Stiff.Money CrowdLoans
P2P Real Estate Lending Protocol

Home Lending and Real Estate backed Token that provide a stable return for lenders and helps more people become Homeowners.

THE PROBLEM:
Getting a loan to buy a home is hard!

Many of the people denied home loans are paying more for rent than they would pay to own.

Crowdlending Platform for Buying a Home

Single Family Residential
Mortgage Market
$13.8 Trillion in 2023
Up 3.1% YoY
*bankingstrategist.com

Use Case

A crowdlending platform designed to help people reach the dream of homeownership, and give access for people be able to take part in the private lending on real estate.

Supply

People paying rent, who can't qualify for a conventional home loan.
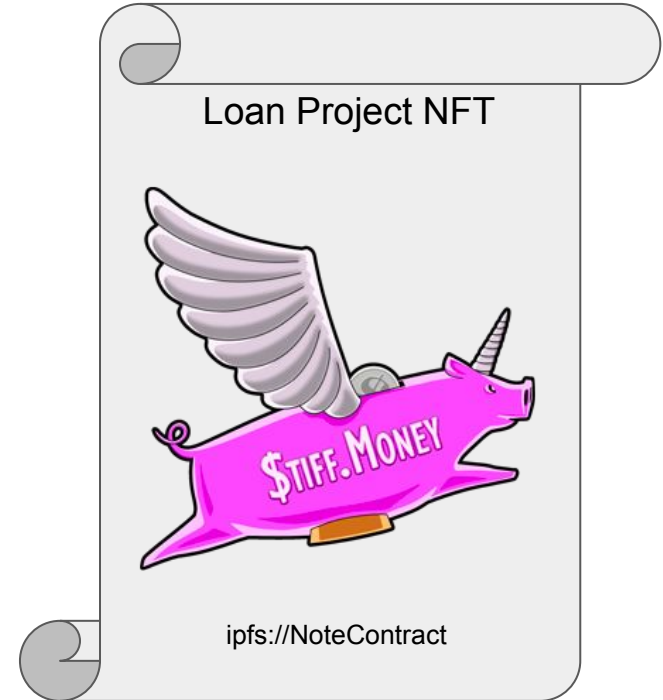
Demand

People who want to earn high interest lending on home loans.

W3 SaaS Benefits

- Full transparency into the whole lifecycle of loan performance
- Auditable and Immutable Loan data to back verification processes
- Enhances liquidity for all stakeholders

Stiff.Money uses NFTs to represent records of Loan Projects. Every Loan Projects has a segregated XRPL account related to a specific property and borrower. Non-Transferable(Soul Bound) NFTs are used for a DID of the Loan Project, and for Contracts relating to terms of the loan they represent.
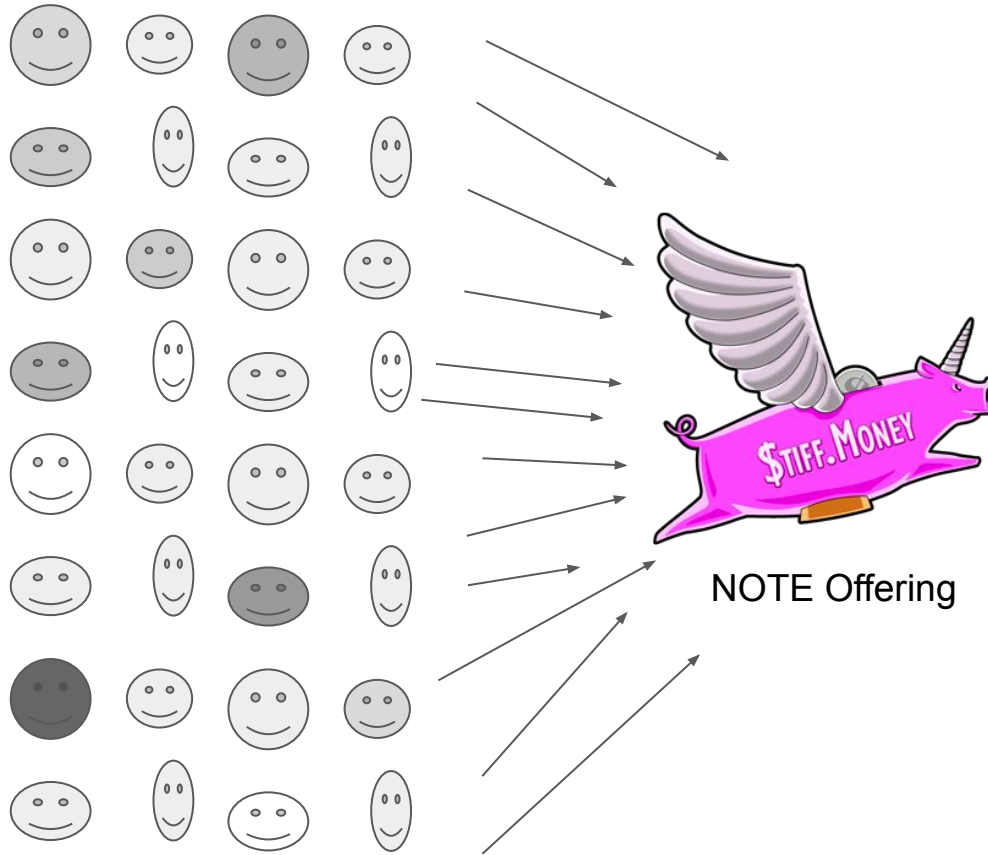
Loan Project NFT

ipfs://NoteContract

Stiff.Money NOTE Token(Fungible) to represent a $1.00 loan made to Stiff.Money LLC by the Holder of the NOTE token.

A NOTE Token is a legal contract for a balloon payment loan agreement with 10% interest, and can be redeemed for $1.10 during a loan payoff.
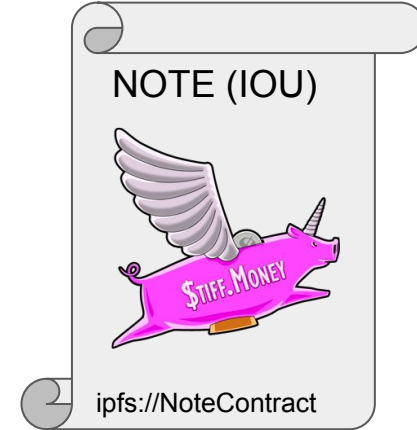

NOTE (Token)

ipfs://NoteContract

CrowdLenders

NOTE Offering

Lenders depositing USD into a Stiff.Money Loan Project get back 1to1 in the dollar value of Stiff.Money NOTE tokens.
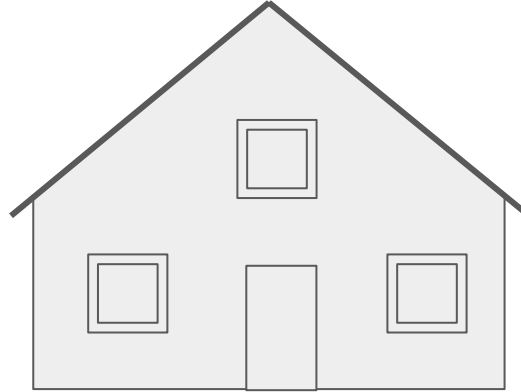
For example $100 worth USD would return 100 NOTE tokens.

Stiff.Money LLC uses proceeds from NOTE tokens to purchase real estate that is sold to homebuyers using a Lease-2-Own Contract.

NOTE (IOU)

ipfs://NoteContract

Stiff.Money uses Loan Project funds to purchase real estate that is sold to homebuyers.
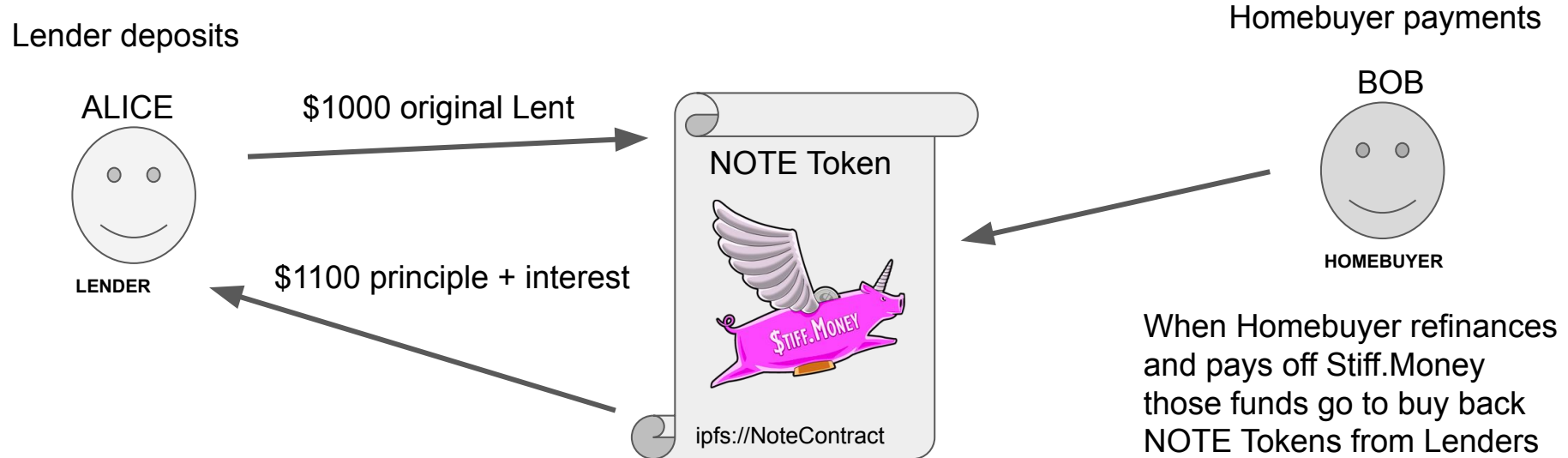
Stiff.Money LLC
Buys for:
$200,000

BOB

HOMEBUYER

Real Estate is sold to homebuyer on a 12% APR Interest Only Lease-To-Own Purchase Agreement
(Contract tokenized as NFT)

Monthly Lease Payment:
$2,000
+
Purchase Agreement
Selling Price: $200,000
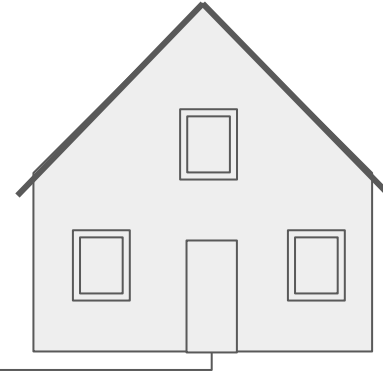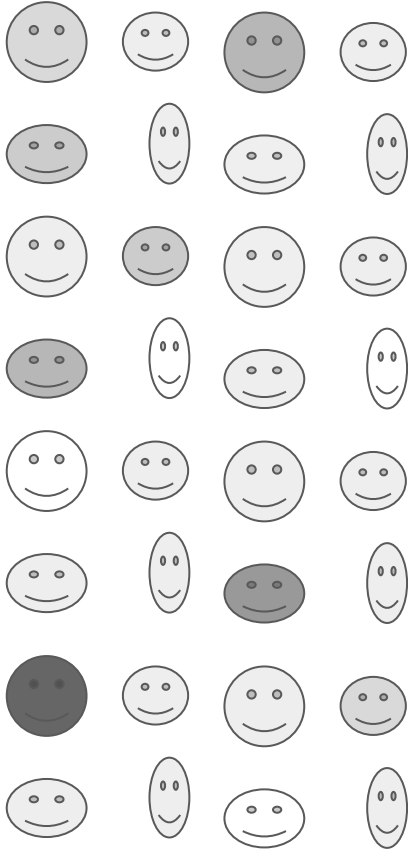
Lender Protections:
Stiff.Money LLC holds the titles of properties that Homebuyers are Leasing2Own until they can refinance into a conventional loan to payoff NOTE Holders

Lender deposits

Homebuyer payments

ALICE

BOB

$1000 original Lent

NOTE Token

LENDER

$1100 principle + interest

$TIFF.MONEY

ipfs://NoteContract

HOMEBUYER

When Homebuyer refinances and pays off Stiff.Money those funds go to buy back NOTE Tokens from Lenders

CrowdLenders

When Homebuyers payoff their Lease2Own Contract, buy orders are created for NOTE Tokens and the Lenders can exchange their NOTE Tokens for the principle + Interest.

BOB

HOMEBUYER

NOTE Token

$TIFF.MONEY

ipfs://NoteContract

Stiff.Money NOTE Tokens

Easily invest into a diversified loan pool that is over collateralized by real estate with purchase agreements.

Road Map

- Create Stiff.Money on XRPL mainnet
- Launch Pilot Loan Project, offer first NOTEs
- Create AMM Lender Liquidity Pool

Were looking for Strategic Partners, Investors, and Advisors, please contact boone@blockchainlaboratories.com