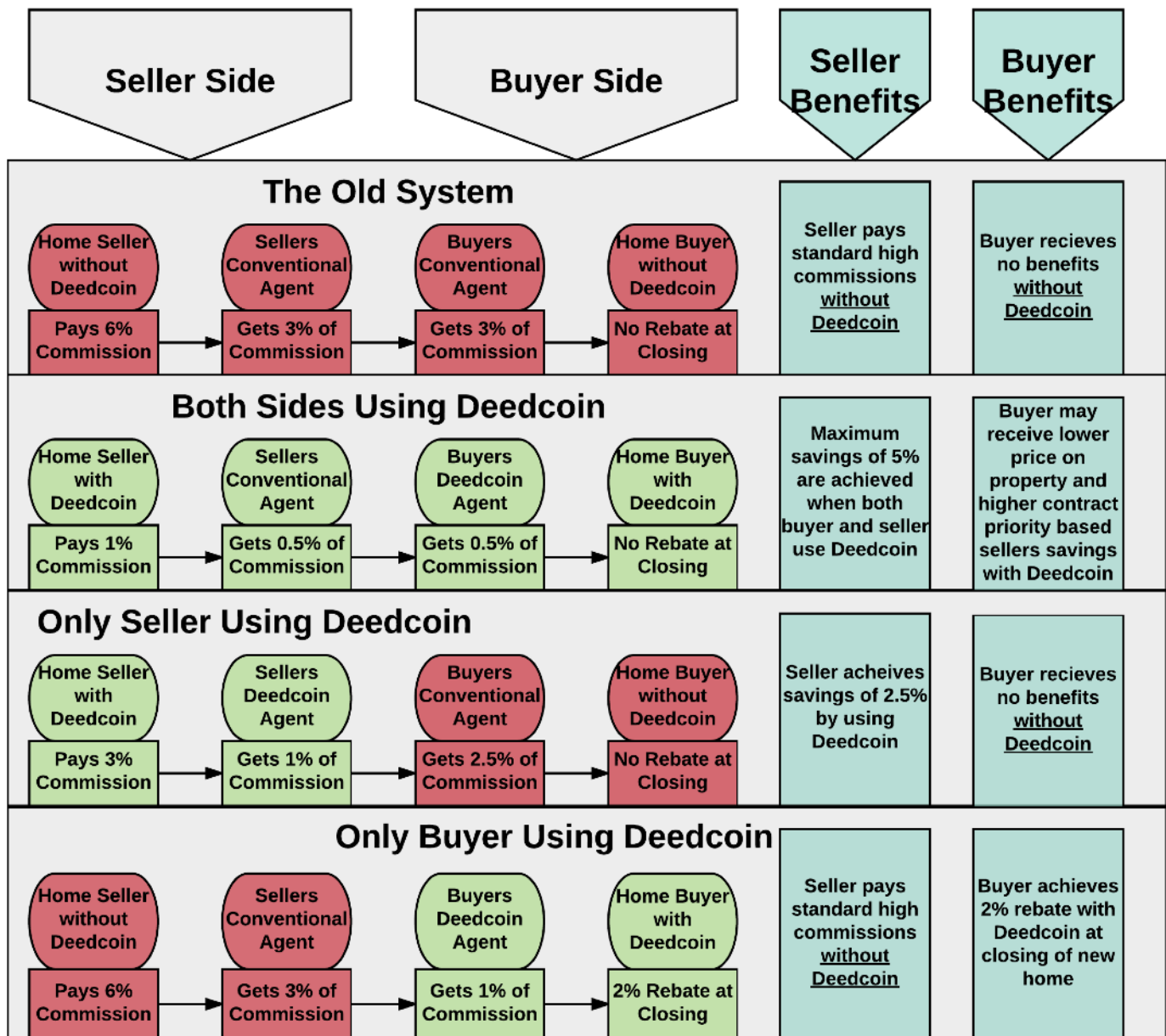
     For example:
- Susan is buying a $300,000 house that has a 3% buyers agent commission
- Subtract the 1% from the 3%, equals 2%
- Because Deedcoin will run on this 1%
- Multiply the 2% by 10 Deedcoin, which is 20 Deedcoin
- This converts the percentage to Deedcoin
- So Susan needs 20 Deedcoin to get credit of $6,000 (2% of $300,000)

Deedcoin required for these same credits will potentially decrease based on the Deedcoin required formula. This formula makes each Deedcoin provide higher saving as users will be able to achieve the same savings with less Deedcoin.

Fortunately for users, math is not required. Deedcoin will always have a calculator on the website to show you how many Deedcoin you need based on zip code and property price. All formulas are open source and included later in the white paper. At Deedcoin we believe in full transparency.

# DEEDCOIN

# Deedcoin User Interactions

Maximum savings are realized when the market transitions fully to Deedcoin. If both buyer and seller use Deedcoin, the commission can be reduced to 1%. Deedcoin users can also interact with any seller or buyer without Deedcoin and realize substantial savings. The flowchart below indicates the possibilities based on Deedcoin users being on both, none, or one side of the transaction.

| Seller Side | Buyer Side | Seller Benefits | Buyer Benefits |
|---|---|---|---|
| **The Old System** | | | |
| Home Seller without Deedcoin → Sellers Conventional Agent → | Buyers Conventional Agent → Home Buyer without Deedcoin | Seller pays standard high commissions without Deedcoin | Buyer recieves no benefits without Deedcoin |
| Pays 6% Commission → Gets 3% of Commission → | Gets 3% of Commission → No Rebate at Closing | | |
| **Both Sides Using Deedcoin** | | | |
| Home Seller with Deedcoin → Sellers Conventional Agent → | Buyers Deedcoin Agent → Home Buyer with Deedcoin | Maximum savings of 5% are achieved when both buyer and seller use Deedcoin | Buyer may receive lower price on property and higher contract priority based sellers savings with Deedcoin |
| Pays 1% Commission → Gets 0.5% of Commission → | Gets 0.5% of Commission → No Rebate at Closing | | |
| **Only Seller Using Deedcoin** | | | |
| Home Seller with Deedcoin → Sellers Deedcoin Agent → | Buyers Conventional Agent → Home Buyer without Deedcoin | Seller acheives savings of 2.5% by using Deedcoin | Buyer recieves no benefits without Deedcoin |
| Pays 3% Commission → Gets 1% of Commission → | Gets 2.5% of Commission → No Rebate at Closing | | |
| **Only Buyer Using Deedcoin** | | | |
| Home Seller without Deedcoin → Sellers Conventional Agent → | Buyers Deedcoin Agent → Home Buyer with Deedcoin | Seller pays standard high commissions without Deedcoin | Buyer achieves 2% rebate with Deedcoin at closing of new home |
| Pays 6% Commission → Gets 3% of Commission → | Gets 1% of Commission → 2% Rebate at Closing | | |

## Deedcoin Per Token Savings in 6% Commission Market

In 2016, the total commission paid to real estate agents nationwide equaled $158 Billion. Deedcoin can save 83% of real estate commissions by reducing 6% to 1% with both sides using Deedcoin, meaning Deedcoin has the potential to realize savings of $131 Billion per year in the industry.

In the US market, approximately 7 million property transactions happen per year including both residential and commercial property. We need to apply these numbers to the Deedcoin system to estimate savings utilized per Deedcoin across the market including commercial transactions.

<div align="center">

158 Billion in U.S. commissions paid yearly

-

1% of the 6% (Deedcoin Runs on this 1%)

=

131 Billion in reduced commissions

÷

7 Million Property Transactions

=

18,714 Commission Saved Average Per Transaction

÷

50 Deedcoin Used per Transaction

=

**$374 Average Commission Saved per Deedcoin**

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In the above formula we have calculated the average commission on EACH property, meaning that we have eliminated the variable of market penetration. This average is based on the existing market for US real estate By calculating the average savings per coin based on the average commission paid, we find that Deedcoin saves a market average of $374 per token. However, Deedcoin is not done providing usability. Deedcoin's Alpha system activates to preserve token usability for all sizes of transactions. Deedcoin's formula has built in tiers that reduce the total Deedcoin requirement as the market penetration advances. This allows the savings value of each Deedcoin to rise beyond this initial average value. Deedcoin is a useable token on the Deedcoin network and makes no claims that the value of a Deedcoin will increase. However, as we do not control the value of Deedcoin on exchanges, we have integrated a contingency formula that will retain usability for each Deedcoin to make Deedcoins savings cost effective for all consumer levels.

## Tiered System

Remember, Deedcoin is easy. Thats why we have a calculator to always figure out the Deedcoin Required, however we want our users to understand how that calculator works. The table below indicates the Deedcoin market price points at which we will adjust the total commission down. As we reduce the total commission, less Deedcoin are required to eliminate the remaining commission. Remember, Deedcoin runs on the last 1%.

| Average Market Price of Last Month | Maximum Market Commission % | Maximum Commission % Eliminated with Deedcoin | Deedcoin Required to Reduce Commission to 1% |
|---|---|---|---|
| Less than $60 per Deedcoin | 6% | 5% | 50 |
| $60 or Greater per Deedcoin | 5% | 4% | 40 |
| $100 or Greater per Deedcoin | 4% | 3% | 30 |
| $120 or Greater per Deedcoin | 4% | 3% | Deedcoin Alpha Formula begins |
| $150 or Greater per Deedcoin | 3% | 2% | Lesser of 20 or Deedcoin Alpha Result |
| $500 or Greater per Deedcoin | 2% | 1% | Lesser of 10 or Deedcoin Alpha Result |

Deedcoin likes new users and must keep the Deedcoin network accessible for new Deedcoin adopters. To make sure new users can adopt Deedcoin, the formula keeps Deedcoin viable to purchase on an exchange for use in a Deedcoin network transaction through proration. The Deedcoin model will provide savings over the conventional real estate model, regardless of the price new users pay on an exchange, based on the proration in the Deedcoin Alpha formula.

Deedcoin Alpha activates should the price of an exchange Deedcoin "price out" a lower property cost customer. In short, the Deedcoin Alpha formula finds the property price point at which Deedcoin savings are most effective. Then, at any point under that property price, it automatically prorates the Deedcoin required. Less Deedcoin are required to achieve the same savings. This makes each Deedcoin more effective to achieve full savings to a property owner using the Deedcoin when buying or selling their property.

Dr, Deedcoin required from user

Ar, Alpha ratio = 2 (set to integer)

Pp, property price

Dp, deedcoin price average 30 days

$$Dr = (Pp/(100*Dp))*Ar$$

This will be calculated automatically for users on Deedcoins website. Users simply enter the Property Price and Zip code and the Deedcoin required will be output based on this formula. This output is compared to the regular Deedcoin required and the lower of the two results will be requested from the user.

## Deedcoin Market Estimation in a 3% Commission Market

We will run the calculation above again but adjust the Deedcoin requirement based on the table above. Deedcoin Alpha can reduce the commission to 3% as one example to help customers realize savings. Users now need only 20 Deedcoin to eliminate 2% of this commission.

131 Billion in reduced commissions

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7 Million Property Transactions

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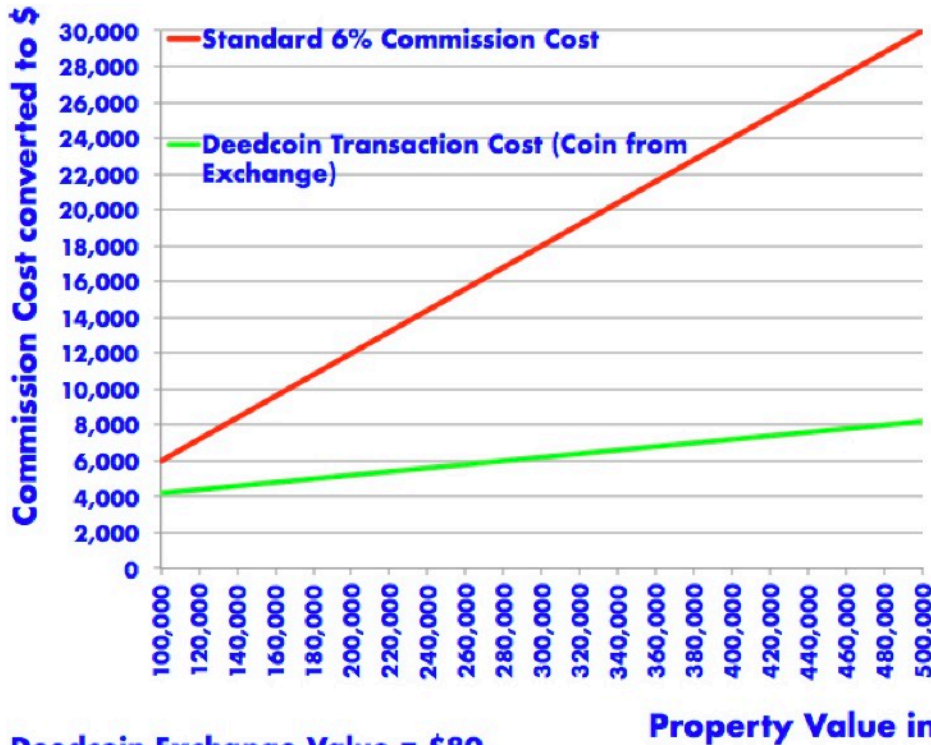
18,714 Commission Saved Average Per Transaction

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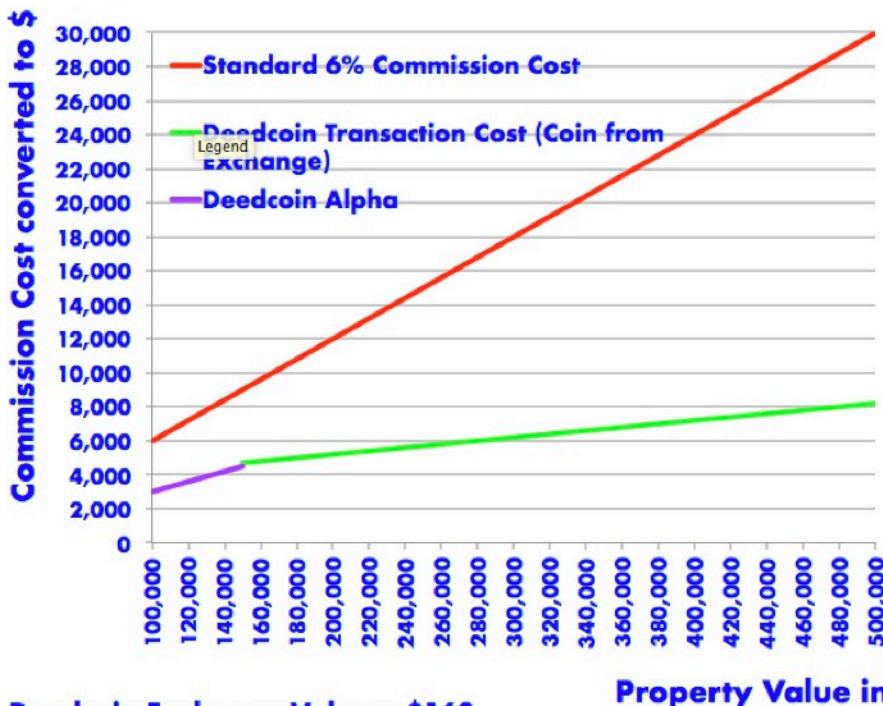20 Deedcoin Used per Transaction

=

**$936 Average Saved per Deedcoin**

Deedcoin Alpha makes Deedcoin mathematically viable against normal commissions at any free market price and provides an average savings of $936 per token as used for real estate services.

**Standard 6% Commission Cost**

**Deedcoin Transaction Cost (Coin from Exchange)**

Y-axis: Commission Cost converted to $ (0 to 30,000)

X-axis: Property Value in $ (100,000 to 500,000)

**Deedcoin Exchange Value = $80**
**Deedcoin Original Full Buydown = 40 Coins**

Graph to left shows the comparison between commission cost with and without Deedcoin at various property prices. Deedcoin savings based on user buying token on exchange at a price of $80* per coin. Deedcoin Alpha has not activated at this price.



**Standard 6% Commission Cost**

**Deedcoin Transaction Cost (Coin from Exchange)**

Legend

**Deedcoin Alpha**

Y-axis: Commission Cost converted to $ (0 to 30,000)

X-axis: Property Value in $ (100,000 to 500,000)

**Deedcoin Exchange Value = $160**
**Deedcoin Original Full Buydown = 20 Coins**
**Deedcoin Alpha Ratio= 12.5 Deedcoin**

In this Graph, Deedcoin Alpha has activated and "catches" the lower property price users with prorated savings. The formula returns a ratio of 12.5 Deedcoin per 100,000 of property price up to the point that the original (1/10 commission point per Deedcoin) system provides greater savings.*
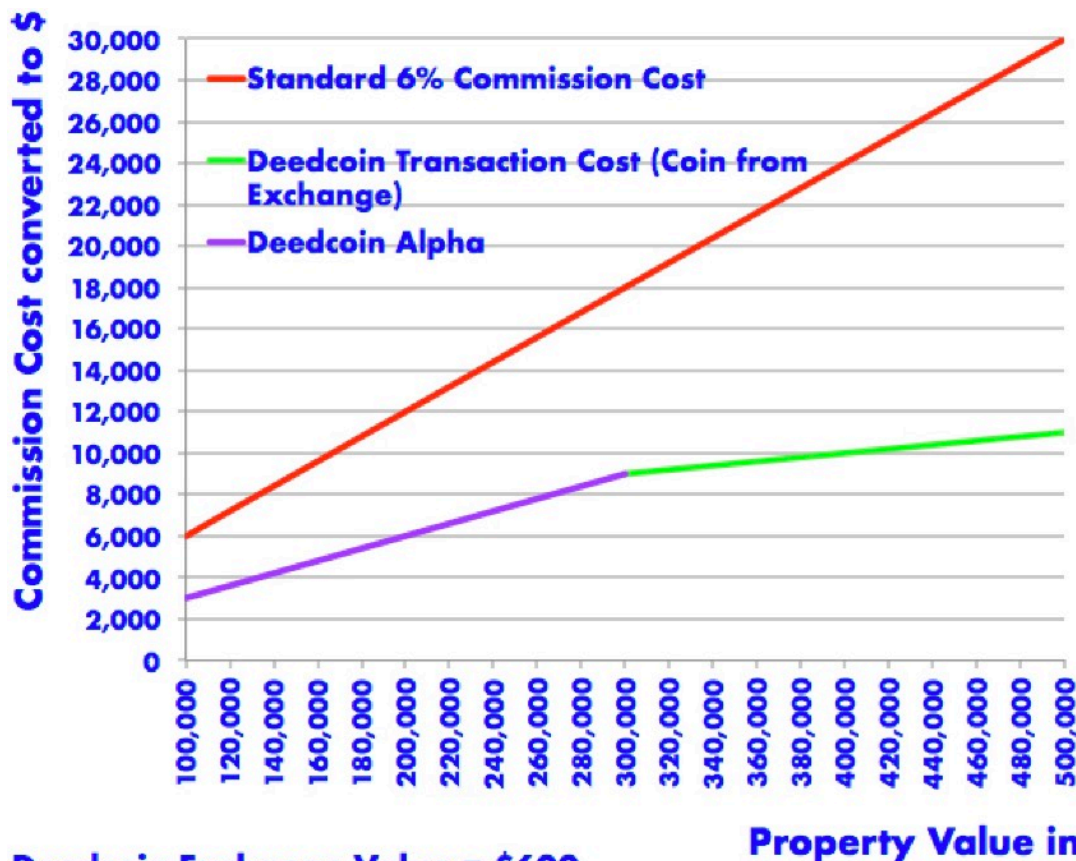
# DEEDCOIN

In this Graph, Deedcoin Alpha has activated and "catches" the lower property price users with prorated savings. The formula returns a ratio of 3.3 Deedcoin per 100,000 of property price up to the point that the original (1/10 commission point per Deedcoin) system provides greater savings.*

**Commission Cost converted to $** (y-axis: 0; 2,000; 4,000; 6,000; 8,000; 10,000; 12,000; 14,000; 16,000; 18,000; 20,000; 22,000; 24,000; 26,000; 28,000; 30,000)

- **Standard 6% Commission Cost**
- **Deedcoin Transaction Cost (Coin from Exchange)**
- **Deedcoin Alpha**

**Property Value in $** (x-axis: 100,000; 120,000; 140,000; 160,000; 180,000; 200,000; 220,000; 240,000; 260,000; 280,000; 300,000; 320,000; 340,000; 360,000; 380,000; 400,000; 420,000; 440,000; 460,000; 480,000; 500,000)

**Deedcoin Exchange Value = $600**
**Deedcoin Original Full Buydown = 10 Coins**
**Deedcoin Alpha Ratio= 3.3 Deedcoin**

Remember, Deedcoin makes no claims that the price of a Deedcoin WILL increase. However, because tokens can be listed on exchanges, the free market will set the price of those Deedcoin. Our goal at Deedcoin is to keep the services rendered for users that acquire those Deedcoin cost effective to use the Deedcoin Network. Deedcoin Alpha assures new users cannot be "priced out" and allows the Deedcoin Network to grow and continue to change this industry.

*All Prices in this section are for comparative math analysis and in no way represent the future prices of Deedcoin but instead serve to illustrate the possible contingencies supported by Deedcoin Alpha

# Deedcoin Market Flow

As Deedcoin integrates into the market, the technology creates a free market system that allows users to control real estate agency compensation based on the free market price. Meanwhile, Deedcoins backend formula keeps costs viable through potential price points and maximizes savings.

## 3 Months

| Deedcoin launches @ $1.50 per Deedcoin | $300,000 Residential Property Transaction | BEFORE DEEDCOIN 6% commission =$9,000 @ 3% in commission per agent | BEFORE DEEDCOIN 6% commission =$9,000 @ 3% per agent | BEFORE DEEDCOIN 6% commission @ 3% commission per agent = $9,000, NO CREDIT | |
|---|---|---|---|---|---|
| Deedcoin Token Launch used to spread Deedcoin Network in 48 States | Each Deedcoin Buys 1/10 of a Commission % | Discount Commission to 0.5% with 25 Deedcoin | Discount Commission to 0.5% with 25 Deedcoin (If under contract with buyer using deedcoin) | Buyers Closing Cost Rebate to 2% with 20 Deedcoin | |
| Transactions Started on Website, links user with local Deedcoin agents | | $1,500 + 25 Deedcoin = $7,500 SAVINGS @ 3% | Additional $1,500 + 25 Deedcoin = $7,500 SAVINGS @ 3% | 20 Deedcoin= Closing Cost Credit of $6000 @ 2% to buyer | Each Deedcoin has Useable savings value of $300 on this transaction |

## 1 Year

| People Begin seeing savings value of Deedcoin, buy on exchanges for Future Use | $700,000 Commercial Property Transaction | BEFORE DEEDCOIN 6% commission =$21,000 @ 3% in commission to each agent | BEFORE DEEDCOIN 6% commission =$21,000 @ 3% to each agent | BEFORE DEEDCOIN 6% commission @ 3% to each agent= $21,000, NO CREDIT | |
|---|---|---|---|---|---|
| Deedcoin Expands marketing to attract new users | Each Deedcoin Buys 1/10 of a Commission % | Discount Commission to 0.5% with 25 Deedcoin | Discount Commission to 0.5% with 25 Deedcoin | Buyers Closing Cost Rebate of to 2% with to 20 Deedcoin | |
| Deedcoin expands Agent base, gets commerical clients who save larger amounts | | $3,500 + 25 Deedcoin = $17,500 SAVINGS | $3,500 + 25 Deedcoin = $17,500 SAVINGS | 20 Deedcoin= Closing Cost Credit of $14,000 @ 2% to buyer | Each Deedcoin has Useable savings value of $700 on this transaction |

# Price per Deedcoin

Deedcoin will launch as an Token launch event, converting Bitcoin, Ether, and other cryptocurrencies via Shapeshift to its new ERC20 token. The Token launch will price the Deedcoin at $1.50 per Deedcoin with Bonus Deedcoin issued based on how early the user contributes. The cost per Deedcoin is calculated in USD and will be converted to the required Ether, Bitcoin, and Litecoin based on the average price for the contribution period. The Token launch will end at either the 30 day mark or the creation of 70,000,000 Deedcoin. This is a capped Token launch. Bonus token are built into the cap on top of this sold amount. The tokens sold to the public will account for 70% of the total Deedcoin with the remaining 30% going to company reserve and founder group.

| Tier | Deedcoin | Price per Deedcoin (converted to USD) | Bonus Deedcoin |
|------|----------|---------------------------------------|----------------|
| Tier 1 | LIMITED CAPPED PRESALE/ PRIVATE SALE 1-20,000,000 | $1.50 | 40% Quantity Bonus |
| Tier 2 | Deedcoin 20,000,001 to 30,000,000 | $1.50 | 20% Quantity Bonus |
| Tier 3 | Deedcoin 30,000,001 to 50,000,000 | $1.50 | 10% Quantity Bonus |
| Tier 4 | Deedcoin 50,000,001 to 70,000,000 | $1.50 | 5% Quantity Bonus |

# Lockup Period

Deedcoin is the future of the real estate market. The undertaking required to build this network to user ready point will take 6 months. During this time period, Deedcoin has implemented a "lockup" period on all of its issued token, preventing their transfer to protect the expansion of the Deedcoin network for 6 Months. Deedcoin is not the token for those looking to quickly dump the token on an exchange as soon as they are received in a wallet. Deedcoin is for those who understand the long term potential of the Deedcoin system to change the US real estate industry and the Deedcoin tokens are for use in those future real estate transactions.

## Pre-sale

Deedcoin will issue the first 20 Million tokens in a capped and limited pre-sale approximately one month before the full Token launch. Pre Sale contributors will receive a 40% bonus to their token quantity based on the price per Deedcoin. The pre sale will be capped at 20 Million tokens as Deedcoin does not want to hold more funds at any time than it will need. The funds from the pre sale will be used to assure an effective Token launch and begin building the user interface and backend systems.

## Token Distribution

Deedcoin will issue all Ether contributions immediately based on an ERC20 smart contract while Bitcoin and other contributions will be issued within 30 days.

Token issuance will follow the pie chart below with 70% going to the contributors in the Token launch up to 50 million tokens (plus quantity bonus tokens) and the remaining 30% split between founders and company reserve.
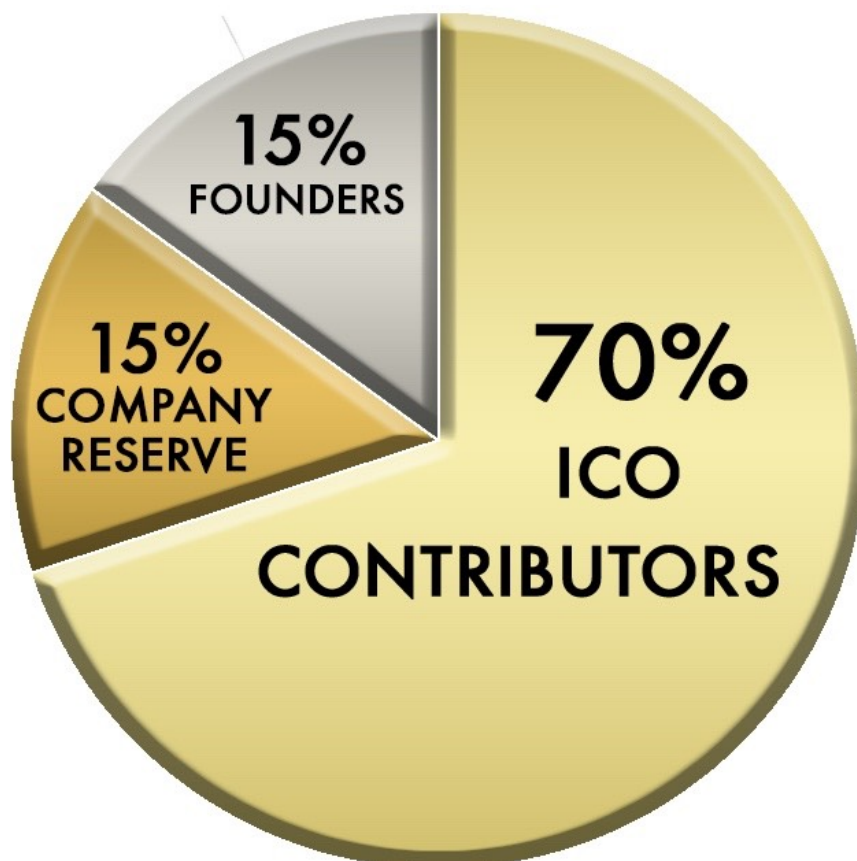
# Contributor Assurances

Deedcoin will work to provide the safest ICO possible with contributor protections summarized in the table below.

| Protection Category | | Details of Deedcoin protections |
|---|---|---|
| Token Escrow | YES | All contributions after the private/presale are held in escrow to be released on an as-needed basis matching the Deedcoin roadmap. |
| State Licensed and Background checked staff | YES | Many of Deedcoins core team and staff hold Real Estate licenses and have been subject to state background check prior to licensure. Our licenses are designed to assure we always protect the public and represent the best interests of our customers. |
| Multisignature Wallet | YES | Deedcoin contribution receipt wallets have 3 keys, two for Licensed core team, one for an independent party. At least 2 of the 3 key holders are board licensed in their respective fields of business. |
| Legal Team | YES | Deedcoin will retain an SEC compliance firm to assure we are remain compliant with regulators. |
| Patent Pending System | YES | Deedcoin is currently patent pending and copyright protected. |
| KYC and AML Compliance | YES | Deedcoin will retain necessary information to remain compliant as token holders redeem token for real estate services. |
| Usability Token | YES | Deedcoin is fully useable on the Deedcoin network and does not pay dividends or provide voting rights. The Deedcoin system is already live on deedcoinhq.com and Deedcoin makes no claims of increasing value of the Deedcoin token. |

## Funding Released Based on Roadmap Performance

The creation of the Deedcoin system is relatively straightforward. Deedcoin is easy to understand and built on the trusted ethereum blockchain utilizing ERC20 smart contracts. Deedcoin Network funding will be released in stages based on the necessities of the Roadmap layout section. One of the private keys will act as an 3rd Party Verifier that the roadmap milestones are accomplished such as the main office creation, Deedcoin broker recruitment, and the central interface software development. Funds will be released in stages as each is completed and the roadmap stages will be documented on the Deedcoin Central website.

## ICO Funding Breakdown

Contributions of cryptocurrency during the token launch event will be used help grow the current Deedcoin Network. At Deedcoin, we have set a goal to expand the Deedcoin system nationally in a short timeframe. Deedcoin has set the ICO cap according to our budget for marketing and network expansion. As Deedcoin derives USD from the sale of contribution tokens, the proceeds shall be used by Deedcoin according the the pie chart to the right.



- 10% STRATEGIC RESERVE
- 8% PRIVATE PLACEMENT
- 7% LEGAL AND COMPLIANCE
- 20% CENTRAL NETWORK CREATION
- 25% AGENT NETWORK EXPANSION
- 30% MARKETING

## Roadmap

The Deedcoin team will work on a close timeline to assure that a useable network is online before the end of the token lockup period.

### JUNE - AUGUST 2017

- Idea Creation
- Trademarks
- Patent Application
- Website Design

### SEPTEMBER - OCTOBER 2017

- Token Prep
- Website Production
- Blockchain Development
- Whitepaper

### NOVEMBER 2017

- Audit
- Legal
- Valuation
- Testing

### DEC 2017 - FEB 2018

- Smart contract live
- Presale open
- Platform enhancement
- Final Token sale

### MARCH - APRIL 2018

- Establish Headquarters
- Broker Network On-boarding
- Hiring tech teams

### MAY - JUNE 2018

- Training of transaction coordinators
- Cloud based transaction software implemented

### JULY 2018

- National virtual broker training
- Final testing of all systems

### AUGUST 2018

- Systems fully online for customers
- DeedCoin usable in all 50 states

## Market Launch Order

The Deedcoin team will prioritize high volume markets to reach the maximum user base first, before expanding to smaller markets. Deedcoin plans to have network agents in large cities in all continental states by the end of 2017 and smaller cities by the end of 2018.
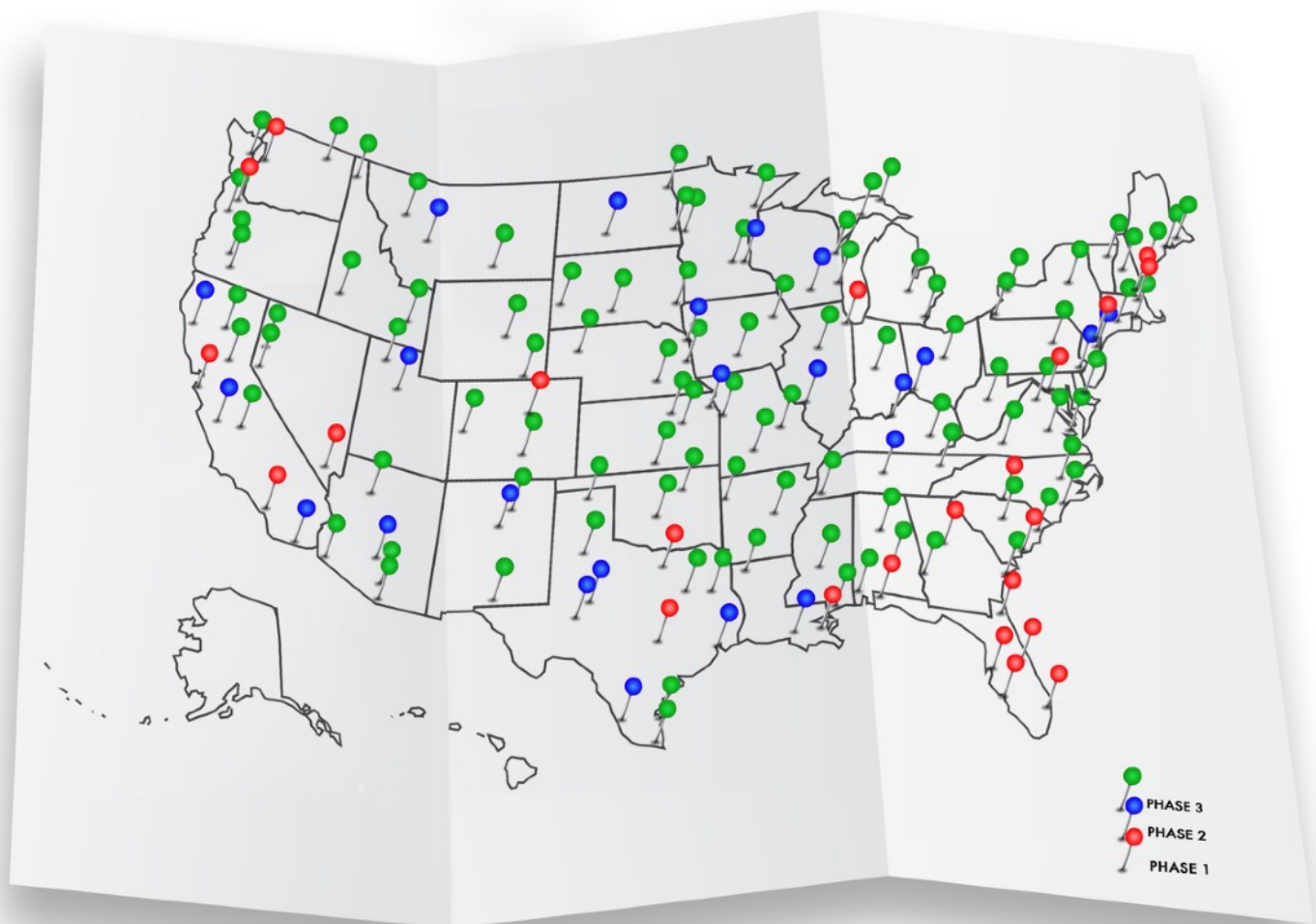
## Deedcoin Central

The key to running the new Deedcoin real estate system is the operations of Deedcoin Central. Removing the operational burden of running a real estate business, Deedcoin Central allows agents and brokers across the country to focus on the needs of Deedcoin customers and their transactions rather than the "big picture" tasks.

## Centralized Ease for User Base

In order to use a Deedcoin, a Deedcoin holder will begin transaction through Deedcoins' website. Any user can set up a quick login with email and password that will form an "escrow wallet" on the central database. Users can use the online calculator to simply figure the Deedcoin quantity they can use before of after setting up a login. Once logged in, a user can enter an upcoming transaction by entering their zip code, transaction type, and property value. Users then simply transfer the required (automatically calculated) Deedcoin to the network wallet which holds the Deedcoin in "escrow" for distribution after the transaction is completed. Deedcoin Central will provide the user with the contact information for their local Deedcoin agent and forward their information along to their Agent as well. Escrowed Deedcoin will only transfer to the agent after a sale or purchase of property is completed, "closing," otherwise they will of course go back to the user.
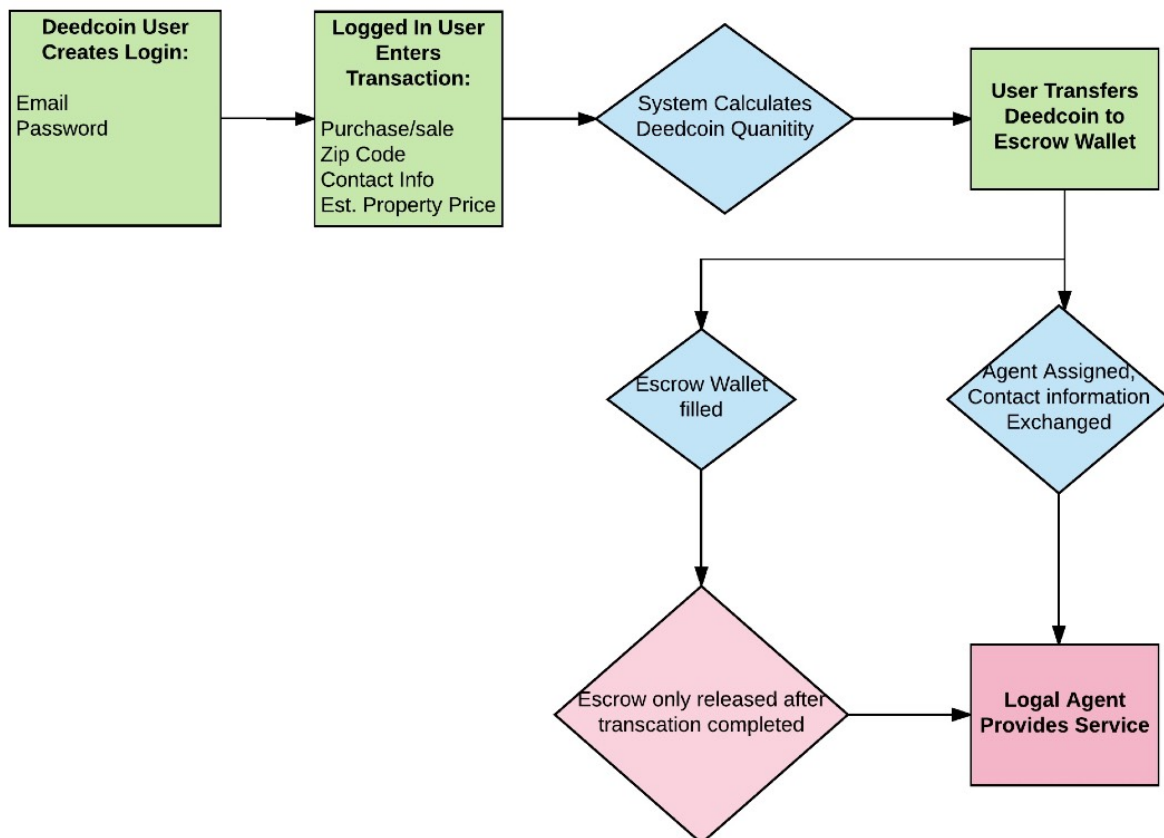
## Network Cost Savings

The cost savings of Deedcoin comes in two parts that have different intrinsic value to the two parties that benefit from its use, the broker and the consumer. The cost savings to the consumer are well defined and outlined already in verse. The cost savings to the broker are not so immediately visible. The typical operational costs for a small to medium sized real estate brokerage range from $12,000 to $20,000 per month with initial start up costs being 5-6 times that. These cost include office rent/mortgage, marketing (both digital and print media), utilities, payroll of non-licensed employees, branding materials, insurance, collateral, furnishings, and other miscellaneous expenses. With Deedcoin, almost all of those things become obsolete and the capital spent on them put back into the brokerage as cost savings.

An expensive office in a high traffic area serves to get people in the door and appear established and trustworthy. A Deedcoin network broker needs none of that. A Deedcoin network broker doesn't need a fancy office or to spend thousands on marketing dollars because all the people that can use him have already purchased Deedcoin. The Deedcoin central office handles all marketing on a more effective national level, that no local broker could ever afford, in both digital and televised form. Deedcoin Central routes all the customers in his area to this local broker. The central office handles the coordination of all Deedcoin transactions so there is no need for an affiliated broker to have dedicated unlicensed staff like receptionists or transaction coordinators. The affiliated broker will have very limited expenses and their main priority will shift to solely managing the Deedcoin agents under him effectively. A broker needs only a virtual office space, just giving him a place to hang his sign and nameplate by law, all other major expenses become redundant. The cost of opening a Deedcoin brokerage is as low as $1,500 as opposed to $100,000 in start up costs and brings down the monthly operating cost from as high as $20,000 to less than $500. This cost savings translates to more brokerages covering more area and a more attractive business model.
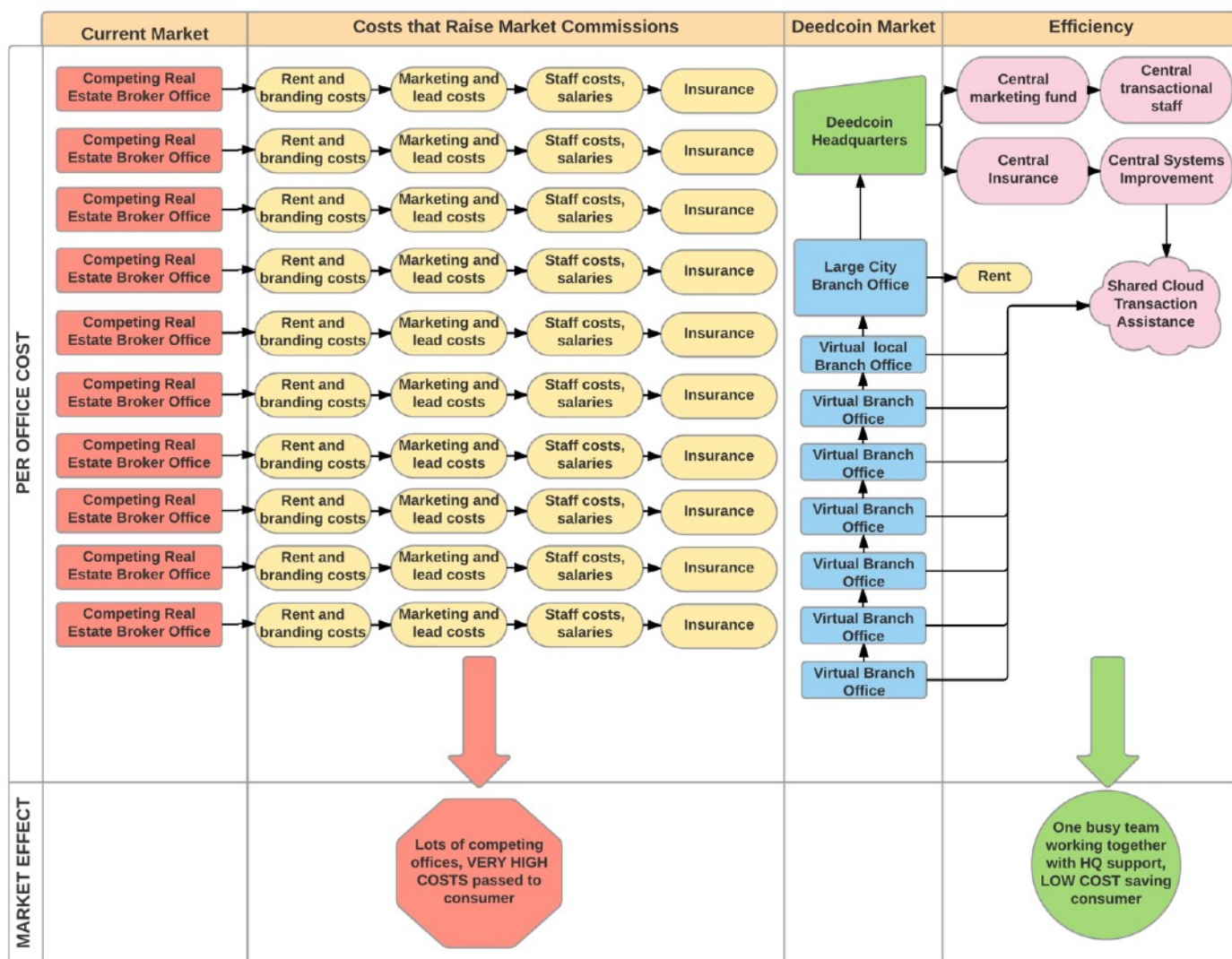
# Virtual Offices

The days of meeting your agent at the office ended long ago. Buyers now find their next house online and call an agent to meet at the property and open the door. Sellers prefer agents to meet them at the property they are selling so they can get a more accurate market price and maybe some quick pictures done ahead of the photographer. Offices existed for the days before the internet when people had to flip through binders full of listings to find properties or to sign a form in person because email signing programs did not exist yet.  Offices are inconvenient to the consumer.

Even agents hate offices, in fact new agents are assigned mandatory front desk duty until they can grow their business enough to be able to work mobile. By empowering agents with a client base and a mobilized interface for research and contracts, Deedcoin does not need offices. Deedcoin will have regional offices for training agents on the Deedcoin system however customers are more than welcome to stop by these offices if they are feeling old fashioned.

## Marketing Efforts

By saving costs on a per brokerage basis we can redirect these fund to local and national campaigns. Gone will be the days of branded napkins, flyers, and pens and instead consumers will see modernized marketing through the online and physical venues. Each brokerage rent payment can instead be a billboard or Facebook campaign.

## Transaction Processing

The best real estate agents have a secret; transaction processors. These processors are hired by the agent on a per deal basis to help move transactions along between the many parties of a deal. To close on a home, lists of tasks need to be competed which are easily forgotten without the aid of a transaction processor. The list is long but typically includes things such as: ordering surveys, ordering inspections, filling out ongoing paperwork, calling lenders, reminding clients of due dates, setting closing dates, ordering re-inspections, compiling punch-out repair lists, finding trust documents, updating transaction status, dealing with communications between parties, and many more things that change with each transaction.

To stay legally compliant in a real estate contract, it is essential to have transaction processors whose sole responsibility it is to deal with these things. The agent you thought was never on top of things did not have a transaction processor working with them. Likewise, the agent that is always on the ball is only that way because they understand the usefulness of these processors and have hired one.

Deedcoin central will provide on-site transaction processors mandatorily assigned to all contracts in the Deedcoin Network. This is at no extra cost to our agents or users and serves to make our people among the best in the business. By managing these processors from a central location we can be sure that your deals are always moving smoothly and efficiently. Users will find that they will communicate more with their transaction processor than their agent after the contract phase to stay up to date on their transaction.

## Agent Rating System

It is currently impossible to know how good an agent is at doing their job. There is no centralized review database or rating system to let you know what kind of agent you are hiring. This makes choosing an agent very difficult and causes customers to hire and fire a few agents before finding one that can meet their needs.

By having our Deedcoin agents all in one network, we are able to not only find out how their customers rate them, but also see how well they are doing their jobs from the information relayed from their transaction processors. Deedcoin will ask users to rate their agents through the central database after transactions and also take input from customers directly through the transaction processors contact with customer and agents.  Deedcoin will improve or replace subpar agents anywhere in the country through their partnered brokers and constantly revise our network staff to offer only the highest caliber of effective agents to our consumers.

## Deedcoin Central UI

Users can easily connect with brokerages participating in Deedcoin and begin real estate transactions by several different methods. First, users can sign up with email and password, creating an account with an ERC20 escrow wallet attached by default. Emails must be confirmed by following link sent to email on account creation.

Information required to begin a transaction is two-fold.
-If a user wants to sell their home, they will begin a "selling" transaction, which will require the following to be submitted: full name, address of property, phone number, estimated price of their home.
-If a user wants to buy a home, they will begin a "buying" transaction, which will require the following to be submitted: full name, budget, basic property parameters, phone number.

A "Deedcoin Required" calculator will appear on front page of Deedcoin Central's login. The "Deedcoin Required" calculator will be used both by sellers and buyers. A seller may use the "Deedcoin Required" calculator to get an accurate Deedcoin requirement to calculate their commission cost before submitting a transaction request. Buyers must also use the "Deedcoin Required" calculator by inputing their criteria and matching their budget to their real estate needs/desires. The Deedcoin required will be mathematically calculated internally based on the formulas in the "Preserving Usability" section of this white paper by the Deedcoin Central system based on the user's budget or home value amount.

After submitting their transaction request the user will be prompted to send their Deedcoin to their Deedcoin central escrow wallet. Deedcoin required must be checked against the user's Deedcoin Central wallet and verified before transaction can be submitted and Deedcoin moved to escrow.

Users will then be connected to brokerage and assigned realtor. The system will send an email to the user with their agents contact info and also an email to the agent with the users contact info. A transaction will be created in the central database and the user will be contacted within 6 business hours by their agent.

Users will be given the ability to search the Deedcoin Central database for registered brokerages nearest to them. Users will also be able to open a map that will give them a visual representation of where participating brokerages lay in relation to them. Users will be able to pick a participating brokerage from either the search results or the map, and initiate a buying or selling transaction.

After signing up, users will find a message box on their landing page which they will be able to use to communicate with Deedcoin staff, ask questions, acquire assistance, have issues resolved, and even be connected with brokerages.

Deedcoin Central Website → User Registers: Email Password → User Begins Transaction: Seller or Buyer

Seller Enters: Property Address Phone Number Name Est Sale Price

Buyer Enters: Home Area Basic Home Specs Name Phone Number Budget

Customer Contact Phone and Web Chat

"Deedcoin Required" Calculator (based on formulas in white paper)

Silder with savings level options

User Escrows Deedcoin selected up to calculator max (more coin = more savings)

Transaction Created: Local agent assigned

Escrow released to Deedcoin agent or back to user depending on if transaction completed

## Deedcoin Required Calculator Code

Deedcoin would like users to have access to the exact code on which the calculator that will determine the Deedcoin required to use Deedcoin network in each transaction. This will be listed on GitHub once it is finalized and accounts for rising price of Deedcoin and market changes in perpetuity.

```
function deedcoincalc_now(deedcoinprice, propertyprice)
{
    deedcoinprice = parseFloat(deedcoinprice);          //USER SET price of deedcoin to user
    propertyprice = parseFloat(propertyprice);          //USER SET price of property transacted

    var marketper = 6;                                  //ADMIN SET current market commission rate
    var futuremarketper = futuremarketfunction();       //ADMIN SET sets the future market com

    function futuremarketfunction()
    {
        var market5per = 5;
        var market4per = 4;
        var market3per = 3;
        var market2per = 2;

        var market5dcprice = 60;
        var market4dcprice = 100;
        var market3dcprice = 150;
        var market2dcprice = 500;

        if (deedcoinprice < market5dcprice)
            {
                    return 0;
            };
        if (deedcoinprice >= market5dcprice)
        {
                if (deedcoinprice < market4dcprice)
                {
                        return market5per;
                };
        };
        if (deedcoinprice >= market4dcprice)
        {
                if (deedcoinprice < market3dcprice)
                {
                        return market4per;
                };
        };
        if (deedcoinprice >= market3dcprice)
        {
                if (deedcoinprice < market2dcprice)
                {
                        return market3per;
                };
        };
        if (deedcoinprice >= market2dcprice)
        {
                return market2per;
        };
    };

    var futurestart = 60;                               //ADMIN SET sets deedcoin lower % point
    var alphastart = 120;                               //ADMIN SET deedcoin alpha start price
    var usdbaseper = 1;                                 //ADMIN SET equals dc comm fiat rate
    var deedcoinuv = 0.1;                               //ADMIN SET sets the 1/10th com rate
    var deedcoinminuv = 100;                            //ADMIN SET min uv in $

    var deedcoingrnow = (marketper-usdbaseper)/deedcoinuv;                                               //equals 5% in deedcoin
    var deedcoingrfuture = (futuremarketper-usdbaseper)/deedcoinuv;                                      //equals 3% in deedcoin
    var deedcoinrequired100min = ((propertyprice*0.01)*(deedcoingrnow*deedcoinuv))/deedcoinminuv;        //dcreq at $100 min
    var deedcoinrequiredalphanow = ((propertyprice*0.01)*(marketper-usdbaseper))/deedcoinprice;          //dc alpha quan
    var deedcoinrequiredalphafuture = ((propertyprice*0.01)*(futuremarketper-usdbaseper))/deedcoinprice; //dc future alphaquan
    var regcommission = propertyprice*.01*marketper;                                                     //regular comm
```

```
if (deedcoinprice < futurestart)
{

    if (deedcoinprice < alphastart)
    {
        if (deedcoinrequired100min < deedcoinqrnow)
        {
            return deedcoinrequired100min;
        };

        if (deedcoinrequired100min >= deedcoinqrnow)
        {
            return deedcoinqrnow;
        };
    };

    if (deedcoinprice >= alphastart)
    {
        if (deedcoinrequiredalphanow < deedcoinqrnow)
        {
            return deedcoinrequiredalphanow;
        };

        if (deedcoinrequiredalphanow >= deedcoinqrnow)
        {
            return deedcoinqrnow;
        };
    };
};

if (deedcoinprice >= futurestart)
{

    if (deedcoinprice < alphastart)
    {
        if (deedcoinrequired100min < deedcoinqrfuture)
        {
            return deedcoinrequired100min;
        };

        if (deedcoinrequired100min >= deedcoinqrfuture)
        {
            return deedcoinqrfuture;
        };
    };

    if (deedcoinprice >= alphastart)
    {
        if (deedcoinrequiredalphafuture < deedcoinqrfuture)
        {
            return deedcoinrequiredalphafuture;
        };

        if (deedcoinrequiredalphanow >= deedcoinqrfuture)
        {
            return deedcoinqrfuture;
        };
    };
};

};
```

# Powered By Deedcoin

At Deedcoin we have several long term goals that we would like to see realized in the near future. These Goals are to streamline the industry, put the power back into the hands of the consumer and implement standardized quality control measures nation wide. Here is a few pieces of the future Deedcoin will be working towards realizing.

## 1. FSBO Plus

Deedcoin with the help of its vast network of transaction coordinators will provide people with the ability to hire transaction coordinators on an hourly basis to handle the complex real estate policies and procedures. People will be able to effectively sell or purchase property entirely by themselves and only have to pay for the specific help, if any, that they need. As opposed to having someone take 6% of everything just for filing some paperwork.

## 2. Deedcoin Owner Direct Listing Service DODLS

Deedcoin will expand its reach to the marketing and listing sector (zillow, Trulia, realtor.com) to create a universal, start to finish product. You can list your home for sale, market your current home, search for your next home and purchase your next home  all with Deedcoin and all under one roof.

**I live in Florida where the Seller pays all of the fees for both agents, how can both buyer and seller use Deedcoin?**

Deedcoin will always allow first the person paying the fees to to use their Deedcoin, then other parties. Meaning in this situation a Seller can use up to 50 Deedcoin if the buyer is a Deedcoin user, 25 otherwise.

A buyer using Deedcoin in Florida can redeem his Deedcoin for a closing credit of up to 2% of the property value AS LONG AS the seller is not using Deedcoin. This is due to the seller traditionally paying the Fees in Florida so he gets first right to use his Deedcoin in a transaction. Remember as a buyer in Florida your typically don't have any commission costs.

**Will there be more deedcoin mined once the network grows?**

No, the only tokens that will ever exist will be created at Launch.

**Can i get more Deedcoin after the token launch?**

Yes, Deedcoin will be available on all major exchanges and can be purchased at current market value. You will also be able to sell any deedcoin that you want to.

**Can I use less than 50 Deedcoin on a real estate transaction?**

Yes, you can use any smaller amount of deedcoin to facilitate a transaction with less savings.

**Can I still pick my real estate agent?**

Deedcoin will provide you several agents in your area to choose from. If you already have a real estate agent that you use outside of Deedcoin, ask them if they know the benefits of being a Deedcoin agent. If they join the network you will be able to use them.

**Can i buy Deedcoin directly from Deedcoin central?**
No, Deedcoin is only available on the exchanges, Deedcoin will not sell Deedcoin to new consumers after the token launch.

**What if there aren't any Deedcoin available on the exchanges?**
Deedcoin will release coins from its reserves and coins received from deedcoin agents slowly and steadily onto the market exchanges.

**Can I pay my real estate commissions entirely in Deedcoin?**
No, Deedcoin operates on 1% of your real estate commissions. You can use Deedcoin up to 5%. That 1% in left in commission is used to cover operational expenses of the network.