Sprint Backlog V1

Project number	36
Project Title	Own your home
Document	Sprint Backlog V1
Creation date	10 Feb 2022
Created By	Naval Surange, Divyansh Tiwari, Siddharth Jain, Akash C R
Client	Venkata Maddala, Jimi Dao Pvt. Ltd

SPRINT BACKLOG V1

Write 15-20 features with each feature containing 3-5 stories.

Feature: A feature is a thorough description of how your users will interact with your program.
User Story: A user story is a casual, general explanation of a software feature written from the end user's perspective.

Features:

Epic 1 - The User Login-authentication and KYC

1. The asset originator should be able to connect to the platform using the MetaMask wallet.
   a. Any user visiting the platform should be greeted with a welcome screen and should be asked to connect to the platform using the Metamask wallet.
   b. Upon clicking on connect button a new window should pop from the Metamask extension to ask the confirmation to connect.

    c. If no Metamask extension is found, it should display the error message "No waller found" and give an option to redirect to Metamask's official website.

2. After connecting in, the Asset originator should be redirected to do a secondary KYC to confirm the person's identity.
    a. The identity will be confirmed by connecting a CoinBase account to the platform.
    b. Along with that the user would be asked to share their current GPS location, Face Photo, Government ID, etc to complete the KYC.

Epic 2 - Asset uploading, verification, and minting.

3. The asset originator should get an option to bring their property on the blockchain
    a. Firstly if the user has not completed the KYC yet then ask them to complete KYC first and then only let them proceed.
    b. The user should submit the location of the Asset that they want to fractionalize and bring on-chain so that a community manager may contact them for a physical visit and verification.
    c. The user would also have to submit the supporting documents verifying their ownership of the asset.

4. The community manager should be able to assign the property verification requests placed by the asset originator.
    a. A community manager should be able to see all the documents submitted by the asset originator.
    b. The community manager should also be able to see the location of the asset to be placed on-chain for a physical verification
    c. After physical verification, the community manager should be able to pass the property verification to the next stage.

5. After the physical visit, the asset has to pass through a process in which all the people together gets the asset approved
    a. The Originators and Community manager (mortgage brokers) together get the asset approved via **a multi-signatory** protocol.
    b. The multi signatory protocol has to get the approval of the asset owners, community managers, existing mortgage lien holders (eg, NBFC or bank or mortgage providers or any other existing financier), other DAO independent overseers.
    c. If any one of the above people doesn't approve then the asset should not proceed to the next stage.

      d. If the **multi-signatory** protocol gets approval of all the above people then the asset proceeds to the next stage.

6. After approval from the **multi-signatory** protocol, an off-chain SPV LLC (special purpose vehicle Limited liability company) has to be formed
      a. This SPV LLC has to be formed by the asset Originators and the Community managers.
      b. And the RTL(Rights Transfer Language) has to be finalized together by the Originators and the community managers.
      c. A standard format of the RTL should be available in stage 1.
      d. The SPV should be connected to the NFT via the RTL.

7. The asset is then finally transferred into the SPV and is brought on-chain by minting it.
      a. The asset is transferred only after getting all the stakeholder's approvals off-chain and finalizing the RTL.
      b. The No-objection certificates of all parties are also added as metadata of the asset when 'minting' it on-chain.
      c. If the stakeholders are not 'ok' with the translation, the Bridge loan providers will try to provide the necessary finances to the asset's owners to pay off all existing debt and bring the property on-chain). The LLC's assets go live on-chain.

Epic 3 - The buying phase

8. The speculators and mortgage providers should now be able to see the on-chain asset and get an option to buy them.
      a. On clicking the asset the speculators and mortgage providers should be able to see all the details of the asset like its location, current owner, the property rights they are going to get on buying the fractions ets.
      b. Bridge loan providers exit at this stage and have no contribution anymore.

9. Speculators and Mortgage providers should be able buy fractions of the asset
      a. They can start 'party bids' on each NFT to de risk their bet through fractionalization and buy a NFT as a group.
      b. The 'party bids' option would support the [partybid app](#) for creating parties.

10. The speculators and mortgage providers should be able to see and be able to buy assets from other similar platforms.
      a. The assets from Centrifuge/Tinlake protocol.
      b. Optionally our assets should also be shown on other platforms like Centrifuge/Tinlake protocol.

11. Asset originators, Community managers, and other stakeholders should get paid for each transition that happens on assets associated with them.
    a. The payment should be in **ETH** (or wrapped ETH to make transactions cheaper).
12. For each of the above transactions, the OwnYourHome treasury should get paid.
    a. Initially, 0.25% of all such transactions would be paid to the treasury called cut percentage.
    b. This cut percentage could be changed by voting between the stakeholders and OYH token holders.

Epic 4 - Setting up Our own Token

13. The end-users will be given an option to buy the fractionalized NFTS using either the OYH DAO's own token or using ETH.
    a. During the process of purchasing an asset, the user will be prompted to complete the transaction via a MetaMask window.
    b. There should be an option to buy the asset using the OYH token or ETH token.
14. The OYH token should be available on the Ethereum main-net.
    a. End users should be able to see the OYH tokens public ledger on the Ethereum main-net and verify their transactions.

Epic 5 - Navbar section

15. There should be a profile section in the navbar which contains the user details, his portfolio and wallet details.
    a. The wallet details section would display the **ETH** and **OYH** tokens owned by the logged in user.
    b. The user profile would contain the personal details like the connected wallet address, connected Coinbase account and KYC details.
    c. The portfolio would contain all the assets the user has invested into and the assets which they have placed on the chain.
16. There should be an option to logout of the platform which would disconnect the Metamask account of the user.
    a. There would be a button to disconnect the wallet which would pop a metamask window asking for confirmation to disconnect the wallet from the platform.