

DAC

DIGITAL ASSET COIN



Whitepaper

DIGITAL ASSET COIN

November 2021



table of **CONTENTS**

Introduction _____ 5

Blockchain Technology
Blockchain in Real Estate
More on Our Technology Platform
The DAC Ecosystem
Problems & Potentials

REIT by DAC _____ 19

REIT Introduction
DAC Asset & Property Management
Staking Yield

DAC Ecosystem _____ 7

Stablecoin
Staking
The DAC Project Phasing
Audit & Compliance
Stablecoin

Mongolian _____ 21

Real Estate sector opportunities

DAC Real Estate Platform _____ 17

Introduction
DAO DAC Project Phasing
Blockchain Real Estate Transactions
Asset Tokenization
Transaction & Listing Fees

DAC Tokenomics _____ 26

Introduction
Consensus
Cross-Chain Compatibility
Token Utility

Appendices _____ 30

Appendix A. Blockchain & Cryptocurrency
Appendix B. Risk management

DISCLAIMER

The information shared in this whitepaper is not all-encompassing or comprehensive and does not in any way intend to create or put into implicit affect any elements of a contractual relationship.

The primary purpose of this whitepaper is to provide potential coin holders with pertinent information in order for them to thoroughly analyze the project and make an informed decision.

Prior to your participation in the purchase of Digital Asset Coin, we strongly advocate a careful study of this whitepaper and all documents associated. We recommend you consult legal, financial, tax, and other professional advice prior to participation in the IEO mentioned in this whitepaper.

DAC coins are not shares or securities of any type. They do not entitle you to any ownership or other interest in Digital Asset Coin LLC.

Certain statements, estimates, and financial information featured in this whitepaper are forward-looking statements that are based on and take into consideration certain known and unknown contingencies and risks which in eventuality may cause the estimated results or may differ factually and substantially from the featured estimates or results extrapolated or expressed in such forward-looking statements herewith.



ABSTRACT

Digital Asset Coin (DAC) is a smart contract governed real estate ecosystem that utilizes blockchain technology and concepts of cryptocurrencies to revolutionize the real estate industry at every level.

Real estate investments are typically low volatility and provide relatively higher returns for low risk. As a hedge against inflation, prices of real estate investments show a strong correlation with national economic growth.

DAC's smart contract governed real estate ecosystem will overhaul current inefficiencies in the real estate sector, from improving the security of purchase and sale transactions to opening up new investment vehicles.

We believe that the reader of this whitepaper has sufficient fundamental knowledge about cryptocurrencies, blockchain, and smart contracts.

01

INTRODUCTION

Blockchain Technology

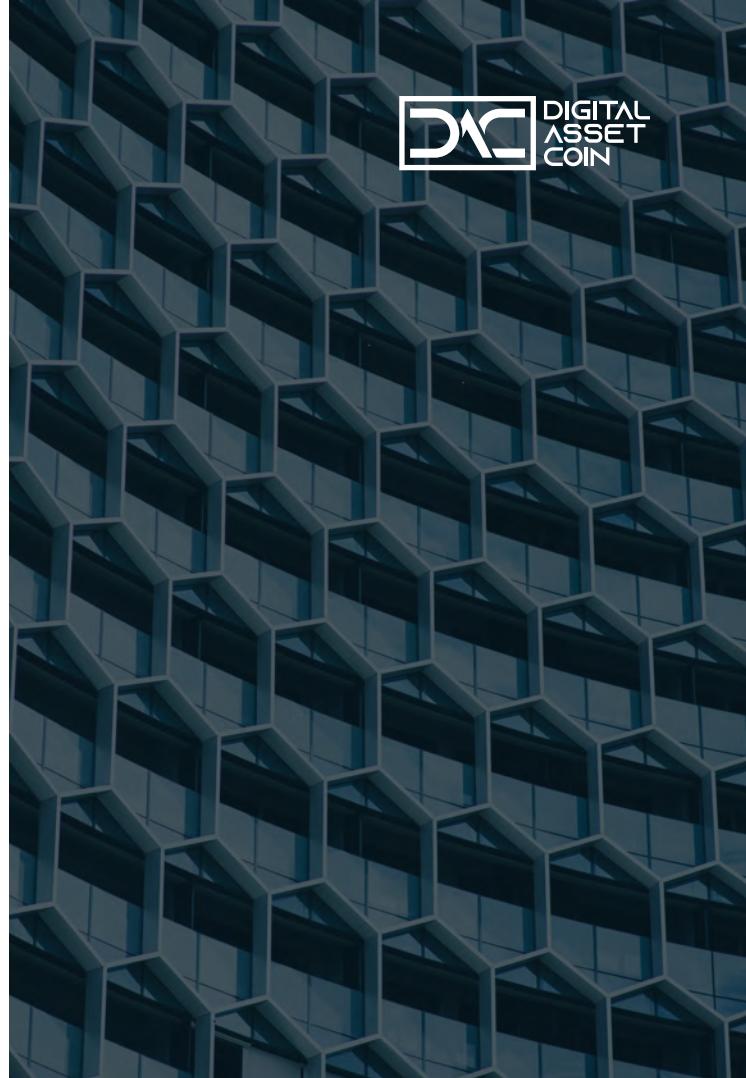
Blockchain is a distributed, immutable ledger that makes recording transactions and managing assets in a corporate network much easier. Blockchain networks enable virtually anything of value to be recorded, traced and traded, lowering risk and cutting costs for all parties involved.

Information and data are crucial for businesses in our increasingly digitally driven world. Businesses are constantly seeking new ways to quickly and accurately transfer information. Immediate, shareable, and transparent information on an immutable ledger that only can be viewed by permissioned users make blockchain ideal for the transfer of information. It creates a single view of the truth for blockchain network participants.

Blockchain technology has a variety of important applications across a wide range of industries such as banking and finance, supply chain, healthcare, government, retail, media and advertising, telecommunications, manufacturing, insurance, and transportation.

Blockchain in Real Estate

Blockchain's inherent trust structure makes it an ideal solution for real estate. The smart contracts and ledger capabilities of blockchain are being used by real estate organizations all around the world to make renting, purchasing,



investing, and even lending more transparent and efficient.

There are various potential uses for blockchain in the real estate industry, spanning the full property value chain. The purchase price for real estate assets can be transferred via cryptocurrency or tokenization on the blockchain. Smart contracts can automate the purchasing and selling process, improving market transparency while addressing principal agent concerns.

Blockchain can be a practical solution with immense benefits to the real estate industry such as tokenization of real estate assets, process efficiency for underlying industry operations, reduced costs from automation of processes, access to global asset distribution, access to broader investor pools by fractionalization, increased liquidity at secondary markets, data accessibility and transparency.

Distributed Ledger Technology

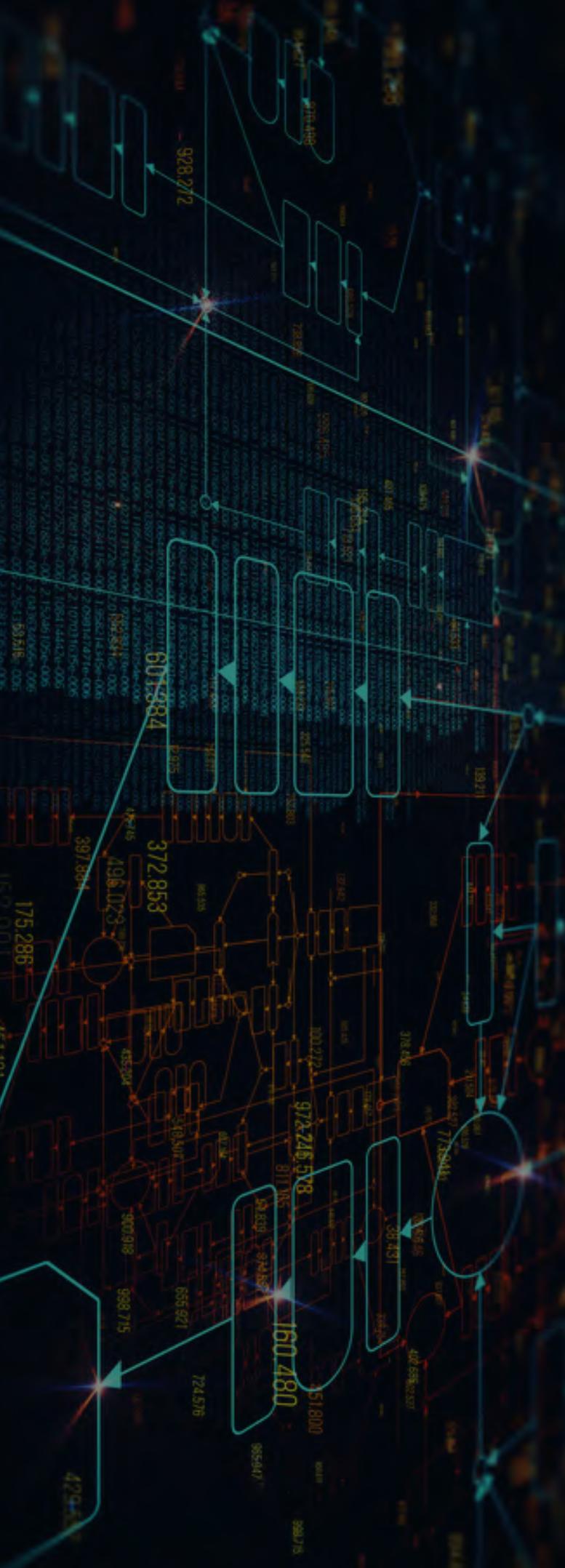
The distributed ledger and its immutable record of transactions are accessible to all network participants. Transactions are only recorded once with this shared ledger, eliminating the duplication of effort that is common in traditional corporate networks.

Immutable Records

After a transaction has been logged to the shared ledger, no participant can edit or tamper with it. If a mistake is found in a transaction record, a new transaction must be made to correct the error, and both transactions must then be visible.

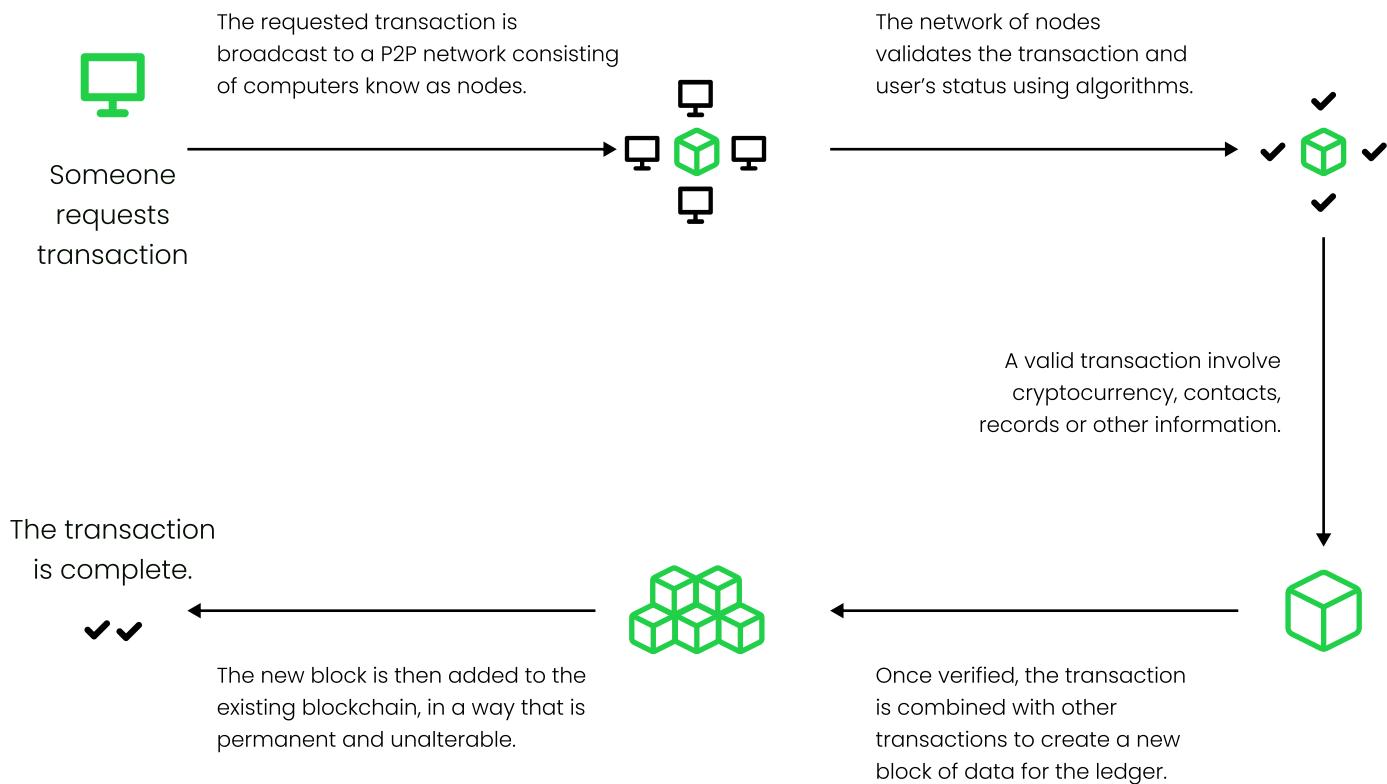
Smart Contracts

A collection of rules called a smart contract is stored on the blockchain and executed automatically to speed up transactions.



An example blockchain transaction on the DAC Platform:

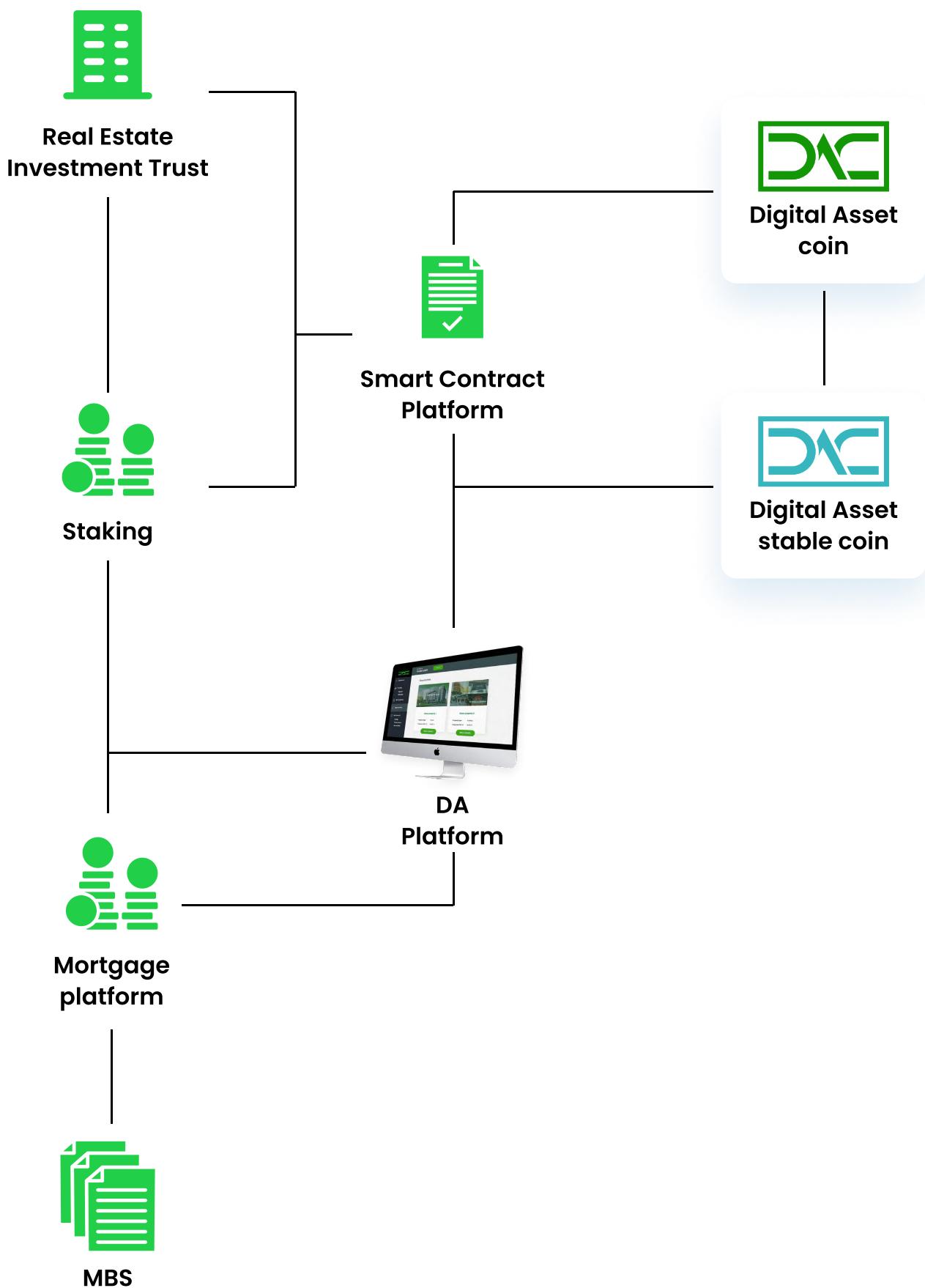
Blockchain is a distributed immutable ledger that makes recording transactions and managing assets far easier.



DAC ECOSYSTEM

DIGITAL ASSET COIN (DAC) project merges the crucial concepts of cryptocurrencies, smart contracts, and blockchain with real estate business models.

DAC's business model departs from the high volatility of cryptocurrencies by adopting an asset-backed model (Real Estate Investment Fund). This will be governed by a transparent smart contract ecosystem that lowers barriers to entry for investment by enabling interest in the asset to be easily divided across a wider pool of investors. DAC will also offer investment pooling fractional ownership through tokenization of real estate. The DAC Real Estate Investment Fund will yield to the stakeholders through revenue earned from purchase, operation and sale of commercial real estate assets like a traditional fund.



Problem 1:

Real Estate Transactions

Traditional real estate transactions and payment transfers are extremely inefficient, time consuming and even risky.

The process is heavily dependent on a number of third-parties, government agents and a whole lot of paper based records. What is needed is a simple, secure platform for transacting and registering property. Smart-contracts provide this platform.

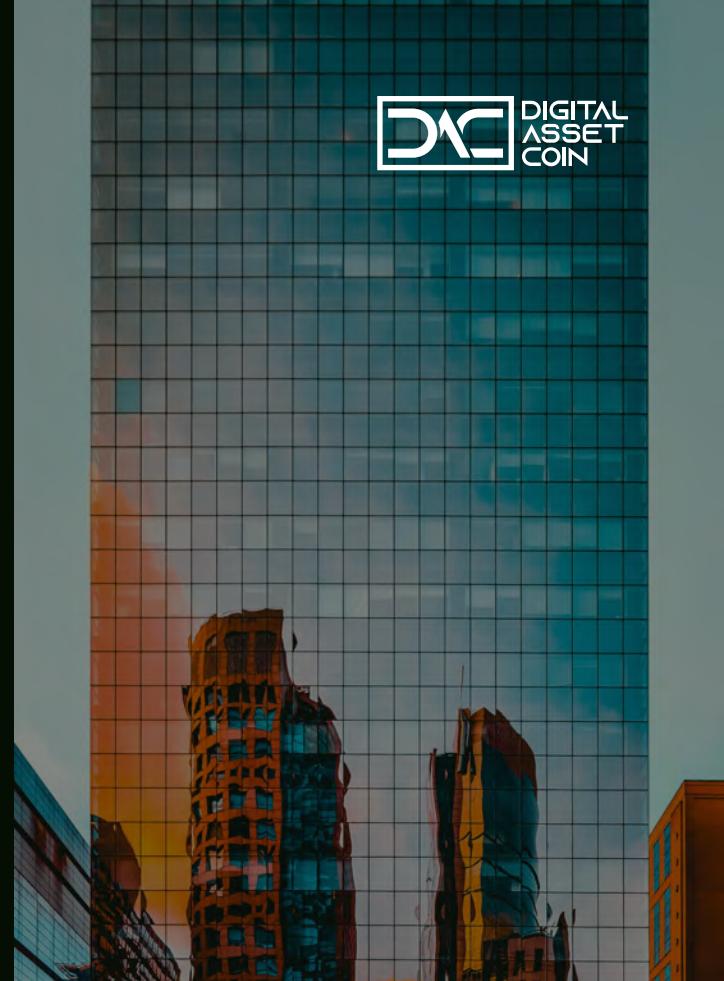
Potential:

Real Estate Transactions Using Smart Contracts

A smart contract is a self-executing contract that details the parameters of the buyer-seller agreement. The terms are contained in lines of code that are distributed and decentralized over a blockchain network. The blockchain monitors contract execution, and such transactions are trackable, irrevocable, and transparent - making them trustworthy.

Contracts that can be digitized on blockchains include listing agreements, letters of intent, offer sheets, and closing paperwork.

Signing smart contracts rather than traditional contracts can greatly accelerate the transaction process and reduce the costs associated with multiple intermediaries. It also eliminates the need to meet and haggle with brokers, bankers, and attorneys, all while providing assurance that transactions are secure and lawful.



The smart contract acts as an automated regulator, ensuring that all contract parties satisfy the terms of the agreement before assets and payments are distributed; in the case of a default, the smart contract cannot be made to be partial. All transactions can therefore be conducted only between the smart real estate brokerage platform and the client using smart contracts, with no need for changes, attorneys, or cumbersome documentation.

Because smart contracts are able to complete transactions remotely without having to meet in person to sign paperwork, making it easier and faster to transfer properties in minutes rather than days or weeks. It also reduces fraud by ensuring stakeholders to fully complete transactions remotely without having to meet in person to sign paperwork. It's a win-win situation for both the real estate agent and the house buyer.

Problem 2:

Traditional Real Estate Investment Models

Traditional real estate investment models present significant entry barriers. The legal challenges, transaction costs, significant minimum investment size, exit risks, and operational complexities associated with investing in real estate assets make it practically impossible for most potential investors to involve in real estate investment.

For high-value commercial assets, such as offices and retail space, costs are so high that small and medium investors can't hope to wholly own high-yielding assets in prime locations. These high 'barriers to entry' make real estate one of the most illiquid markets in the world, yet the global stock of real estate is worth \$326.5 trillion in 2021 (this is 3x the market capitalization of global domestic equities).

Potential:

Asset Tokenization

Blockchain is a catalyst for innovation in the real estate industry. Currently, blockchain is used as a global value exchange and digital asset representation tool in real estate. It is democratizing access to real estate that was previously unavailable to the average investor.

The tokenization of real estate properties is poised to revolutionize the traditional real estate industry. Digital assets can represent real-world assets such as real estate, real estate funds, revenue streams, governance rights, and more.

Tokenized assets can be divided into smaller pieces and made available to a larger pool of investors and leveraged to raise capital.

Infrastructure continues to be developed surrounding decentralized finance, asset ownership, utilization, and exchange. The potential for blockchains to create new tools for asset owners makes it obvious that the next step for the real estate industry is integrating with public blockchain asset platforms.

The Binance Smart Chain and other blockchain networks enable the secure and compliant digitization of these assets' activities and procedures, including issuance, trade, and lifecycle management, once they've been tokenized.

Fractionalization allows for the democratization of investments in the real estate industry by eliminating the minimum investment size required by traditional real estate investment models. Fractionalized real estate assets create an opportunity of a pool of investors to invest in a single asset seamlessly. Increasing the number of potential investors and sellers while reducing the entry barriers provides liquidity to formerly illiquid assets.

Fractionalization of real estate has the potential to have a significant positive impact on the real estate market. Because fractional ownership tokens are significantly less expensive than the asset itself, the typical person may make smart real estate purchases without any additional funding.

02

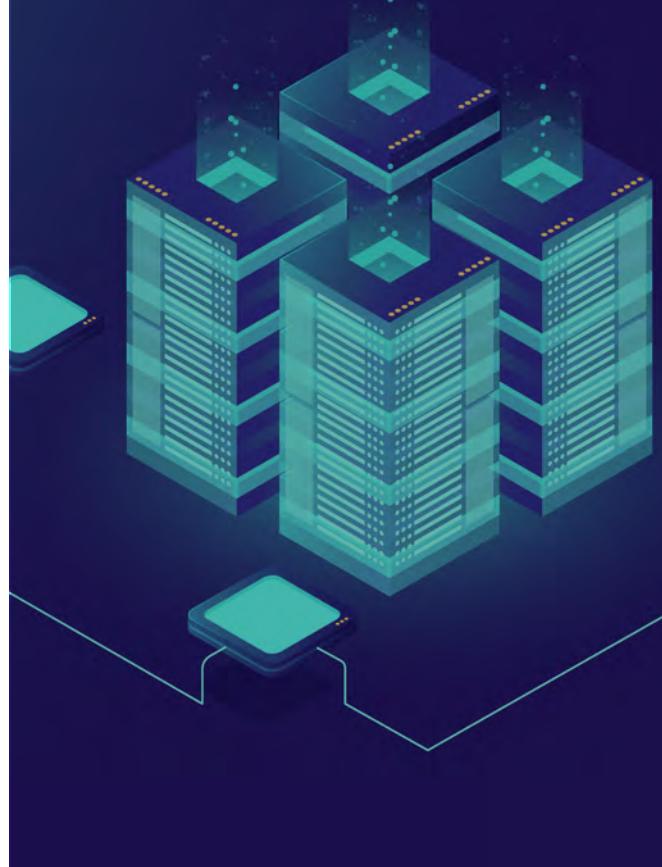
DAC ECOSYSTEM

DAC will deploy a real estate transaction, asset tokenization platform that solves multiple issues in the real estate sector, such as improved speed, transparency and lower costs of transaction.

DIGITAL ASSET COIN (DAC) project merges the concepts of cryptocurrencies, decentralized algorithmic stablecoin, smart contracts, and blockchain with every aspect of the real estate ecosystem.

The DA platform will enable the community to find, review and purchase residential and commercial real estate using the DAC smart-contract platform. Eventually, users will be able to mortgage their purchase directly through the DA platform.

These services are all enabled by two features of the DAC ecosystem: the DAS (Digital Asset Stable-Coin) and the staking function of DAC.



Technology

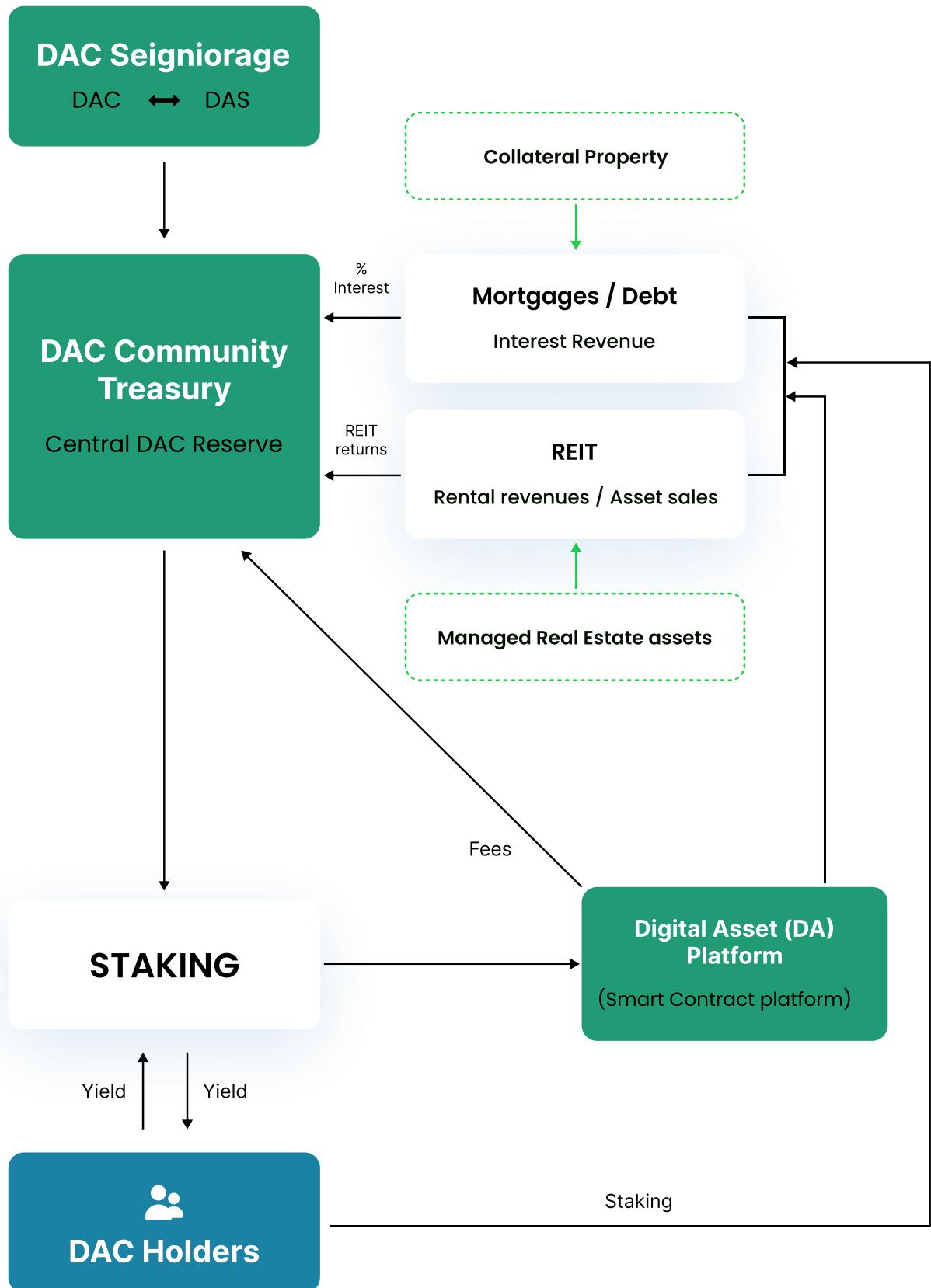
Smart Contract

On-chain smart contract – the DAC currency ecosystem consists of 2 parts that are written in Solidity – are the source codes. “dactoken.sol” – token – main core and the core configuration part (config), transaction (transfer), governance (allowance) consists of these functions. “dap.sol” proposed to manage real estate acquisition into the platform.

Wallet

The mobile wallet app provides full control of the account in the most secure and noncustodial way. The user can import existing accounts or create new ones and manage other Binance, Ethereum, and Cardano based tokens as well. Additionally, there are some incentives that only wallet users can benefit from.

Project Overview





Stable Coin

The algorithmically controlled stable-coin maintains DAS on a 1 MNT : 1 DAS basis, enabling real estate transactions and investment within Mongolia without fear of cryptocurrency volatility. As we expand to international real estate investments, DAS can be made price-stable against other currencies using elastic monetary supply principles.

Staking

This function allows DAC holders to 'stake' their coins, which means locking up a portion of their DAC for a defined period in order to finance real estate transactions (for example, financing new investments or issuing homeowner loans).

Main purpose of the DAC Blockchain project is to solve real world issues associated with real estate purchasability and investability facing our community. With DAC Blockchain Ecosystem, DAC holders will be able to 'stake' their DAC coins for real world use of properties and eventually may build up their staked portfolio for full ownership of select properties using smart contract governed DA platform.

The DAC ecosystem spans the entire real estate space, from development financing to brokerage and lending. It is eliminating traditional investment challenges and entry barriers. In doing so it is facilitating new global investment opportunities, increased asset liquidity and investment efficiency.

The DAC project consists of an ecosystem with 4 main components across three phases:

Phase 1

DAC and DAS coin platforms will be launched on the Binance Smart Chain BEP-20 platform, providing a smart-contract ecosystem.

Phase 2

DAC will launch its smart real estate brokerage platform and provide protocols for staking of DAC to fund real estate purchases and expansion of the REITs assets under management.

Phase 3

Once suitable volume of supply has been reached, DAC will initiate its residential mortgage and accompanying Mortgage Backed Securities program through the DA platform and using staking protocols.

Digital Asset Coin's listing on major global exchanges: Listing proceeds will be used to build a diverse global real estate portfolio to create opportunities for Mongolian and foreign investors to invest and benefit from the global commercial real estate industry and launch the DA platform globally.



Stable Coin

Digital Asset Stablecoin (DAS) is an algorithmic based stablecoin that is price-stable with the Mongolian Tugrik (MNT). It interacts with DAC coin and enables transactions to take place in real estate markets at a stable rate by employing the principles of elastic money supply to create price-stability. Each DAS stable-coin is convertible into DAC's native token.

Stable-coins generally come in three varieties. Some (off-chain) act like a promissory 1:1 fiat for cryptocurrency contracts. Algorithmic stable-coins use complex algorithms to carefully manage the supply of tokens in circulation. Other (on-chain) varieties are backed by another cryptocurrency as collateral.

Digital Asset Stablecoin (DAS) uses two techniques to maintain a stable price against the MNT:

- When transaction volume across DAS's real estate services increases, overall demand for DAS increases, so the DAS 'treasury' algorithmically mints new coins to maintain price stability.

- Conversely, when the DAS network's transaction volume decreases, DAC automatically buys back more DAS and burns the excess supply, pushing the price back up to equilibrium.

This is similar to the LUNA and UST relationship, where elastic monetary policy is the solution to stable-coin price stability and drives adoption. DAS utility and demand arising from real estate markets will drive DAC's and its ecosystems' inherent value.

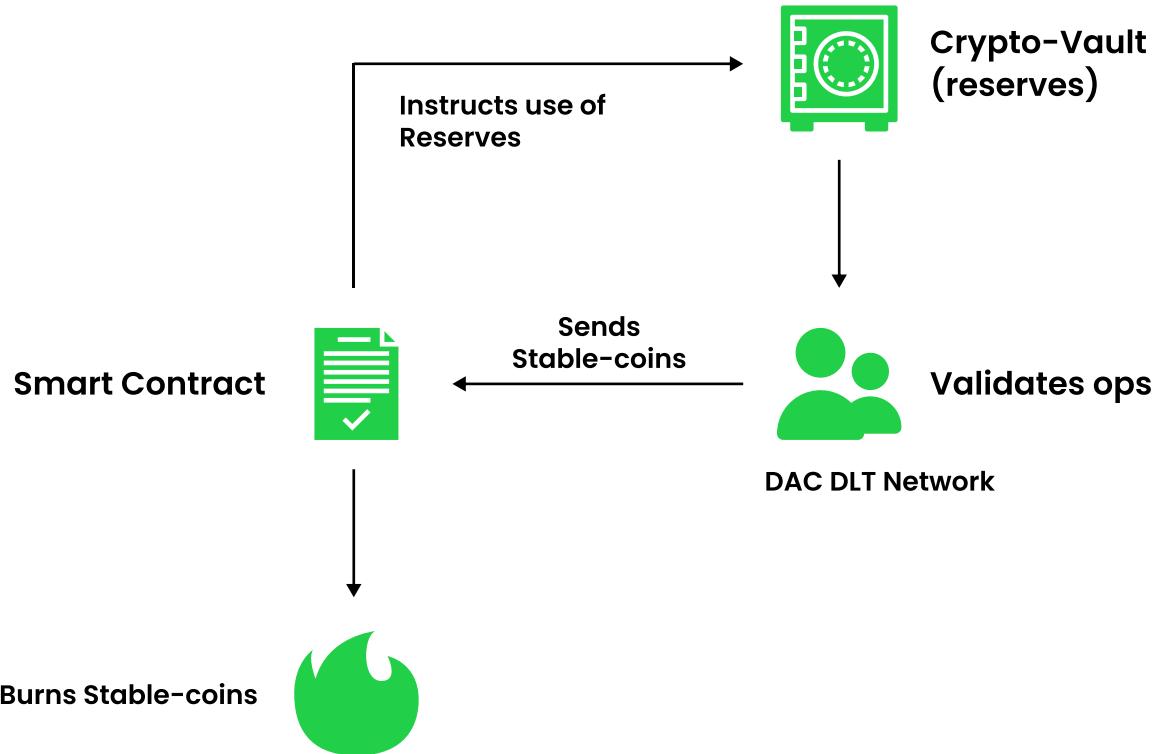
Audit & Compliance Platform

DAC is building the first smart-contract taxation audit and compliance platform fully compliant with Mongolian tax law. This will be used to ensure full compliance within the current and future legislative environment of Mongolia.

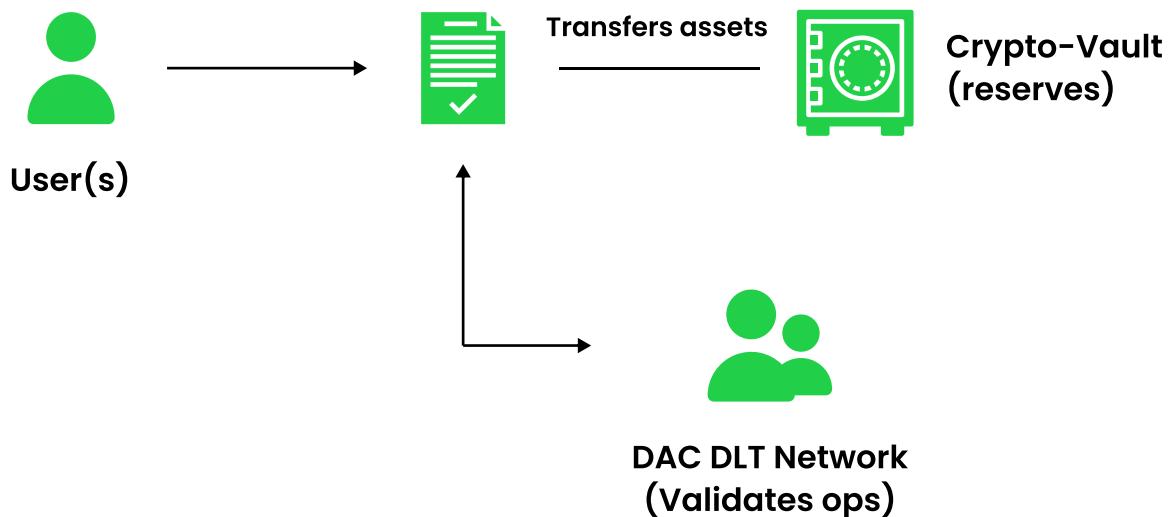
Asset Valuation

DAC is working with our global #1 valuation partner CBRE to provide annual valuations of REIT assets. CBRE is the world's largest commercial real estate company, operating in over 100 countries, employing over 100,000 people, and with a client base that includes over 90 of the Fortune 100 companies.

Contraction in Supply (Stabilizing up)



Issuance of New Supply (Stabilizing down)



03

THE DIGITAL ASSET COIN SMART REAL ESTATE PLATFORM

Introduction

The DA Platform is a blockchain based open source real estate platform that is designed to (1) empower hybrid DAO (decentralized autonomous organization) governed platform that is community governed (2) process real estate transactions such as simple purchase, sales and renting using smart contracts and (3) decentralized finance platform that will create alternative financing opportunities for real estate developers and asset owners while creating investment opportunities for investors interested in the real estate industry.

Blockchain Real Estate Transactions

Our platform is designed to process real estate transactions using smart contracts whether it be rental or purchase/selling activities. Our platform will be accessible to brokers, buyers, and sellers that are involved in the property transaction process.

The initial phase of real estate transactions using our smart contracts will streamline the current transaction process. The ultimate goal is to create a peer-to-peer system that will allow real estate transactions to be processed without third party involvement. Transactions processed on our platform will be charged a transaction fee.

DAO DAC Platform

DAC Platform will be a smart contract governed DAO ecosystem, where the DAC community and subsequent community will govern their respective decentralized ecosystem.

The DeFi Platform will incorporate all aspects of the real estate ecosystem, including borrowing, lending, staking and governance of the platform. Once the platform launches, the community will self-govern the self sustaining ecosystem. Upon successful implementation and operation of the ecosystem, subsequent real estate DAO communities can be created and will manage their respective DAO ecosystems. This will encourage healthy competition among the communities that will result in smart development and urban planning that will benefit the whole society.



Asset Tokenization

Tokenization makes it possible in a suitable regulatory environment to add new features to asset ownership and trade that were previously unavailable. By allowing an asset to be legally represented by a token on blockchain, the asset can get all of the benefits of a cryptographic token while maintaining its original value. The potential of asset tokenization is exemplified by the tokenization of real estate. With its high pricing, high transaction costs, delayed exchange, and limited access to purchasers, the illiquid real estate market has been the exemplar business to tokenize for supporters of the future tokenized society. The DA Platform will function as a marketplace for all types of real estate assets and investment offerings. It will offer simple and transparent property investments that eliminate the risks that small investors experience and allow nearly anyone to participate in the real estate industry with predictable and consistent returns.

Transaction and Listing fees

During the proof of concept stages of the DA platform, all real estate transactions processed will be subject to a transaction fee and all real estate assets will be charged a 0.5-1 percent listing fee based on total required investment size on all assets.

The platform's proceeds will be used to increase DAC's value and thus will directly benefit the DAC community.

Our platform will be accessible to everyone including buyers, sellers, brokers and agents involved in real estate transactions and parties interested in investing in real estate assets and will be designed to manage the business logic described in this whitepaper.



04

REIT BY DAC

REIT Introduction

The majority of the proceeds as stated in this whitepaper will be used to build a stable income generating real estate portfolio in Mongolia. The real estate portfolio will utilize the fundamental aspects of a real estate investment trust model and adapt it to create added benefits to the DAC community.

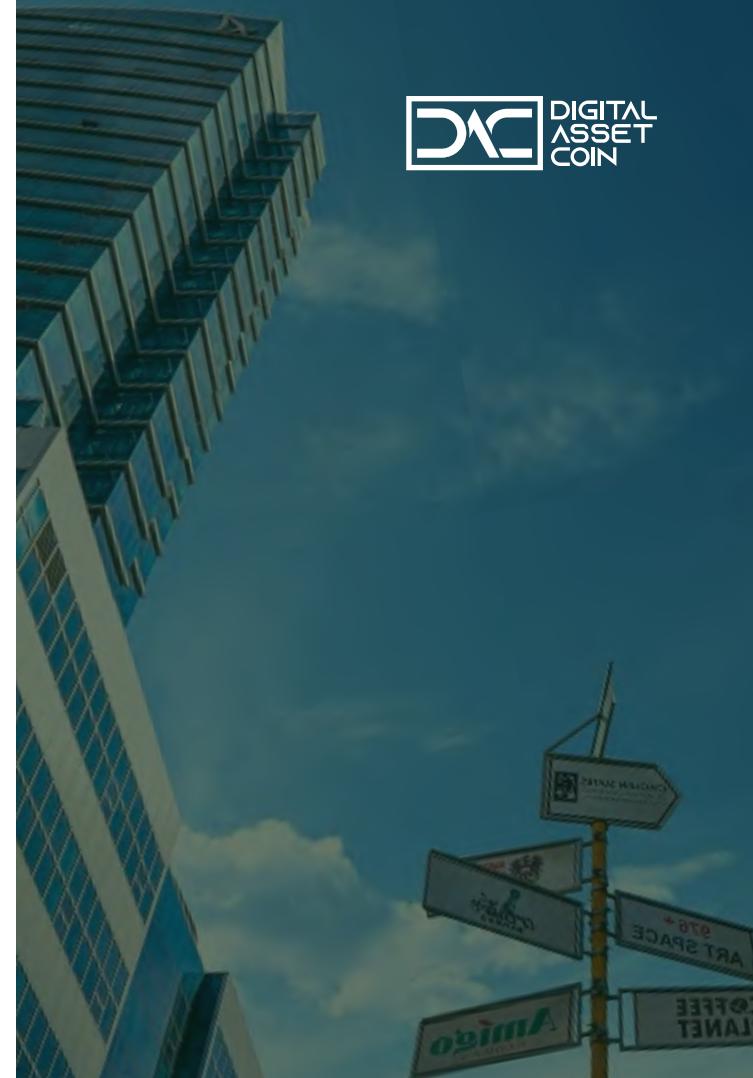
The REIT will invest in real estate assets with high income and value appreciation potential such as commercial real estate, residential real estate and retail spaces in the most lucrative and thriving locations in Ulaanbaatar city.

The DAC team and our partner property management company will be responsible for all management aspects related to the real estate portfolio. Income from the community's real estate assets will be used to grow the portfolio and pay yield to DAC stakeholders.

Upon listing on a global cryptocurrency exchange the proceeds will be used to build a global real estate portfolio to increase DAC's portfolio size and increase the value to the DAC community.

DAC Asset & Property Management

Due to the fact that the DAC community will not be able to manage the real estate portfolio like traditional asset owners, we have established a professional asset management team and have signed agreements with professional



property management companies to manage daily operations of the real estate assets in the community portfolio.

Using the hybrid DAO model, the asset management team and partner property management companies will manage all property related operations and activities on behalf of the DAC community, including due diligence, transaction management, operations, marketing and sales. This allows the DAC community to simply stake DAC coins and benefit from a professionally managed community real estate portfolio.

TARGET REAL ESTATE INVESTMENT TRUST YIELD ~15%

TARGET STAKING RATE OF INTEREST ~10% Annual Interest Rate

A dark, low-light photograph of a modern skyscraper's glass and steel facade, showing a grid pattern of windows. The building has a curved corner and a prominent cylindrical structure at the base.

The DAC REIT real estate assets will be audited each year by an internationally recognized auditor, based on the legally defined principles of real estate valuation in Mongolia.

Value appreciation of DAC will be created from rental revenues (net of fees, operating costs and taxes), and where there is a ‘liquidity event’ such as the sale of a real estate asset. Profits will be used to invest into growing the community real estate portfolio.

Staking Yield

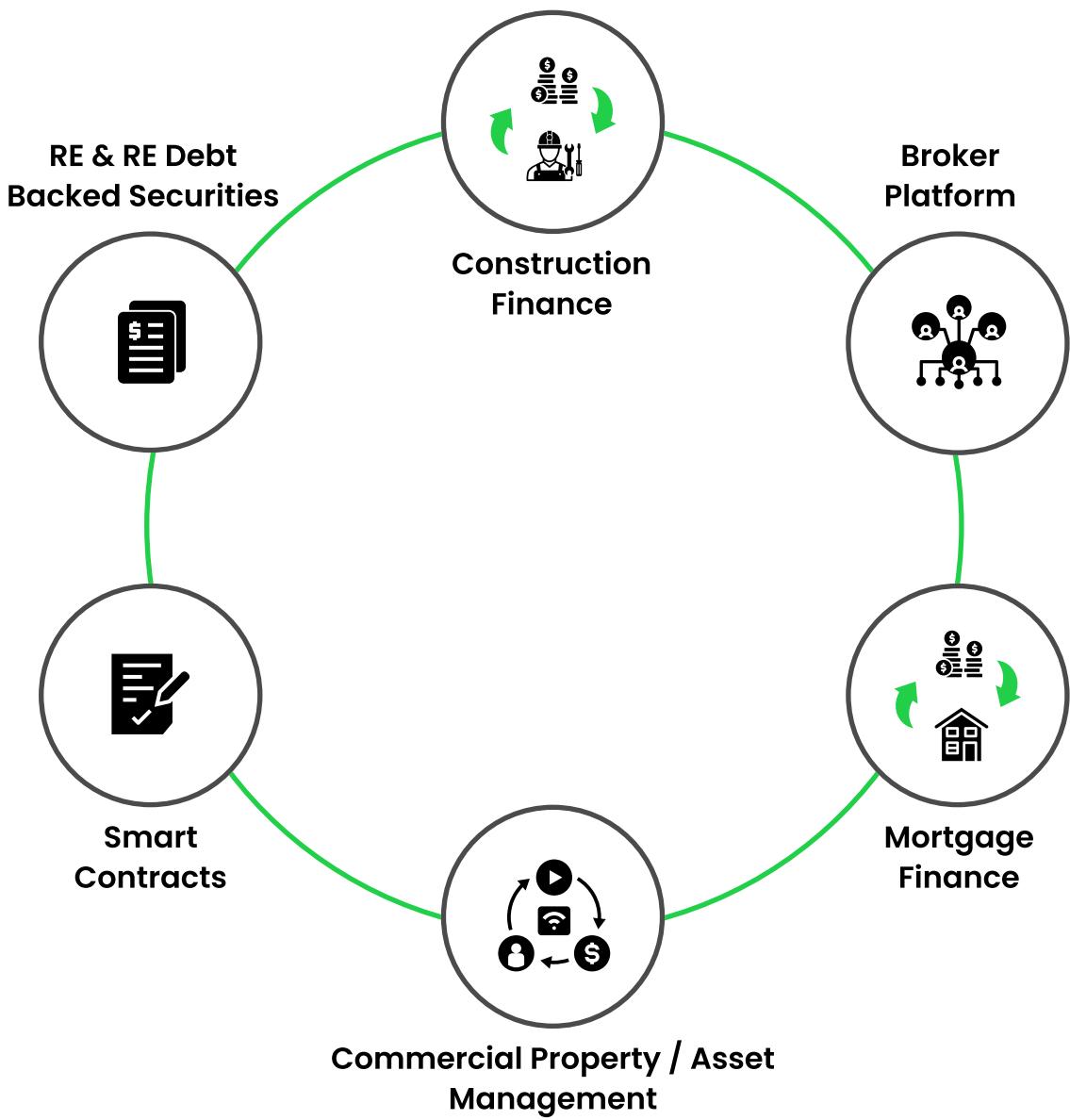
DAC holder’s will be able to ‘stake’ their coins on the DAC wallet to receive guaranteed yield payments. Staking means ‘locking up’ a portion of DAC coins for a given period of time. Staked DAC will be used to finance purchase and completion of new real estate assets. Staked DAC will receive yield, which also can be used as mortgage payments and still benefit from price appreciation of DAC.



05

MONGOLIAN REAL ESTATE SECTOR OPPORTUNITIES

Real estate has been THE go-to investment for Mongolian citizens with investable cash over the past 30 years. It is known, it is tangible, it is trusted. DAC offers a way of engaging across the entire real estate market ecosystem that is low cost, efficient.



The Ecosystem Approach

DAC's ecosystem-wide approach to real estate provides access to an addressable Mongolian real estate sector worth over 3.1 trillion MNT (US\$ 1.11 billion) annually. This includes:

A construction market worth over 1.65 trillion MNT (US\$ 581 million) in 2020;

684 billion MNT (US\$ 240 million) annual addressable market in property transactions that are currently not concluded through agents and will benefit from simplified and transparent smart-contract execution;

820 billion MNT (US\$ 290 million) in directly addressable residential and commercial mortgage markets (based upon planned expansion).

Our mid-term plan incorporates all aspects of the RE ecosystem, compounding returns from construction finance, to brokerage and real estate lending platforms, all powered by DAC's smart-contract environment.

06

DAC TOKENOMICS

Introduction

DAC is a cryptocurrency based on the Binance Smart Chain's BEP-20 standard. Binance Smart Chain (BSC) is best described as a blockchain that runs in parallel to the Binance Chain. Unlike Binance Chain, BSC boasts smart contract functionality and compatibility with the Ethereum Virtual Machine (EVM).

Both BSC and the Binance Chain operate independently. BSC is EVM-compatible, it launched with support for the rich universe of Ethereum tools and DApps. In theory, this makes it easy for developers to port their projects over from Ethereum.

Consensus

Binance Smart Chain achieves ~3 second block times with a Proof-of-Stake consensus algorithm. Specifically, it uses something called Proof of Staked Authority (or PoSA), where participants stake BNB to become validators. If they propose a valid block, they'll receive transaction fees from the transactions included in it.

Note that, unlike many protocols, there is no block subsidy of freshly-minted BNB, as BNB is not inflationary. On the contrary, the supply of BNB decreases over time, as the Binance team regularly conducts coin burns.



Cross-Chain Compatibility

Binance Smart Chain was envisioned as an independent but complementary system to the existing Binance Chain. Dual-chain architecture is used, with the idea being that users can seamlessly transfer assets from one blockchain to another. In this way, rapid trading can be enjoyed on Binance Chain, while powerful decentralized apps can be built on BSC. With this interoperability, users are exposed to a vast ecosystem that can cater to a myriad of use cases.

BEP-2 and BEP-8 tokens from Binance Chain can be swapped for BEP-20 tokens, the new standard introduced for Binance Smart Chain. BEP-20 uses similar functions to Ethereum's ERC-20.

Token Utility

DAC's main purpose is to be both price-stable and growth-driven cryptocurrency that will innovate the current real estate industry and solve many of the issues associated with solvency and oversaturation of supply and demand in the real estate market. There is a demand for decentralized, price stable coins with a real world use in the current real estate market. DAC tokens will have two distinct utilities:

(1) DAC coins will be used to build a diverse real estate portfolio that is owned by the DAC holder community as a proof of concept. DAC stakeholders can choose to stake their coins to build up their 'stake' in the community portfolio for a full ownership of select property over time. This is the real world application of our blockchain project with many beneficiaries.

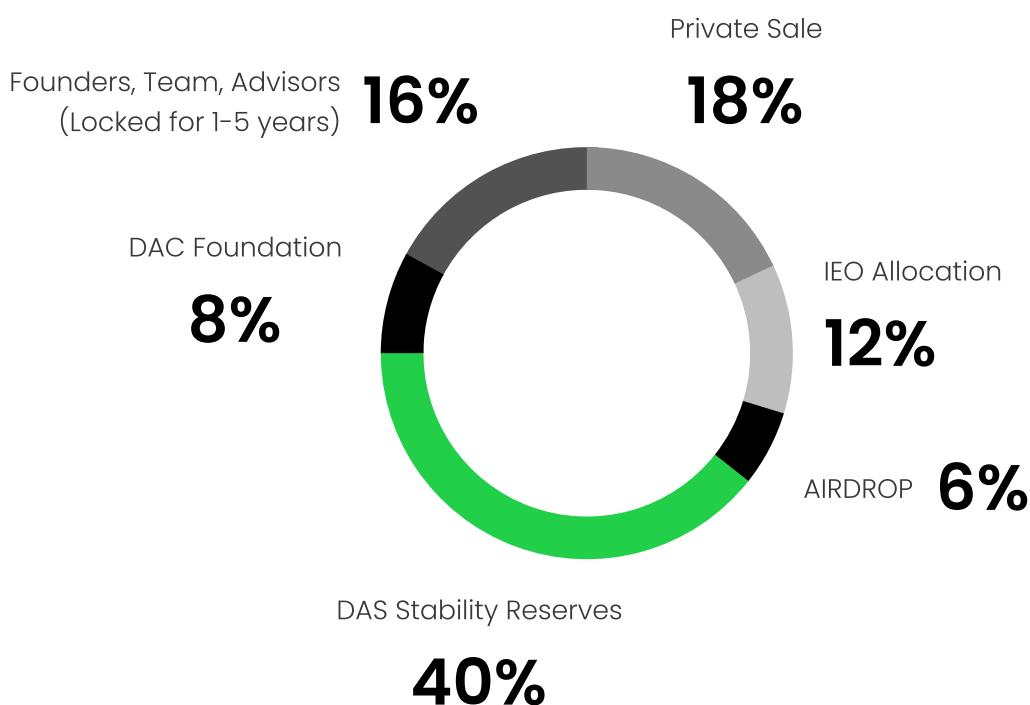
(2) DAC coins can be staked and exchanged for DAS and be used to settle real estate transactions and invest in a large pool of real assets listed on the DA Platform ecosystem.

Total Supply

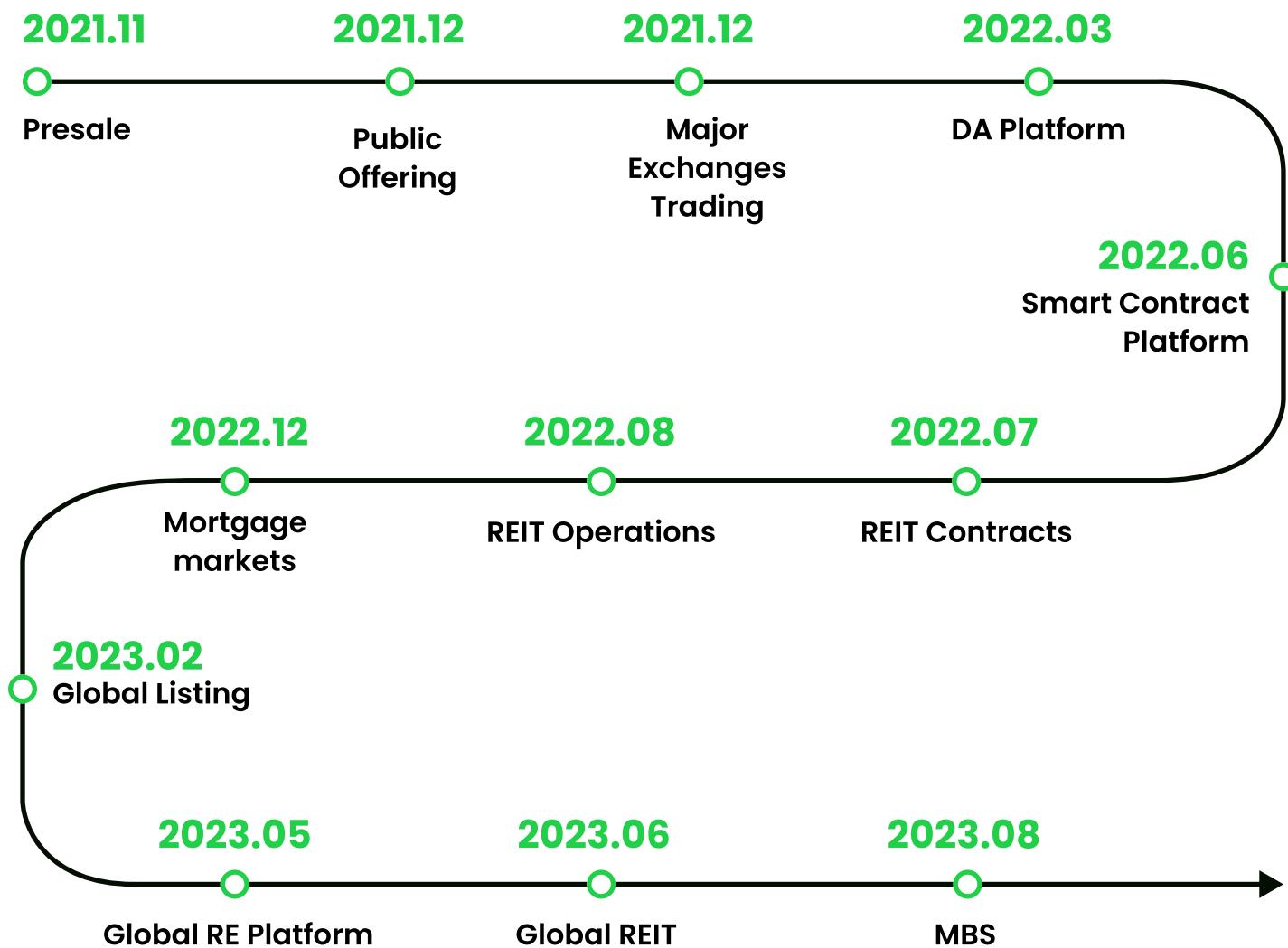
| | | |
|--|------------------------|-------------|
| Private Sale | 45,500,000,000 | 18% |
| IEO Allocation | 29,500,000,000 | 12% |
| AIRDROP | 15,000,000,000 | 6% |
| DAS Stability Reserves | 100,000,000,000 | 40% |
| DAC Foundation | 20,000,000,000 | 8% |
| Founders, Team, Advisors (Locked for 1-5 years) | 40,000,000,000 | 16% |
| TOTAL SUPPLY | 250,000,000,000 | 100% |

User Of Proceeds

| | |
|------------------------------------|--------------------|
| Total Private Sale | 45,500,000,000 |
| Private Sale Price | 0,33 MNT |
| Total Private Sale Proceeds | 15,015,000,000 MNT |
| Technology Development | 1,500,000,000 MNT |
| Operations | 500,000,000 MNT |
| Marketing | 1,015,000,000 MNT |
| Real Estate | 12,000,000,000 MNT |



ROADMAP



MANAGEMENT TEAM



MONSOR. N

Founder



DAVAADORJ. TS

Founder

CEO of Ulaanbaatar Asset Management. Real Estate Investment manager with over 10 years of experience. Monsor is also a working group member of the Mongolia Economic Forum. Former advisor to Mongolian Growth Group is a Canadian real estate and financial services company listed on the Toronto stock exchange. Board member of Mini Solutions Cooperative one of the leading Social Enterprises in Mongolia which promotes and executes strategies to reduce poverty and environmental damages in ger area of Ulaanbaatar.

Founder of professional association (MBDA) and network (NextGen) to develop young entrepreneurs in the fastest yet uncertain Mongolian market and with a vision to promote them into a global market, with background in financial and management experience in home and abroad. Currently managing strategic investments at Development Bank of Mongolia.



DULGUUN. TS

Chief Executive Officer



BOLDBAATAR. D

Founder, Chief Strategy Officer

Worked as a Project Manager for Corporate Sustainability and Metals and Minerals Division at Sojitz Corporation in Japan. Business Development Department of Data Artist Inc. Investment Committee Member and President of UB Asset Management Company. Master's Degree in Electrical Engineering from Osaka University.

Serial Entrepreneur
Co-Founder of Steppe Group,
CEO of Plenti Fund LLC,
Attended Technical University of Sophia,
Bulgaria.

MANAGEMENT TEAM



DUGERDORJ. D

Founder, Chief
Communication Officer



GANBAGANA. E

Founder, Chief Operations
Officer

Mongolian business professional, entrepreneur with extensive experience in the local startup community and corporate industry. His work experience includes Business Development Agent at IOG/Cardano Foundation (ADA), Digital innovation consultant at The Food and Agriculture Organization of United Nations and co-founder of Startup Terminal Coworking space. He graduated from the Grand Valley State University with a bachelor's degree in Business Administration and Finance and later on completed his MBA at the University of Finance and Economics in Mongolia.

Graduated from the School of Economics of the National University of Mongolia with a degree in Banking Management. He has worked as an Internal Auditor at the Trade and Development Bank of Mongolia, Executive Director of Yusun Shijir Invest NBFI, the co-founder and CEO of Startup Terminal LLC, co-founder of the Mongolian Blockchain Technology and Cryptocurrency Association. He has a number of professional certificates in Corporate Governance, Investment and Insurance.



ALEX. S

Chief Investment Officer



ENKH-AMGALAN. E

Chief Technology Officer

Trained as an economic anthropologist (University of Manchester and University of Cambridge), Alex is a proptech specialist and frontier market real estate figure. Over 10 years he has conducted analysis and investment structuring for commercial real estate projects with a total construction value over \$1.2B. He has authored three books on the Mongolian real estate markets and worked alongside institutions such as The World Bank to realize urban projects. Alex is also CFO of prefab modular housing startup ip_Haus, based in New York and Founder of the InnoVault co-working Corporation.

Co-founder of IO Technology and IO Institute and splits his time as a CTO and Lecturer. Graduated from Istanbul University with a degree in Computer Engineering. He has 10 years of experience in the software industry as a software developer at N&N Digital and a senior developer at Mongol Content.

MANAGEMENT TEAM



OYUNTUYA. KH

Chief Marketing Officer



ERDENEBAATAR.V

Chief Financial Officer

Crypto Trader on investment platforms. Researcher of cryptocurrency projects and provides crypto market advice through social media platforms. Fitness and Entertainment enthusiast.

He has extensive experience working in the banking and financial industry, including working as SME, Corporate Loan and Special Loan Officer at XacBank, Senior Project Analyst and Head of Human Resources at Development Bank of Mongolia. IFE Graduate with a Business Administration, Information System Management Degree.



DULGUUN. B

Investment Team



ODSUREN.B

Investment Team

With international work experience including global Fortune 500 company CBRE as a real estate investment officer, Consultant at global real estate firm Unibail Rodamco Westfield and various CPA firms.

He has worked as a Consultant at PricewaterhouseCoopers and as an investment and financial analyst at Newcom LLC working in real estate and renewable energy projects across Mongolia. University of California Santa Barbara graduate with an Economics and Accounting degree.

Graduated from MUST-CSMS with a degree in Business Administration. He worked as a Broker Analyst at Ard Capital Group, a Project Manager at Moncon Group LLC, and a Founder and CEO of Upstart Lab LLC. Day trader of Stock, Crypto, FX

ADVISORS

**TUMENTSOQT. TS**

Advisor

**DAVID. P**

Advisor

Currently serving as a Chairman of the Business Council of Mongolia since August 2020.

He served as a Board Director of Oyu Tolgoi LLC from 2018 to 2020 and as a CEO of Erdenes Oyu Tolgoi LLC, Government shareholder which holds 34% of interests at the world class Oyu Tolgoi copper & gold project.

Mr.Tumentsogt was appointed as a CEO of Erdenes Mongol LLC, Mongolia's largest state holding company responsible for managing Government strategic mining assets in Mongolia. Mr.Tumentsogt served as a Chief Representative & Executive Director of General Electric (GE) International Inc. in Mongolia from 2011 to 2016.

David has worked in investment banking and fund management since 2004. Primarily focused on China and Asia, he has listed companies on the London, Hong Kong and New York Stock Exchanges, and NASDAQ.

David is Director of Boustead Capital Markets LLP (UK), a California-based investment bank. He started his career as a China-based consultant, working with large multinational clients, including Procter & Gamble and Generali. Fluent in Mandarin Chinese, David has a MA degree in Chinese from Edinburgh University, studied at the Johns Hopkins Center for Chinese and American Studies in Nanjing, and was awarded his MBA from Manchester Business School.

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APPENDIX A: BLOCKCHAIN & CRYPTOCURRENCY

Blockchain technology is the concept or protocol behind the running of the blockchain. Blockchain technology makes cryptocurrencies (digital currencies secured by cryptography) like Bitcoin work just like the internet makes email possible. The blockchain is an immutable (unchangeable, meaning a transaction or file recorded cannot be changed) distributed digital ledger (digital record of transactions or data stored in multiple places on a computer network) with many use cases beyond cryptocurrencies.

Immutability and distributed are two fundamental blockchain properties. The immutability of the ledger means you can always trust it to be accurate. Being distributed protects the blockchain from network attacks.

Each transaction or record on the ledger is stored in a “block.” For example, blocks on the Bitcoin blockchain consist of an average of more than 500 Bitcoin transactions.

The information contained in a block is dependent on and linked to the information in a previous block and, over time, forms a chain of transactions. Hence the word blockchain.

There are four types of blockchains:

1. Public Blockchains

Public blockchains are open, decentralized networks of computers accessible to anyone wanting to request or validate a transaction (check for accuracy). Those (miners) who validate transactions receive rewards.

Public blockchains use proof-of-work or proof-of-stake consensus mechanisms (discussed later). Two common examples of public blockchains include the Bitcoin and Ethereum (ETH) blockchains.

2. Private Blockchains

Private blockchains are not open, they have access restrictions. People who want to join require permission from the system administrator. They are typically governed by one entity, meaning they're centralized.

3. Hybrid Blockchains Or Consortiums

Consortiums are a combination of public and private blockchains and contain centralized and decentralized features. For example, Energy Web Foundation, Dragonchain, and R3.

4. Sidechains

A sidechain is a blockchain running parallel to the main chain. It allows users to move digital assets between two different blockchains and improves scalability and efficiency. An example of a sidechain is the Liquid Network.

History Of Blockchain

The first blockchain-like protocol was proposed by cryptographer David Chaum in 1982. Later in 1991, Stuart Haber and W. Scott Stornetta wrote about their work on Consortiums.

But it was Satoshi Nakamoto (presumed pseudonym for a person or group of people) who invented and implemented the first blockchain network after deploying the world's first digital currency, Bitcoin.

Because blockchain technology is the technology behind the blockchain, it cannot be owned. It's like the internet. But anyone can use the technology to run and own their own blockchains

Records stored using traditional ledgers are also easy to tamper with, meaning you can easily edit, remove, or add a record. As a result, you're less likely to trust that the information is accurate.

Public blockchains solve both these problems – and the way we trust – by evolving the traditional bookkeeping model to triple-entry bookkeeping: transactions on a blockchain are cryptographically sealed by a third entry. This creates a tamper-proof record of transactions stored in blocks and verified by a distributed consensus mechanism.

These consensus mechanisms also ensure new blocks get added to any blockchain. An example of a consensus mechanism is proof-of-work (PoW), often referred to as "mining."

Mining isn't universal to all blockchains; it's just one type of consensus mechanism currently used by Bitcoin and Ethereum, though Ethereum plans to move to another—proof-of-stake (PoS)—by 2022.

Here's how this process works with Bitcoin. When sending Bitcoin, you pay a small fee (in bitcoin) for a network of computers to confirm your transaction is valid. Your transaction is then bundled with other transactions pending in a queue to be added to a new block.

The computers (nodes) then work to validate this list of transactions in the block by solving a complex mathematical problem to come up with a hash, which is a 64-digit hexadecimal number.

Once solved, the block is added to the network—and your fee, combined with all other transaction fees in that block, is the miner's reward. It's that simple.

Each new block added to the network is assigned a unique key (via cryptography). To obtain each new key, the previous block's key and information are inputted into a formula.

As new blocks are continually added through the ongoing mining process, they become increasingly secure and harder to tamper with. Anyone caught trying to edit a record will simply be ignored. All future blocks then depend on information from prior blocks—and this dependency from one block to the next forms a secure chain: the blockchain.

Proof of Work (PoW) vs. Proof of Stake (PoS)

A public blockchain functions through consensus mechanisms: the process for validating transactions without a third party like a bank.

PoW and PoS are two such mechanisms. While their goal—to reach a consensus that a transaction is valid—remains the same, how they get there is a little different.

What Is Proof Of Work?

PoW, the technical term for mining, is the original consensus mechanism. It is still used by Bitcoin and Ethereum as of writing but, as mentioned, Ethereum will move to PoS by 2022. PoW is based on cryptography, which uses mathematical equations only computers can solve.

The example in the previous section of how blocks get added to the Bitcoin Blockchain explains this system.

The two big problems with PoW are that it uses a lot of electricity and can only process a limited number of transactions simultaneously (seven for Bitcoin). Transactions typically take at least ten minutes to complete, with this delay increasing when the network is congested. Though compared to the days-long wait required to wire money across the globe, or even to clear a check, Bitcoin's ten-minute delay is quite remarkable.

Other consensus mechanisms were created to solve these PoW problems; the most popular being PoS.

What Is Proof Of Staking?

PoS still uses cryptographic algorithms for validation, but transactions get validated by a chosen validator based on how many coins they hold, also known as their stake.

Individuals aren't technically mining, and there's no block reward. Instead, blocks are 'forged.' Those participating in this process lock a specific number of coins on the network.

The bigger a person's stake, the more mining power they have—and the higher the chances they'll be selected as the validator for the next block.



To ensure those with the most coins aren't always selected, other selection methods are used. These include randomized block selection (forgers with the highest stake and lowest hash value are chosen) and coin age selection (forgers are selected based on how long they've held their coins)

The results are faster transaction times and lower costs. The NEO and Dash cryptocurrencies, for example, can send and receive transactions in seconds.

Cryptocurrencies

A cryptocurrency is a digital or virtual currency that is secured by cryptography, which makes it nearly impossible to counterfeit or double-spend. Many cryptocurrencies are decentralized networks based on blockchain technology—a distributed ledger enforced by a disparate network of computers. A defining feature of cryptocurrencies is that they are generally not issued by any central authority, rendering them theoretically immune to government interference or manipulation.



Initial Offering Terminology

In blockchain terms, an initial exchange offering (IEO) is an initial coin offering (ICO) which is undertaken by a cryptocurrency exchange rather than by the issuing company.

IEOs differ from ICOs in that issuing companies are screened by a third party (an exchange) and must meet certain criteria. Only companies who meet an exchange's criteria for listing can list their tokens on the exchange. In this way, cryptocurrency exchanges play a similar role to that played by stock exchanges in the stock market.

A stock exchange screens companies and only companies which meet its criteria can hold an initial public offering (IPO) and subsequently list their stock on the exchange. A cryptocurrency exchange screens companies and only companies which meet its criteria can hold an IEO and list their tokens on the exchange.

This sets IEOs apart from ICOs, where companies sell their tokens directly to investors. ICO can be compared to over the counter (OTC) stock trading, where shares or participation certificates are sold directly by their issuing companies to investors without regulation by a third party.

IEOs differ from security token offerings (STOs) in that they are regulated by cryptocurrency exchanges whereas STOs are regulated by government authorities.

APPENDIX B: RISK MANAGEMENT



Introduction

We strongly recommend that each purchaser review the risk disclosures below in detail before purchasing Digital Asset Coins (DAC). Each purchaser will be required to acknowledge the risks set out below in the terms and conditions of purchase which each purchaser must enter into in order to purchase Digital Asset Coins (DAC). Digital Asset Coin (DAC) purchasers should thoroughly research virtual currencies, digital coins, tokens, and the companies or entities behind them in order to separate fiction from fact.

Policy Environment

Domestic policies related to real estate have remained favorable. The policy environment concerning Virtual Assets, Cryptocurrencies and other Digital Assets may change, potentially impacting the value of Digital Asset Coins (DAC) or rendering them untradeable.

Value Fluctuations

The Issuer's operating results are subject to fluctuations in Ulaanbaatar's real estate market prices generally. The value of assets may increase or decrease according to price fluctuations in professionally appraised market prices. Decreasing property values may adversely affect Digital Asset Coin (DAC) profits from any sale of properties and/or rental income, as well as the trading price of Digital Asset Coin (DAC).

Liquidity

Investments in the real estate market may be illiquid, and this can make the purchase and sale of properties more difficult, adversely impacting the prices of such properties in the event of a purchase or sale under pressure.

Real estate property may also expose an DAC coin-holders to liabilities and contingencies incurred before acquisition. The Issuer will make its best efforts to accomplish due diligence, contractual guarantees or indemnifications to prevent, protect against, or compensate for contingencies that may arise from the acquisition of Assets.

Anti-Corruption, Anti-Bribery, Anti-Money Laundering, and Anti-Terrorist Financing Laws and Regulations

We are required to comply with the applicable laws and regulations of Mongolia and international treaties and laws as applicable. We may also become subject to such laws and regulations in other jurisdictions where DAC is traded in future. Although we make every effort to ensure that we are in compliance with all Anti-Corruption, Anti-Bribery, Anti-Money Laundering, and Anti-Terrorist Financing Laws and Regulations, we cannot guarantee that our internal policies and procedures will be sufficient to prevent or detect any inappropriate practices, fraud or violations of law by our affiliates, employees, officers, partners, agents, suppliers and service providers, nor that any such persons will not take actions in violation of our policies and procedures. Any violations by us or any of our affiliates, employees, officers, partners, agents, suppliers and service providers of anti-bribery and anti-corruption laws or sanctions regulations could have a material adverse effect on our business, reputation, results of operations and financial condition.

Compliance with the Laws and Regulations Applicable to Real Estate Properties in Mongolia and Internationally

Government authorities may impose other restrictions on the use and disposal of real estate properties. Any such expropriations or additional restrictions may have an adverse effect on Digital Asset Coin (DAC), its assets and financial condition and result.

Regulation of Crypto Assets and Virtual Assets, Cryptocurrencies and Token Offerings in Mongolia

In addition, developments in regulation may change the nature of Digital Asset Coin's (DAC) business or restrict the use of digital assets or the operation of a blockchain network upon which the Issuer will rely.

Cryptocurrencies are being closely scrutinized by the Central Bank of Mongolia and Governmental regulatory bodies. Cryptocurrencies and tokens may in future be deemed a security. In such case, applicable securities laws may limit the ability to hold more than certain amounts of Cryptocurrencies and tokens, restrict the ability to transfer these, require disclosure or other conditions on purchasers in connection with any sale of Cryptocurrencies and tokens, and may restrict the businesses that facilitate exchanges or carry out transfers of of Cryptocurrencies and tokens.

The legal ability of the Issuer to provide Digital Asset Coins (DAC) in some jurisdictions beyond Mongolia may be eliminated by future regulation or legal actions. As required a filing will be made with the Mongolian Financial Regulatory Commission and the Issuer will be regulated as such. Any permissions, licenses

and memberships required in future will be sought by the issuer, to the best of its ability.

Purchasers may not receive Distributions

As per the content of this White Paper, it is intended that Digital Asset Coin (DAC) holders will be eligible to receive payments from the Issuer upon determination of a distribution to Digital Asset Coin (DAC) holders by the directors of the Issuer. However, as per these risk factors, the Issuer may never make a profit or have any funds available to make a distribution to Digital Asset Coin (DAC) holders. Furthermore, it is possible that Digital Asset Coin (DAC) holders will be ineligible to receive any payout due to the determinations of the Issuer including, for example, where Digital Asset Coin (DAC) holders have not provided KYC for Anti Money Laundering purposes, or where Digital Asset Coin (DAC) holders are citizens or residents in restricted jurisdictions.

DA Coins are Non-Refundable

Save where the offering is cancelled, the Issuer is not obliged to provide Digital Asset Coin (DAC) holders with a refund for any reason and Digital Asset Coin (DAC) holders will not receive money or other compensation in lieu of a refund.

Statements set out in the Whitepaper are merely expressions of the Issuer's objectives and desired work plan to achieve those objectives and no promises of future performance or price are or will be made in respect to Digital Asset Coins (DAC), including no promise of inherent value and no guarantee that Digital Asset Coins (DAC) will hold any particular value.

Digital Asset Coins (DAC) are Provided on an 'As Is' Basis

Digital Asset Coins (DAC) will be provided on an "as is" basis. The Issuer and each of their respective directors, officers, employees, equity holders, supervisors, affiliates and licensors make no representations or warranties of any kind, whether express, implied, statutory or otherwise regarding Digital Asset Coins (DAC), including any warranty of title, merchantability or fitness for a particular purpose or any warranty that Digital Asset Coins (DAC) will be uninterrupted, error-free or free of harmful components, secure or not otherwise lost or damaged.

Except to the extent prohibited by applicable law, the Issuer and each of their respective directors, officers, employees, equity holders, supervisors, affiliates and licensors disclaim all warranties, including any implied warranties of merchantability, satisfactory quality, fitness for a particular purpose, non-infringement, or quiet enjoyment, and any warranties arising out of any course of dealings, usage or trade.

Digital Asset Coins (DAC) are Entirely Uninsured

The Digital Asset Coins (DAC) are not like bank accounts or other similar accounts. The coins are entirely uninsured and any value they may hold at any time may decrease or be eliminated in the future.

Smart Contracts are Subject to Limitations

Smart contract technology is still in its early stages of development. This carries significant operational, technological, regulatory,

reputational, and financial risks. Smart contracts may not be fit for the purpose intended by the Issuer and may contain flaws, vulnerabilities, or other issues, which may cause technical problems or the complete loss of Digital Asset Coins (DAC).

The Purchaser of the Digital Asset Coins (DAC) Involves Liquidity Risks that may subject a Digital Asset Coin (DAC) Holders to Losses

Digital Asset Coins (DAC) are a new issuance of digital assets for which there is no established public market. Moreover, there can be no assurance that any such existing cryptocurrency exchanges will accept the listing of Digital Asset Coins (DAC) or maintain the listing if it is accepted. There can be no assurance that a secondary market will develop or if a secondary market does develop, that it will provide Digital Asset Coins (DAC) with liquidity of investment or that it will continue for the life of the Digital Asset Coins (DAC).

In addition, at times it may be difficult to dispose of the real estate assets due to low or nonexistent demand or negotiability. In such cases, we may face difficulties in negotiating or disposing of such assets at a convenient price or time. As a consequence, we depend on the income from our investments to make distributions to Digital Asset Coin (DAC) holders.

Investor Knowledge Base

Potential purchasers may not have the appropriate skills to secure, trade or collect distributions using Digital Asset Coins (DAC) or to comply with the requirements of the Issuer (including, but not limited to, information requested in connection with periodic KYC checks). Knowledge of blockchain, asset

exchanges and other industry participants may be needed to comply with the requirements of the offering. In addition, the Binance Smart Chain (BSC), which will be used for Digital Asset Coins (DAC), has experienced attacks. Any successful attacks present a risk to Digital Asset Coins (DAC), included expected proper execution and sequencing of Digital Asset Coins (DAC), and to expected proper execution and sequencing of BSC contract computations in general.

Loss of Private Keys may render Digital Asset Coins (DAC) Worthless

If a private key is lost, destroyed or otherwise compromised and no backup of the private key is accessible, you will not be able to access the blockchain asset associated with the corresponding address, and the Issuer will not be able to restore the private key. Any loss of private keys relating to digital wallets used to store blockchain assets could have an adverse effect on you and the Digital Assrt Coins (DAC).

Exchange Risks

If Purchaser sends (i) ETH, (ii) Mongolian Tugrik, or (iii) a Stable Coin to the Issuer from an exchange or an account that the Purchaser does not control, Digital Asset Coins (DAC) will be allocated to the account that has sent (i) ETH, (ii) Mongolian Tugrik, or (iii) a Stable Coin; therefore, Purchaser may never receive or be able to recover Purchaser's Digital Asset Coins (DAC). Furthermore, if Purchaser chooses to maintain or hold Digital Asset Coins (DAC) through a cryptocurrency exchange or other third party, Purchaser's Digital Asset Coins (DAC) may be stolen or lost.

Risk of Incompatible Wallet Services

The wallet or wallet service provider used for the acquisition and storage of Digital Asset Coins (DAC) has to be technically compatible with Digital Asset Coins (DAC). Failure to ensure this may result in the Purchaser not being able to gain access to its Digital Asset Coins (DAC).

Risk of Weaknesses of Exploitable Breakthroughs in Cryptography

Advances in cryptography, or other technical advances such as the development of quantum computers, could present risks to cryptocurrencies, BSC and Digital Asset Coins (DAC), which could result in the theft or loss of Digital Asset Coins (DAC).

Irreversible Nature of Blockchain Transactions

Transactions involving Digital Asset Coins (DAC) that have been verified, and thus recorded as a block on the blockchain, cannot be undone. Even if the transaction turns out to have been in error, or due to theft of a user's Digital Asset Coins (DAC), the transaction is not reversible. Further, at this time, there is no governmental, regulatory, investigative, or prosecutorial authority or mechanism through which actions or complaints can be made regarding missing or stolen Digital Asset Coins (DAC). Consequently, the Issuer may be unable to replace missing Digital Asset Coins (DAC) or seek reimbursement for any erroneous transfer or theft of Digital Asset Coins (DAC).

The Issuer is Subject to Cybersecurity and Data Loss Risks or Other Security Breaches

The Digital Asset Coins (DAC) involve the storage and transmission of Coinholders'

proprietary information, and security breaches could cause a risk of loss or misuse of this information, and of resulting claims, fines and litigation. Digital Asset Coins (DAC) may be subject to a variety of cyber-attacks, which may continue to occur from time to time. An attack or a breach of security could result in a loss of private data, unauthorized trades, an interruption of potential trading for an extended period of time, violation of applicable privacy and other laws, significant legal and financial exposure, damage to reputation, and a loss of confidence in security measures, any of which could have a material adverse effect on the financial results and business of the Issuer.

Attackers can also manipulate cryptoasset markets. Moreover, markets for cryptocurrencies are not presently subject to oversight by any prudential or by other regulators that impose minimum financial or business conduct standards, or that require minimum cybersecurity protections. Additionally, attackers can target platforms that buy and sell cryptoassets and digital wallets that hold cryptocurrencies.

Problems in the Virtual Environment

Because the Digital Asset Coin (DAC) is based on the BSC protocol, any malfunction, breakdown or abandonment of the BSC protocol may have a material adverse effect on the functioning of Digital Asset Coin (DAC). Moreover, advances in cryptography, or technical advances such as the development of quantum computing, could present risks to Digital Asset Coin (DAC), including the utilities of Digital Asset Coin (DAC), by rendering ineffective the cryptographic consensus mechanism that underpins the BSC protocol. The BSC blockchain rests on open source software, and accordingly there is the risk that the Token smart contract may contain intentional or unintentional bugs or weaknesses which may negatively affect Tokens or result in the loss or theft of Tokens or the loss

of ability to access or control Tokens.

In the event of such a software bug or weakness, there may be no remedy and Tokens holders are not guaranteed any remedy, refund or compensation. In terms of the BSC blockchain, timing of block production is determined by proof of work, so block production can occur at random times. For example, BSC contributed to Digital Asset Coins (DAC) smart contract in the final seconds of a distribution period may not get included for that period.

Purchaser acknowledges and understands that the BSC blockchain may not include the Purchaser's transaction at the time Purchaser expects and Purchaser may not receive Digital Asset Coins (DAC) on the same day Purchaser sends payment.

Tax Risks

The tax characterization of the Digital Asset Coins (DAC) is under consideration in Mongolia and within different jurisdictions, and may vary even within a jurisdiction. Likewise, the investments made by the Issuer in the Real Estate Assets may be impacted by amendments in tax regulations. Prospective Digital Asset Coin (DAC) holders must seek their own tax advice in connection with acquiring Digital Asset Coins (DAC), which may result in adverse tax consequences, including withholding taxes, income taxes and tax reporting requirements.

Legal Structure of Issuer

The Issuer is a Mongolian domiciled Limited Company (LLC). The Issuer is a body corporate which has separate legal personality capable of exercising all the functions of a natural person of full capacity irrespective of any question of corporate benefit and having perpetual

succession. The constitution of the Issuer is contained in two documents: the memorandum of association and the articles of association (Articles).

As a holder of Digital Asset Coins (DAC), you are not entitled to any shares of the Issuer nor to any other right or interest in or to Issuer (including any debt or equity interest therein) and will have no rights to appoint or remove the board of directors or operators of Issuer. Because Digital Asset Coins (DAC) confer no governance rights with respect to the Issuer, all decisions involving the Issuer's activities will be made by the Issuer at its sole discretion.

Digital Asset Coins (DAC) Are Not a Loan or Security that Provides Any Control Over the Issuer

Digital Asset Coins (DAC) do not represent a loan to Issuer nor do they provide the Digital Asset Coins (DAC) with any ownership or other interest in or to Issuer. For greater certainty, the purchase of Digital Asset Coins (DAC) does not provide the Purchaser with any form of ownership right or other interest in or to Issuer or its present or future assets and revenues, including, but not limited to, any voting, distribution, redemption, liquidation, revenue sharing, proprietary (including all forms of intellectual property), or other financial or legal rights. You are not, and will not be, entitled to vote or be deemed the holder of capital stock of the Issuer for any purpose, nor will anything be construed to confer on you any of the rights of a stockholder of the Issuer or any right to vote for the election of directors or upon any matter submitted to stockholders at any meeting thereof, or to give or withhold consent to any corporate action or to receive notice of meetings, or to receive subscription rights or otherwise.

The Issuer may not be able to Fully Execute its Business Strategy, Which Could Adversely Affect the Results of Digital Asset Coin (DAC)

The Issuer considers the acquisition of real estate properties to be essential to the consolidation and expansion of its portfolio, although the Issuer is unable to guarantee that its projects and portfolio expansion strategies can be successfully carried out in the future. Also, the Issuer may be unable to make new real estate acquisitions with the same frequency or scope, or at the same favorable prices and conditions anticipated in its business strategy, even after purchase or sale commitments have been entered into. In addition, the licensing process for certain buildings may require excessive time and financial commitment, which could adversely affect the results of Digital Asset Coin (DAC) and its profitability.

Related Party Transactions

In the ordinary course of business, the Issuer and/ or management company may enter into related party transactions on an arm's length basis and on market terms, pursuant to our related party transactions and conflicts of interest policy.

Litigation

From time to time, Issuer may be subject to various claims and contingencies in the ordinary course of business, including those related to litigation, business transactions, taxes, and others. It will assess the likelihood of any loss or exposure of any claims. Litigation is subject to inherent uncertainties, and an adverse result in these or other matters may arise from time to time that may harm business. If a loss is considered probable and the amount can be reasonably estimated, it will recognize

an expense for the estimated loss. In addition to the estimated loss, the recorded liability would include probable and estimable legal costs associated with the claim or potential claim. The Issuer may not have insurance coverage for certain matters. There is no assurance that any claim would not materially and adversely affect its business, financial position, and results of operations or cash flows.

Other Disclosures

Purchases of Digital Asset Coins (DAC) should be undertaken only by individuals, entities, or companies that have significant experience with, and understanding of, the usage and intricacies of cryptocurrencies, including cryptographically secured digital currencies, and blockchain-based software systems. The Purchaser should have a functional understanding of storage and transmission mechanisms associated with other cryptographic currencies.

In addition to the risks included above, there are other risks associated with your purchase, possession and use of Digital Asset Coins (DAC), including unanticipated risks. Such risks may further materialize as unanticipated variations or combinations of the risks discussed above.

DAC

DIGITAL ASSET COIN



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