



INTRO PAPER

Real Estate can be complicated and Deedcoin wants to educate future users on all aspects of our platform. This intro paper 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

