



GLOBAL
PROPERTY REGISTER
SECURING YOUR ASSETS



Global Property Register on the Blockchain Powered by Artificial Intelligence



Blockchain meets Artificial Intelligence!

We are building the FIRST truly global property (real estate) register covering both developed and developing countries.

<https://globalpropertyregister.io/>

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Executive Summary

Real estate is historically one of the most conservative and reliable sources to save and multiply capital, but with multiple barriers to entry for the common man. Since the entrance to this market is expensive, the average individual has to have a medium to high income, high credit scores, and a sizeable down payment to even be considered by lenders to purchase a property. Successful implementation of real estate projects in this field requires a high level of competence, experience, in-depth knowledge of law, finance, and construction technologies, not to mention the substantial initial capital for arrangement of all processes and implementation of the transaction for purchase and sale.

This makes it difficult for any individual without capital and experience to acquire and develop real estate assets and complete development projects. It leaves billions of people out of the opportunity and gives more weight for the rich and wealthy to concentrate holdings into bigger portfolios.

Global Property Register (GPR) is an ecosystem of blockchain based solutions for real estate.



<https://t.me/globalpropertyregister>



<https://globalpropertyregister.io/>

Introduction

Global Property Register is a decentralised ecosystem that provides the world with the FIRST global blockchain register.

We leverage blockchain technology to make registering properties easier for mankind especially in the developing world.

Global Property Register (GPR) is the FIRST universal real estate register that will be worldwide in nature, covering both developed and developing countries. It will provide proof of ownership for the over 4.5bn people (\$20trn value) around the world who are currently are not covered and hence cut off from the real estate and financial markets. Secondly, it will in addition provide a global property exchange. This platform will serve as an international digital real estate marketplace to all market participants. Thirdly, analytical solutions and tools powered by Artificial intelligence will be provided to property owners enabling them make wise decisions and projection.

The Problem

1. Most Land and Property is not registered. The World Bank says that only 30% of land rights are registered or recorded worldwide – and this needs to change. Most countries do not have a central property register(<https://www.worldbank.org/en/topic/land>)
2. Current Land and Property registers are open to abuse. These are held in databases or paper forms that are open to abuse and alteration by corrupt officials. These officials often alter the records in return for bribes or favours



3. The records are not safe from theft or natural disasters like floods, fires and hurricanes.
4. The Registers are fragmented and not all inclusive. In the United Kingdom for example each Scotland, Wales, England and Northern Ireland all have separate registers. More importantly not all properties are on the register. In England only property above £45,000 is required to be registered meaning hundreds of thousands of properties are excluded.

The Solution

1. We are building a register for those countries of the world which do not have one. Our Global Property register on the blockchain will provide for over 4.5bn people a state-of-the art property register
2. Because it is decentralised and on the blockchain, it is secure and not open to abuse or manipulation by any one party. It is an immutable record with a full transaction history.
3. Records are safe and secure from natural disasters like floods, hurricanes and fires.
4. The Global Property Register is universal and all-inclusive. All types of property irrespective of value will be included.



Benefits Of A Blockchain Property Register

Real estate is notably one of the most stable form of investment and it involves a little amount of risk as an investment mechanism. The global total value of developed real estate is over 228 trillion USD, which is higher than the total global traded equities and securitized debt instruments put together and in the year 2016, its global transactions volumes reached about 661 billion USD.



**Total Global Value
of Real Estate**
228 Trillion USD

According to Goldman Sach's report (Blockchain- putting Theory into Practice) , the use of blockchain for real estate (property) title insurance can save between \$2-4bn in the US alone! Similar benefits can accrue in Europe and Asia. The report also mentions the fact that such a blockchain property register like Global Property Register is not only tamper-proof but can help to significantly lower real estate fraud in emerging markets

Benefits Of The Blockchain Property Register

By maintaining an immutable record of property ownership, encumbrance and conveyance, blockchain can provide a certainty of information that allows for a greater level of trust and transparency. It can allow each piece of property to have its own digital address where all information relating to the property may be stored.

A

B

This would include financial information, leases, taxes, bills, liens, easements, building performance, physical characteristics and the transaction history relating to the property, potentially eliminating the need for expensive in-depth title searches.

Crucially, all property level information can be encrypted in such a way that only those with permission by the property owner (or agent lender, in the case of a mortgage loan transfer) can be allowed access.


C

D

Prevention of Fraud - All transactions that occur on the on a blockchain platform will be cryptographically signed and auditable. The use of timestamps with consensus mechanism on the blockchain has the ability to prevent double booking/selling of the same property unit, which is a common problem when a property is being listed by different brokers.

Streamlining Existing Markets

Real estate title insurance

 **\$2-4bn** annual US cost savings

What Blockchain can do

Improve efficiency and reduce risk.

By recording property records in blockchain. Title insurers would have easier access to information they need to clear a title. The fact that the ledger is tamper-Proof could help real estate fraud in emerging markets

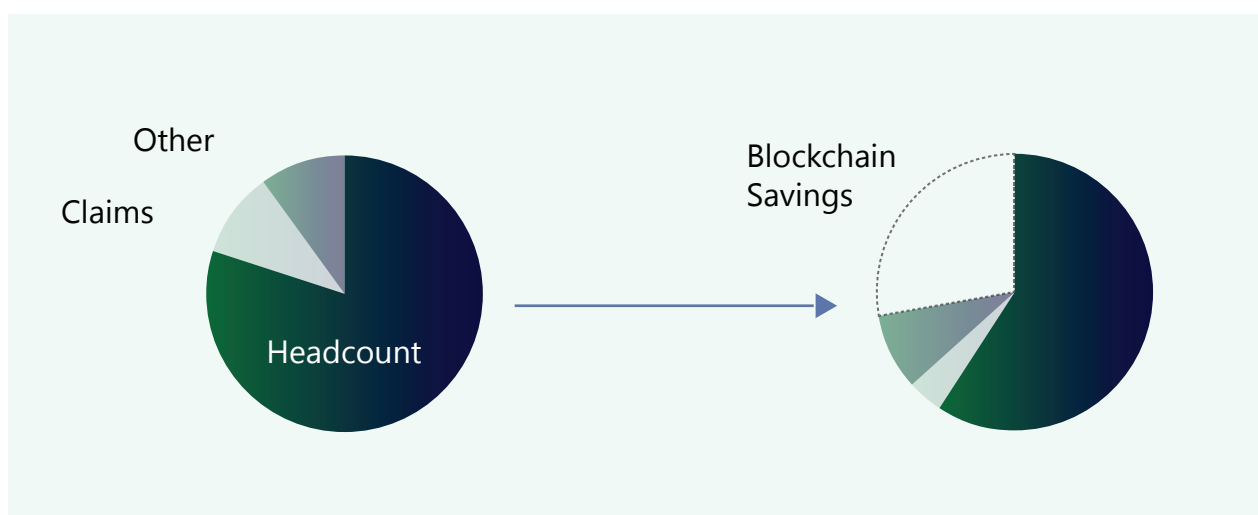
TRUST BUT VERIFY

30%

The Share of US property titles that are found "defective" at the time of a real estate transaction and thus require a labor-intensive clearing process.

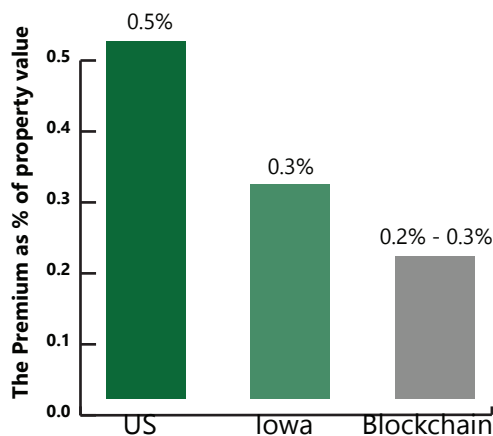
Blockchain could simplify verification and reduce the associated actuarial risk - which would reduce customer premiums by 30%.

Title Insurers' Operating Costs: Potential for \$3bn in Savings



Title Insurance savings – Goldman Sach's report in the US

**Average Premiums as a percentage of Purchase price
(assuming \$275,000 property value)**



Moving from current systems to GPR could save US citizens up to \$300 annually in real estate title insurance premiums!

Source: Iowa Finance Authority, Goldman Sachs Global Investment Research

Blockchain could help drive lower title insurance premiums in the US

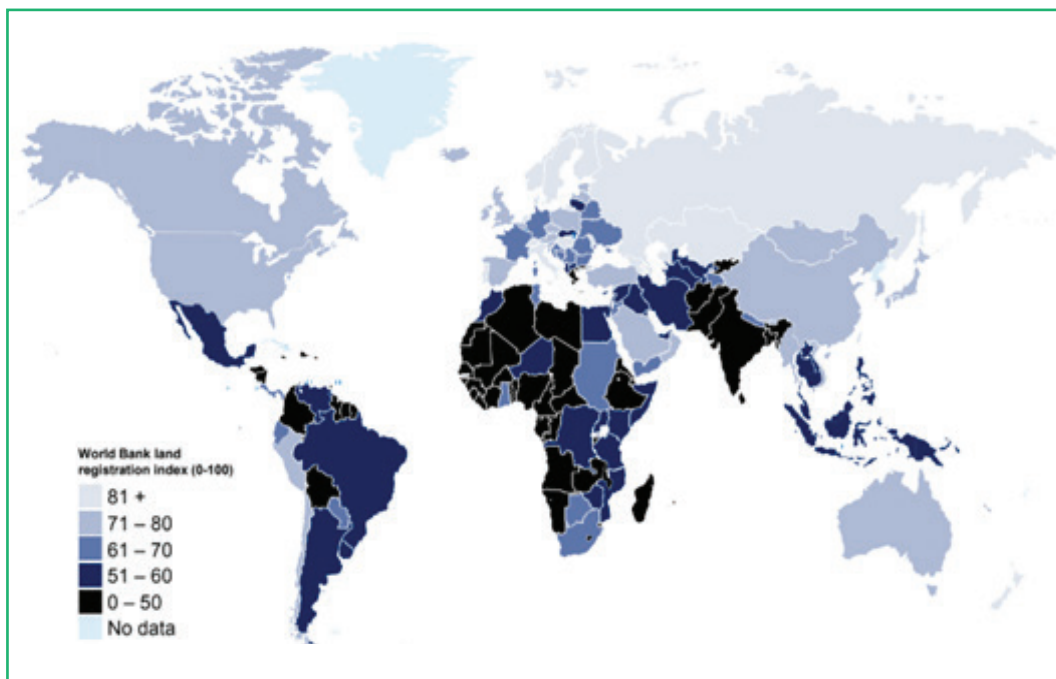
Goldman Sach's says "We see opportunity for blockchain to reshape the title insurance industry. By registering real estate on a distributed ledger, blockchain could streamline the manually intensive practice of examining public records when validating titles in real estate transactions.

We estimate blockchain could drive \$2 - \$4 bn in US industry cost savings due to reductions in headcount and actuarial risk."

Global Opportunity

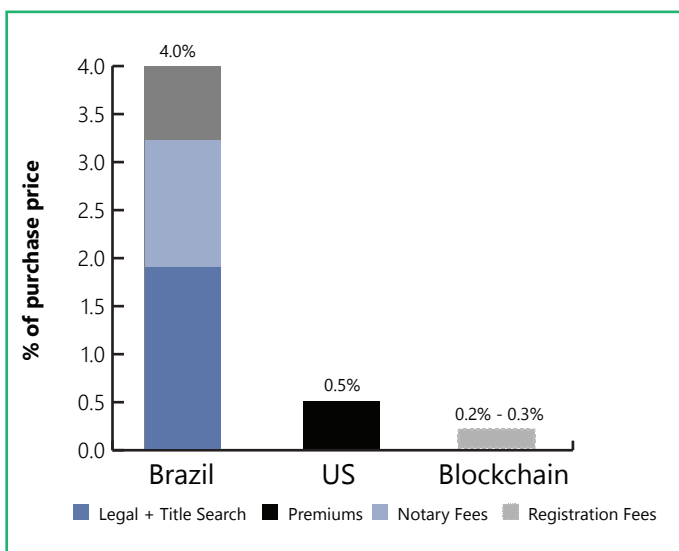
Many Countries face meaningful inefficiencies as a result of low registration rates

As seen from the chart below, most of mankind (shaded in dark colours) does not have a proper property register. GPR will address this need.



Source: World Bank

World Bank registration index by country, index reflects aggregate ranking of time, Steps and costs involved in registering property.



Low registration rates contributes to high process transfer fees

Property transfer fees as a percentage of property value

Source: Global Property guide, Iowa Finance Authority, Goldman Sachs Global Investment Research.

We believe blockchain could introduce greater asset collateral through improving land registration, potentially lowering interest rates on mortgages

Mortgage Interest rate sensitivity

	Registration Ranking (0-100)	Mortgages				Interest expense savings (bn)		
		Total (bn)	% total loans	Rate	Expense (bn)	25 bps	50 bps	100 bps
Brazil	53	\$36.3	3.7%	7.0%	\$2.6	\$0.1	\$0.2	\$0.4
Chile	72	\$623.4	26.1%	8.1%	\$50.4	\$1.6	\$3.1	\$6.2
Peru	77	\$122.1	16.5%	8.2%	\$10.0	\$0.3	\$0.6	\$1.2
Mexico	58	\$406.1	15.5%	10.8%	\$46.9	\$1.0	\$2.0	\$4.1
Columbia	73	\$159.0	10.5%	9.5%	\$15.1	\$0.4	\$0.8	\$1.6
Avg/Total	68	\$1,346.8	14.5%	8.7%	\$122.0	\$3.4	\$6.7	\$13.5

Source: Iowa Finance Authority, Goldman Sachs Global Investment Research

Paper based, siloed & centralized Land transfer process is...

- Labor-intensive
- Error-prone
- Open to fraud

Resulting in...

- Costly reconciliation processes
- Long transfer times
- High insurance costs
- A central point of failure
- Loss of trust in the property system

McKinsey 2018 report identifies Land registry as an area ripe for disruption using blockchain technology.

1



**Blockchain is
immutable or
tamper-proof**

- Blockchain data structure is append only, so data can't be removed

- Blockchain could be tampered with if > 50% of the network-computing power is controlled and all previous transactions are rewritten - which is largely impractical

2



**Blockchain is
100% secure**

- Blockchain uses immutable data structures, such as protected cryptography

- Overall blockchain system security depends on the adjacent applications - which have been attacked and breached

3



**Blockchain is
a "truth machine"**

- Blockchain can verify all transactions and data entirely contained on and native to blockchain (e.g Bitcoin)

- Blockchain cannot assess whether an external input is accurate or "truthful" - this applies to all off-chain assets and data digitally represented on blockchain

Benefits – Developed World – Europe & U.S.

- Reduction in costs of title insurance up to 30% in U.S. (about \$300 per property)
- Similar or higher benefits in UK & Europe
- All inclusive register. In UK for example properties below £45,000 are not included
- Single register (currently fragmented and not uniform)
- Greater control for property owners
- Areas of natural disaster

Benefits – Developing Countries (Rest of the World)

- Available to 70% of the world population (4.5bn) in countries without register and hence low rates of property registration
- Unlocks over \$20trn in property value in developing countries easing access to funds and inclusion in the financial system
- Reduction in mortgage interest (up to 100bps) saving over \$13.5bn in Latin America only
- Worldwide savings could top \$50bn

Vision

A world in which every homeowner is able to leverage the value of his or her real estate(house or land). Property documents are secure and easily accessible.

Land and property fraud is eliminated especially in developing countries of Africa, Asia and South America.

Blockchain Land transfer process...

- Straightforward
- Trustworthy

Mision

We plan to achieve this by

1. Building a Global Property Register
2. Artificial Intelligence powered analytics to support property owners
3. Building a social platform to promote adoption of state of the art real estate solutions
4. Building a blockchain property exchange where people can buy and sell property

Resulting in...

- Permanent, auditable records
- Shortened transfer times
- Reduced insurance costs
- Fewer reconciliations & rectifications
- A strong property record system
- Timestamped, Distributed, Encrypted,
- Permanent asset record storage



The Opportunity

- No advance Property Register currently exist in the world. We shall be the first mover
- Over 4.5bn people do not have access to property register
- We plan to capture 10% of the population in the next 5 years i.e. 450 million
- Access to the system will be based on our token XRX
- Who knows how much it will be worth in 5 years

GPR Growth Plans

Phase 1 Countries – 2019

- o Nigeria
- o UK
- o U.S.A

Phase 2 Countries – 2020

- o Brazil
- o India
- o Pakistan
- o South Africa



Global Property Register APPs

Global Property Register Mobile APP



Once you've entered into our ecosystem, you can manage everything.

Anyone with a smartphone and an internet connection can use our solutions and upload his/her land or property on our universal blockchain register.

Blockchain Land transfer process...

- More accurate
- Faster
- Costs Less
- Speeding up Future Title Search

Resulting in...

- A reduction of claims
- Reducing operational costs (headcount savings), \$3 billion USD annually in the US.
- Ubiquity with blockchain technology has potential to eliminate transactional risk from existing land registration system
- Blockchain could bring \$550 million in claims/legal savings: reducing costs to \$200 million

Our Products

Our expertise lies in providing the best and reliable blockchain based real estate products. Our experts comprehend the divergent requirements of the real estate market and strive to provide the most effective solutions. We shall be providing the following Solutions.



XRX Socio

Social Platform for
property owners
Token Reward
System



XRX - Tiltle

Blockchain register
for ownership -
Token reward



XRX - AI

Artificial
intelligence
for property
owners
(e.g. Property Price
forecasting,
identification of
market opportunities)



XRX - Sale

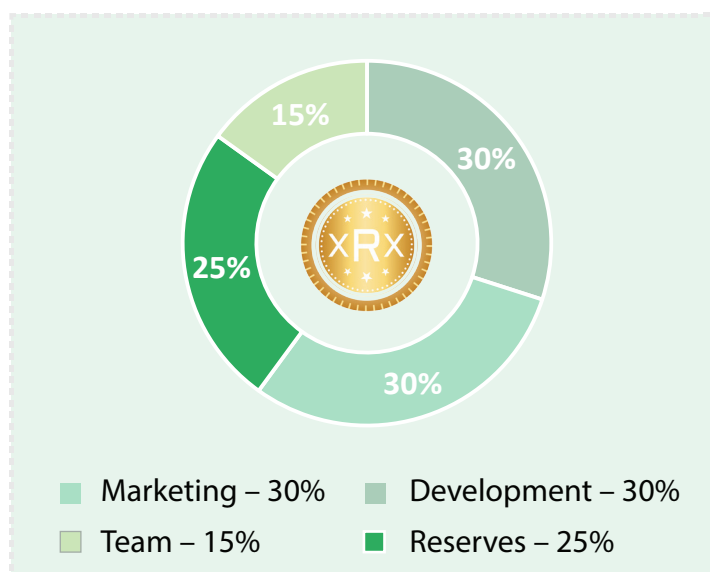
Cryptocurrency
exchange that
enables people to
buy and sell
property.

Tokenization Model

1 XRX = 0.005 USD

Token Name/Symbol	XRX
Total Token Supply	5,000,000,000
Circulating Supply	2,500,000,000
Token Sale Price	\$0.005
Blockchain Used	Ethereum
Token Standard	ERC20
Pre-ICO	Feb 2019
Soft Cap	\$2,500,000
Hard Cap	\$25,000,000

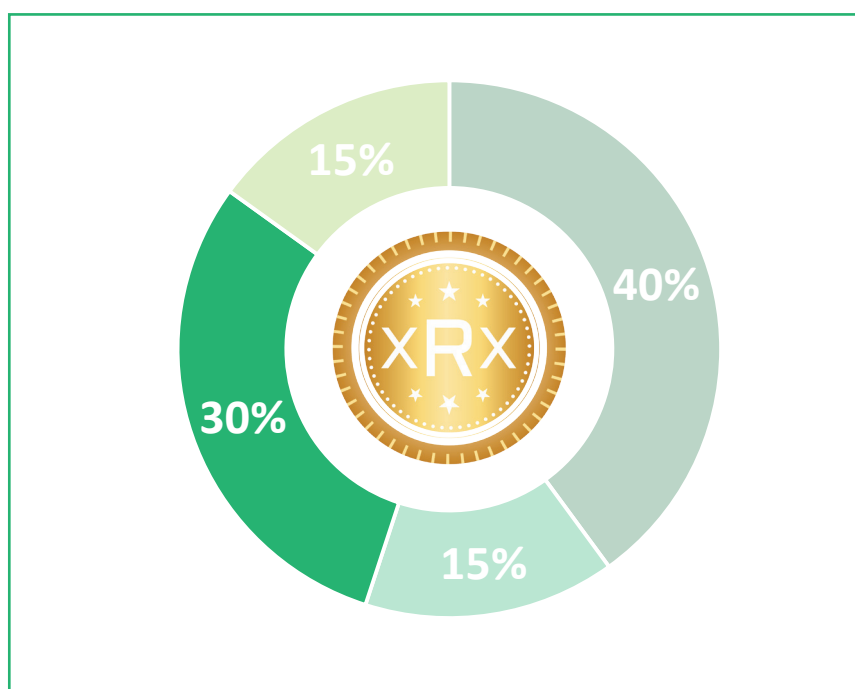
Distribution of Tokens



Fund Allocation

Upon the completion of the sale of XRX, proceeds from the sale of XRX will be allocated as outlined below:

- Technology and platform development - 40%
- Legal and regulatory - 15%
- Operations and marketing – 30%
- Business Development and others – 15%



Fund Allocation Chart

Issuing Of Tokens

Purchased tokens will be allocated 30 days after ICO

Pre-ICO Bonus

Contributions during Pre- ICO will receive +40% Bonus.

Token Implications

XRX Tokens offer limited real rights as contained in the XRX Token Sale terms and conditions. The tokens represent a set number among the maximum total. These tokens are not refundable. No promise of future performance or value is or will be made in respect to XRX, including no promise of inherent value, no promise of continuing payments, and no guarantee that the XRX tokens will hold any particular value.

The Tokens give access to the GPR ecosystems of solutions and will be tradeable once listed on exchanges.

Our Commitment To Our Contributors

With your contributions to Global Property Register, we'll be on track to deliver against the milestones on our road map. To date GPR has not missed any milestone set.

We have set aggressive but achievable milestones to ensure that Global Property Register is always evolving.

KYC/AML

Each Contributor will receive XRX Token when his/her KYC/AML verification is completed.



Roadmap



Team



Greg Pwol

CEO and CTO

PhD(cand) in Data Science(Artificial Intelligence and Machine Learning) and Blockchain (London), MSc Computer Science (1st Class), BSc (Electrical Engineering). Over 20 years in IT. He has implemented multiple global I.T. projects for multinational corporations.



Victor Mbotor Elemi

CMO - Chief Marketing Manager

Over 10 years in marketing and banking. BSc honours in Accounting. Good marketing and customer service experience.

**Choji Tosanwumi Pwol****CDO - Chief Development Officer**

BA (Business Administration)

An achievement focused Economist with over ten years of experience in construction and over 15 years of experience in Project management.

He has managed more than 30 projects from residential buildings to minor roads and civil works for electrical installations and office buildings.

He is currently building bank Branches for some of the biggest banks in Africa.

**Dr. Li Yang****Senior Lecturer, Advisor CPF**

Data Science University of East London. . Dr Li has extensive experience in Machine Learning and Artificial Intelligence having deployed cutting edge solutions and research in this area.

Disclaimer of Warranties

THE PURCHASER EXPRESSLY AGREES THAT THE PURCHASER IS PURCHASING XRX AT THE PURCHASER'S SOLE RISK AND THAT XRX IS PROVIDED ON AN "AS IS" BASIS WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, WARRANTIES OF TITLE OR IMPLIED WARRANTIES, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE (EXCEPT ONLY TO THE EXTENT PROHIBITED UNDER APPLICABLE LAW WITH ANY LEGALLY REQUIRED WARRANTY PERIOD TO THE SHORTER OF THIRTY DAYS FROM FIRST USE OR THE MINIMUM PERIOD REQUIRED). WITHOUT LIMITING THE FOREGOING, NONE GLOBAL PROPERTY REGISTER PARTIES WARRANT THAT THE PROCESS FOR PURCHASING XRX WILL BE UNINTERRUPTED OR ERROR-FREE.

ALL PURCHASES OF XRX ARE NON-REFUNDABLE

ALL PURCHASES OF XRX TOKEN ARE FINAL. PURCHASES OF XRX ARE NON-REFUNDABLE. BY PURCHASING XRX, THE PURCHASER ACKNOWLEDGES THAT HOU-SEAFRICA IS NOT REQUIRED TO PROVIDE A REFUND FOR ANY REASON, AND THAT THE PURCHASER WILL NOT RECEIVE MONEY OR OTHER COMPENSATION FOR ANY XRX THAT IS NOT USED OR REMAINS UNUSED.

