



# RuufPay

**BRINGING  
DEMOCRACY TO THE  
HOUSING MARKET  
WITH THE HELP OF  
DECENTRALIZED  
FINANCE**



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# INTRODUCING RUUFPAY

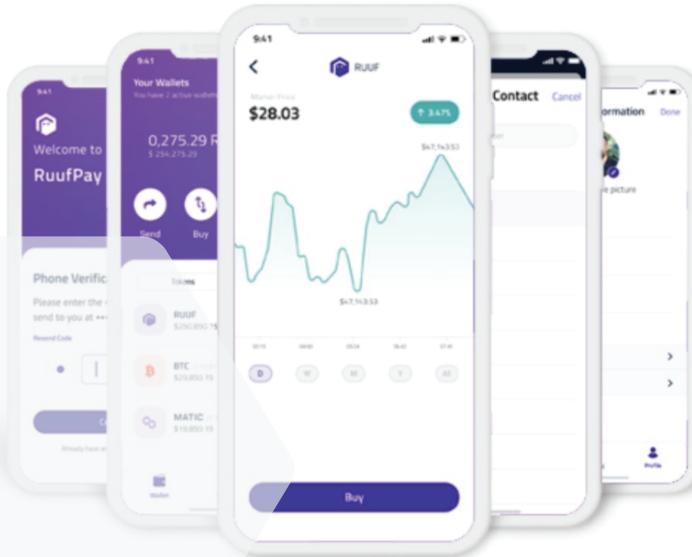
All your property payments under one Ruuf.  
Earn, collect & pay, only with RuufPay.

## MEET RUUFPAY:

A community of crypto enthusiasts & real estate professionals that want to change the way real estate is done, all while earning up to 18.32% yield on their RuufCoin. We're creating the most consumer-oriented blockchain infrastructure the real estate world has ever seen. Our proptech innovations are being designed for all parties involved in real estate transactions - landlords, tenants, buyers, and sellers.

## Bridging the gap between cryptocurrency and real estate.

Our objective is to create efficient blockchain solutions for the housing ecosystem by utilizing cryptocurrency, distributed ledger technology and decentralized finance. We're bringing the newly embraced benefits of the digital economy to the outdated real estate industry.

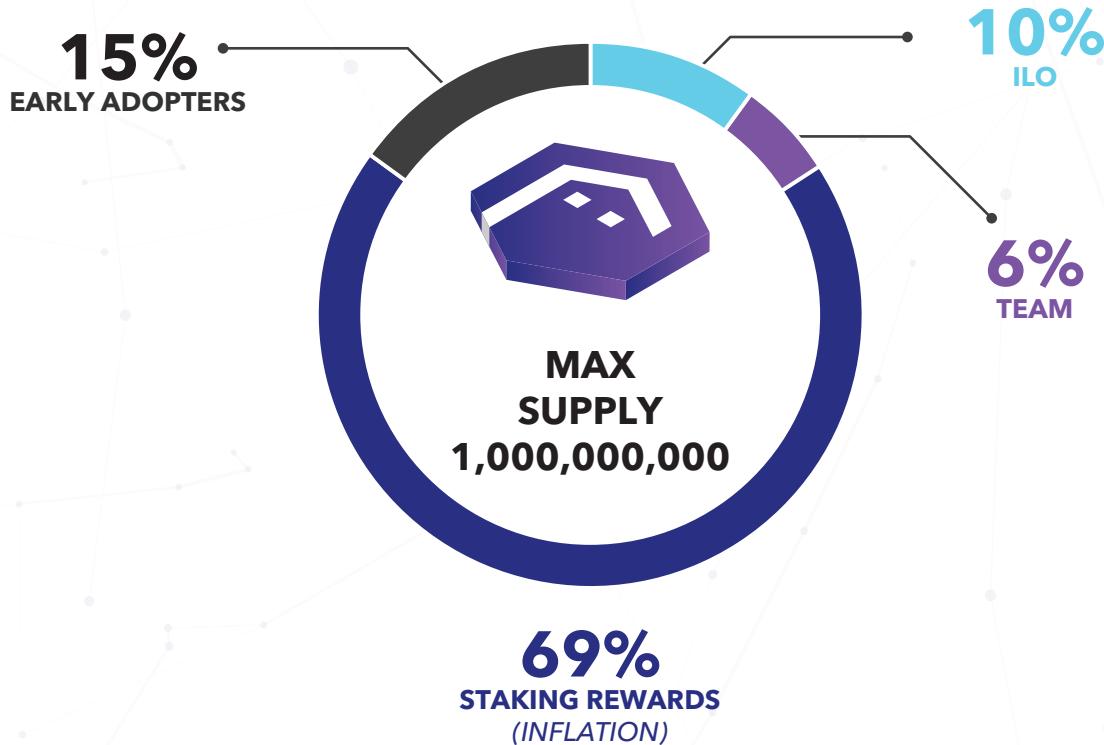


# INTRODUCING: RUUFCOIN (\$RUUF)

## The utility token that does the heavy lifting

In conjunction with the launch of the RuufPay Wallet, we're excited to introduce RuufCoin (pronounced ROOOOF!), the native utility token powering the RuufPay project. RuufCoin is an ERC20 token that runs on the Polygon Network.

Members can use their RUUF tokens to securely receive access to our next-generation real estate platform. Members who deposit RuufCoin in their RuufPay Wallet will earn additional tokens as rewards for supporting the network. We've designed RuufCoin to be the backbone of the RuufPay ecosystem, creating a value-driven property portal designed to bridge the gap between crypto and real estate payments.



# RUUFCOIN UTILITIES

- The ability to become a member of the RuufPay platform and community
- The ability to deposit your cryptocurrencies in the RuufPay Wallet
- The ability to earn rewards that can be applied towards property payments, both rentals and purchases
- The ability to receive rewards through RuufPay web & mobile staking
- The ability to use our proprietary RuufRate estimator
- The ability to use your RuufCoin to pay landlords, property managers and other vendors where RUUF token is accepted



**PAY RENT**  
(core functionality  
of the system)



**PAY UTILITIES**  
(to be introduced  
later on)



**PAY MORTGAGE  
INSTALLMENTS**  
(to be introduced  
later on)



Network validator  
staking rewards



Discounted rates where  
RuufCoin is accepted  
as method of payment



Additional access  
to protocol  
features

# EXCHANGES & LISTINGS

\$RUUF RuufCoin is currently available on:



## Real Estate is Outdated. We're here to fix it.

While nearly every industry is being enhanced by new technologies, innovation in the real estate world is lagging.

The crypto market has amassed over \$2.3 trillion (Dec, 2021), yet there's still no simple way to rent and purchase property with these earnings. Since most landlords and sellers desire fiat remittances, crypto holders must cash out their earnings to local currencies before sending any rental or purchase payments. This trend will only allow cryptocurrencies to be kept as an investment that is bound to be liquidated, never allowing crypto to become a mainstream form of payment.

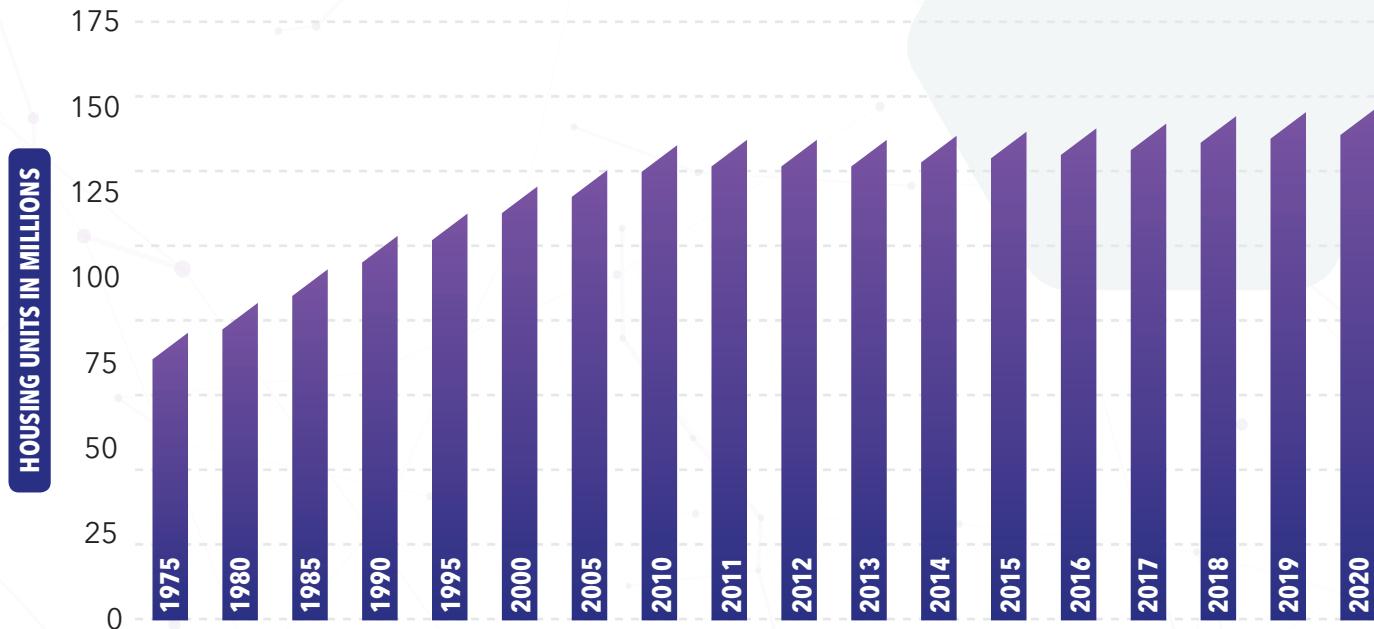
Additional issues in the real estate industry include:

- Lack of data transparency
- Lack of innovation
- Renter & purchaser bias

**Our goal is to create a real estate ecosystem where property transactions made in crypto are as fluid as those made in fiat.**

# THE CASE FOR RUUFPAY

In the first quarter of 2021, renter-occupied units made up 30.6 percent of housing inventory in the United States with a total of 140.8 million units in existence. This equates to approximately 43 million units being rented by tenants throughout the United states<sup>1,2</sup>.



In the first quarter of 2021, renter-occupied units made up 30.6 percent of housing inventory in the United States. With a total of 140.8 million units in existence, this equates to approximately 43 million units being rented throughout the United states. Furthermore, according to a CNBC report, property data company CoreLogic is reporting that average property rent is up 10% post-pandemic due to inflated home prices<sup>3</sup>.

## SOURCES:

<sup>1</sup>United States Census Bureau. "QUARTERLY RESIDENTIAL VACANCIES AND HOMEOWNERSHIP, FIRST QUARTER 2021." census.gov. 27 Apr. 2021. Web. <https://www.census.gov/housing/hvs/files/currentlyspres.pdf>.  
<sup>2</sup>Statista Research Department. "Number of U.S. housing units 1975-2020." Statista.com. 23 Apr. 2021. Web. <https://www.statista.com/statistics/240267/number-of-housing-units-in-the-united-states/>

<sup>3</sup><https://www.cnbc.com/2021/11/16/inflation-rent-for-single-family-homes-surged-10percent-in-september.html>

# GLOBAL CRYPTO #HODLERS

According to the Nasdaq, approximately 46 million Americans own Bitcoin in 2021, not accounting for other digital currencies. Furthermore, a survey from Bitcoin Market Journal and BlockCard state that approximately 70% of crypto enthusiasts spend their holdings on tangible items, and about 5% of the spending is going directly towards housing payments.

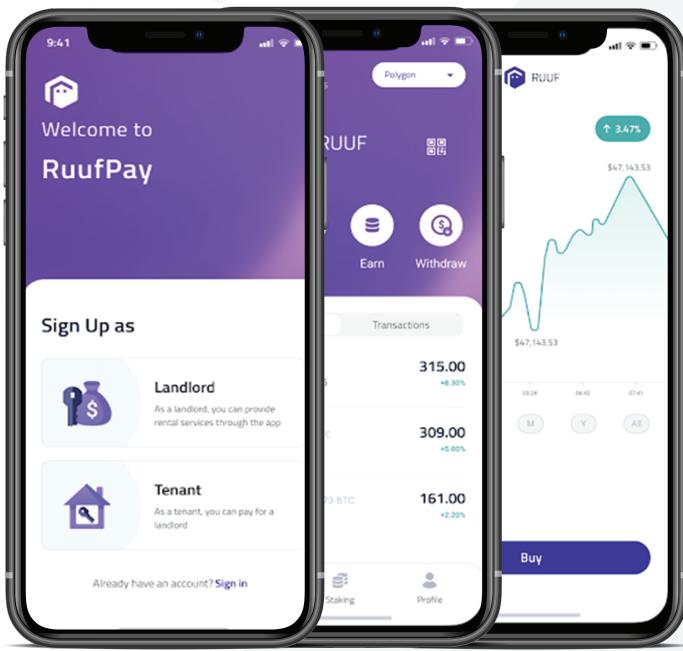
This equates to a conservative 1.6 million consumers that would want to pay their rent with their cryptocurrency in the United States alone, especially since they currently convert their crypto to fiat for the transaction. RuufPay will be providing an easier one-stop solution for these consumers in a single application.

According to Crypto.com's Measuring Global Crypto Users, there are 221 million global crypto users as of June 2021. With the same 5% of users that pay rent with crypto in the US, the market for RuufPay adopters equates to over 7.7 million platform users; this only takes the existing rental market into consideration, not including those that will adopt our method of payment as the crypto market and rental market continually grows.

# INTRODUCING THE RUUFPAY WALLET

Real estate and crypto are not commonly used together due to a lack of technical infrastructure. We believe we can change that with our mobile-centric RuufPay Wallet.

The RuufPay Wallet is a highly scalable, user-centric, non-custodial mobile application that provides a sleek on-ramp and off-ramp experience for users to pay, collect and earn on property rental payments.



RuufPay alleviates the burden of paying & collecting rent with a user-centric crypto wallet specifically designed for the average renter, landlord & crypto enthusiast. Apply rewards towards rental payments to receive discounts & earn on payments received from tenants.

From novice to crypto expert, the RuufPay Wallet makes crypto rental payments simple for anyone with a mobile phone. Collecting, paying & earning on your rental payments has never been possible. Until now.

# RENTERS & LANDLORDS

## RENTERS & TENANTS



EASY WAY TO PAY  
RENT WITH CRYPTO



SIMPLE ONE STEP  
PLATFORM TO KEEP  
TRACK OF PAYMENTS



EARN & APPLY  
REWARDS  
TOWARD PAYMENTS



QUICK SETTLEMENTS

## LANDLORDS & PROPERTY MANAGERS



A SMARTER ALL IN ONE  
MANAGEMENT TOOL



ATTRACT MORE RENTERS  
BY ACCEPTING CRYPTO  
FOR RENT



CRYPTO TO FIAT GATEWAY  
FOR EASY CONVERSION  
FUNCTIONALITY



EARN REWARDS FOR  
KEEPING PAYMENTS  
IN CRYPTO

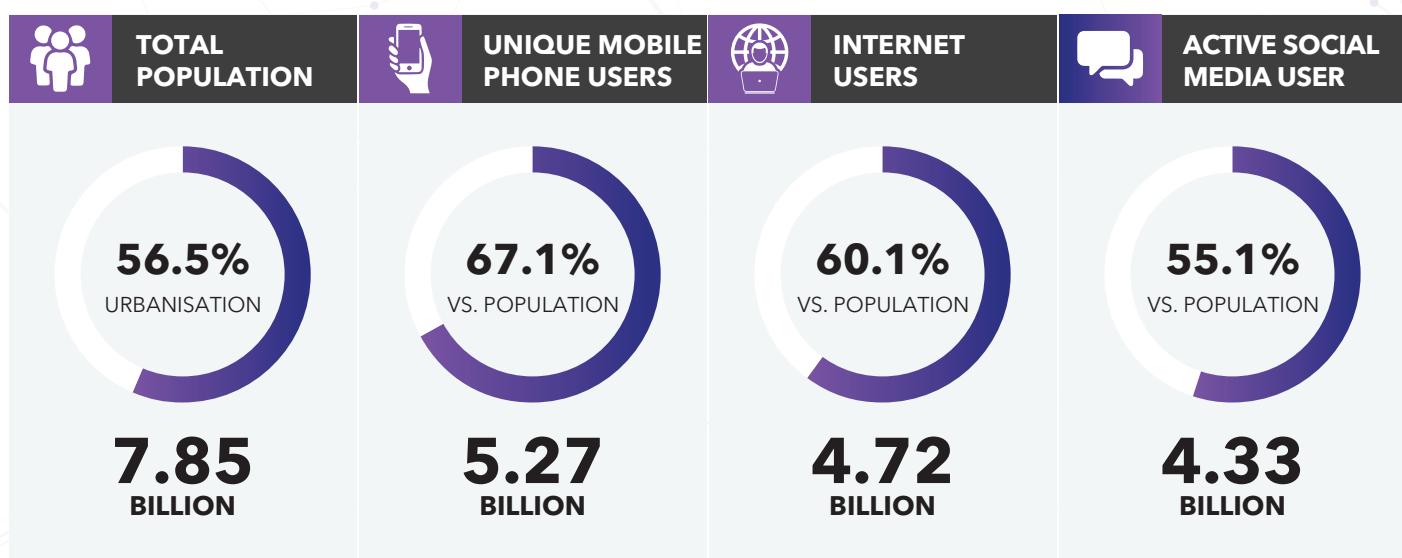
# WHY A MOBILE WALLET?

As of April 2021, approximately 5 billion people, or 60% of the entire world's population uses the internet. About 93%, or 4.7 billion people, use mobile devices to periodically use the internet.

## DIGITAL AROUND THE WORLD (April 2021)<sup>4</sup>

Essential headline for mobile, Internet, and Social Media use

Internet user number no longer include data source from social media platforms, so values are not comparable with previous reports



### SOURCES:

<sup>4</sup>Data Report. "DIGITAL AROUND THE WORLD". Data Report. Apr. 2021. Web. <https://datareportal.com/global-digital-overview>

# OUR VISION

Our vision is to be the go-to solution for all of your real estate-crypto needs. We're working around the clock to bridge the gap between the digital world and real property. Join us as we embark on our mission to change the outdated real estate industry.

## Partnership with Cryptoroof.com

Being a pioneer in the blockchain real estate space, Cryptoroof.com provides a robust real estate platform geared towards the crypto community. Our partnership with Cryptoroof will enable RuufCoin to be used throughout Cryptoroof's services, giving you more ways to utilize your tokens.



# BLOCKCHAIN TECHNOLOGY IN REAL ESTATE

Whether it's tokenizing property or increasing transparency, blockchain technology has revolutionized many industries due to its low cost and reduced risk. Distributed ledger technology offers a unique opportunity to increase transparency throughout the real estate industry in its entirety. Imagine publicly & easily accessible databases that allow you to see vital property information that's normally difficult to access. Well, those are some of the benefits blockchain sheds light on.

## Some advantages of blockchain include:



### LOW COSTS

Information transfer can be done with minimal transaction fees and less intermediaries.



### IMMUTABILITY

The decentralized ledger and its integrity is policed by every network member and attempts to alter previously recorded data are rejected by network participants.



### TRANSPARENCY

All transactions taking place on the blockchain are publicly viewable.



### IRREVERSIBILITY

Transactions are immediate and non-refundable, protecting all parties involved.



### PSEUDONYMITY

Blockchain addresses provide a high degree of security for users, being randomized strings of letters and numbers.



### SECURITY

Open blockchains are maintained by a large network of participants that prevents users from submitting inaccurate data, recording fraudulent transactions, or improperly altering recorded information.

# THE FUTURE OF CRYPTOCURRENCIES

Just a decade after the world first heard of Bitcoin, the cryptocurrency market cap has amassed over \$2.2 trillion as of December, 2021. While this growth is a milestone for the crypto industry, the market capitalization amount is just a fraction of the S&P 500 index at over \$33 trillion, and a global stock market valued at \$80 trillion. Additionally, DeFi has amassed over \$99B USD on Dec 1st, 2021 from just roughly \$1.01B USD exactly one year prior, exhibiting an exponential 99x growth in Total Value Locked (TVL).

## Total Value Locked (USD) in DeFi



According to RBC Capital Markets analysts' future predictions, the cryptocurrency market may exceed \$10 trillion within the next 15 years, resulting in much newly generated wealth with a portion that will likely be directed towards acquiring & renting property. These significant numbers give us a confident outlook on how to begin preparing appropriate infrastructure to meet future demand.

# ADOPTER SEGMENTS

A recent study<sup>5</sup> conducted regarding adoption and consumer sentiment for crypto in 2021 found that:

1. Nearly half of Americans consider themselves at least “**somewhat familiar**” with cryptocurrency.
2. The **45%** said they have heard of it, but don’t know much about it.
3. Of those familiar with cryptocurrency, **31%** own cryptocurrency already, while another **12%** plan to buy it within the next **12 months**.
4. The **14.7 million** intend to purchase in the next year.
5. The **78 percent** of cryptocurrency owners are confident in cryptocurrency safety and security.
6. Americans of all ages own cryptocurrency, although the majority, **93%**, is concentrated among adults **ages 18 to 60**.

## BY AGE

Adults ages 60 and older are the least likely age group to own cryptocurrency, while all other age groups own it at rates between 30 and 40 percent.

Do you own cryptocurrency??	Ages 18-29	Ages 30-44	Ages 45-60	Ages 60+
Yes, I currently own some	35%	40%	31%	13%
No, but I definitely plan to purchase some in the next 12 months	17%	12%	14%	3%
No, but I might consider it in the future	41%	37%	45%	44%
No, and I don't ever plan to purchase any	7%	11%	11%	39%

### SOURCES:

<sup>5</sup>Vigderman, Aliza. "Cryptocurrency: Adoption and Consumer Sentiment, 2021". Security.org. 11 May. 2021. Web. <https://www.security.org/digital-security/cryptocurrency-annual-consumer-report/>

## BY GENDER

There is an eight percent chance that men are more likely to own crypto than females and the statistics are showing an increasingly equitable distribution.<sup>6</sup>

Do you own any cryptocurrency?	Male responses	Female responses
<b>Yes, I currently own some</b>	35%	27%
<b>No, but I definitely plan to purchase some in the next 12 months</b>	13%	11%
<b>No, but I might consider it in the future</b>	38%	45%
<b>No, and I don't ever plan to purchase any</b>	14%	16%

### SOURCES:

<sup>6</sup>Vigdeman, Aliza. "Cryptocurrency: Adoption and Consumer Sentiment, 2021". Security.org. 11 May. 2021. Web. <https://www.security.org/digital-security/cryptocurrency-annual-consumer-report/>

## FUTURE USE CASES

- **Crypto Home Buying:**  
When RuufCoin adoption increases, users will be able to apply the token towards property purchase.
- **International Payment Simplicity:**  
A single digital currency created for real estate functionality simplifies cross-border payments and exchange rates.
- **Mortgage & Utility Payments:**  
Cashback rewards can be applied directly towards property expenses.
- **Collateralized Crypto Mortgages:**  
Develop collateralized crypto loan interface that will be geared towards mortgage & rental payments, disrupting the existing market.
- **Industry Partnerships:**  
Profit sharing opportunities with landlords to increase crypto payment adoption.
- **Increased Transparency:**  
More market exposure will allow RuufPay to provide transparent property & housing data via blockchain.

# ROADMAP

## Q4 2020

- ✓ Complete Market Research
- ✓ Finalize RuufPay Protocol Concept
- ✓ Form Team

## Q3 2021

- ✓ Launch RuufCoin Web Staking
- ✓ Begin early adopter marketing
- ✓ Polygon chain transition
- ✓ Coingecko listing
- ✓ Coinsbit.io listing

## Q2 2021

- ✓ Complete RUUF Tokenomics
- ✓ Begin RUUF Development
- ✓ Begin RuufPay App IOS Development

## Q1 2022

- Launch RuufPay Wallet Beta on IOS & Android
- Create partnership with Cryptoroof.com
- Have \$RUUF accepted as payment method in Cryptoroof
- Complete RuufPay Wallet development
- CMC listing
- CEX listing

## Q3 2022

- WebApp integration
- Increase marketing
- Increase users

## Q2 2022

- Stablecoin integration within RuufPay Wallet
- Additional CEX listings

## Q2 2023

- Utility payment integration

## Q1 2023

- Mortgage payment integration
- Finalize licensing

## Q4 2023

- Complete crypto home buying solution

# MEET THE TEAM



**ISAAC IVGI**  
*Co-Founder/CEO*

Real estate investor for over two decades, having acquired and developed over \$500 million worth of residential and commercial property across the United states. With extensive knowledge & experience in the real estate industry, Isaac recognized the potential which blockchain & cryptocurrency can bring to real estate, leading him to founding RuufPay.



**MICHAEL WILKOWSKI**  
*CTO & Head of Blockchain*

Software engineer who breathes code, loves new technologies & products, a gamer and loves all things interactive. Expert in Swift, iOS & Blockchain development along with many other languages & technologies. After being involved in various crypto projects, startups & crypto mining operations for nearly a decade, Michael found his passion and decided to place his efforts into long-lasting blockchain solutions.



**EYTAN GROSSMAN**  
*Co-Founder/COO*

Masters Degree in Business Administration & over half a decade partner with Mr. Ivgi in the real estate investment industry. Obtains a deep understanding of finance, capital markets, entrepreneurship, emerging technologies and let's not forget, blockchain.



**MAYA IVGI**  
*Head of Product & UX*

Experienced Product Growth Manager with a demonstrated history of working in the internet industry. Former engineer at SimilarWeb, WalkMe, Stratasys and Meta in Tel Aviv.



**JASON WIEN**  
*Head of Content*

Experienced UX Writer & Content Strategist for over 7 years with a demonstrated history of working in the Tech and Music industries.



**LOUIE**  
*Shihpoo Nakamoto*

Office mascot by day, master hacker by night.

# DISCLAIMER

## GENERAL

This document describes RuufPay's current vision for providing opportunities to participate in the real estate rental market, which RuufPay plans to diligently pursue and seeks to realize. As RuufPay's vision depends upon many factors and is subject to many risks, including, without limitation, advances in technology and changes in applicable law, this Whitepaper is subject to the disclaimers contained herein, and

RuufPay reserves the right to change, modify, add, or remove portions of this document at any time before, during, and after the sale of RUUU tokens.

## DISCLAIMER OF LIABILITY

RuufPay does not make or purport to make, and hereby disclaims, any representation, warranty, or guarantee of any type or nature whatsoever (including those that are implied) to any person or entity, including, without limitation, any representation, warranty, or guarantee arising out of or RuufPay to the truth, accuracy, and precision of any information in this document and the RuufPay ecosystem, or RuufPay Platform, or RUUU token. To the maximum extent permitted by applicable law, regulations, and rules, RuufPay will not be liable for any indirect, special, incidental, consequential, or other losses of any kind, in tort, contract, or otherwise (including, without limitation, loss of revenue, income, or profits, and loss of use or data) arising out of or relating to any acceptance of or reliance on this document or any part thereof by you. This document does not obligate any party to enter into any contract or binding legal commitment or to accept any form of payment for any purpose. Any agreement with RuufPay for the sale and purchase of RUUU tokens will be governed by the terms of conditions of that agreement, which will prevail over this document.

## NOT A SECURITIES OFFERING

The RUUU tokens are designed as functional utility tokens and are not intended to constitute securities in any jurisdiction. This document or any part of it does not constitute a prospectus or offer document of any type or nature and is not intended to constitute an offer of securities or a solicitation for investment in securities in any jurisdiction. RuufPay intends for RUUU token holders to use those tokens to participate in the RuufPay ecosystem and platform and receive the benefits of landlords & tenants in the real estate rental market without incurring the substantial investment costs of acquiring, renting or leasing residential and/or commercial property. Whether a RUUU token holder receives any returns as a landlord or tenant and the amount of those returns is incidental to the use of the Tokens and depends upon the decisions of the RUUU token holder, including, without limitation, in proposing, obtaining information on, and voting on properties that RuufPay acquires, in proposing, obtaining information on, and voting on potential renters, in proposing, obtaining information on, and voting on rental contract terms and conditions, individually deciding whether and how to select, bid on, and stake tokens to obtain rents received from rental contracts for RuufPay residential real

conditions, individually deciding whether and how to select, bid on, and stake tokens to obtain rents received from rental contracts for RuufPay residential real properties, providing feedback on the RuufPay ecosystem, RuufPay platform, rental properties, and deciding whether to participate in any of these activities at all. RUUU token holders do not have any ownership or equity interest in RuufPay, are not entitled to the profits or losses or assets or liabilities of RuufPay, are not creditors or lenders of RuufPay, cannot claim bankruptcy as equity interest holders or creditors of RuufPay, and are not entitled to any repayment from RuufPay.

## RISKS AND UNCERTAINTIES

Prospective purchasers of RUUU tokens should carefully consider and evaluate all risks and uncertainties associated with RuufPay, the RuufPay ecosystem, RuufPay platform, the RuufPay token, the RUUU token generation event, and the terms and conditions of any agreement with RuufPay for the sale and purchase of RUUU tokens before purchasing and RUUU tokens. These risks and uncertainties may include, without limitation, the following: risks relating to the value of the RUUU tokens because a market for RUUU or RUUU tokens does not currently exist and because RUUU tokens do not provide any rights RuufPay for profits, assets, bankruptcy claims, or repayment; risk relating to residential real estate rental markets and competitive conditions; risks relating to blockchain technology and software, including delays, interruptions, errors, losses, advances, and changes; security risks to your access and use of a digital wallet and blockchain applications; risk relating to platform development and implementation of business strategies, including, reliance on its personnel and third-party service providers; political or government risk, including changes to applicable laws, regulations, and rules, and enforcement actions. If any such risks and uncertainties arises, such events may materially and adversely affect RuufPay, and you may lose all or part of the value of the RuufPay Tokens.

## NON-ADVISORY

This document does not constitute any legal, tax, regulatory, financial, accounting, or other advice, and is not intended to provide the sole basis for any evaluation of RuufPay, or RUUU tokens, the RuufPay ecosystem, or the RuufPay platform. Before acquiring RUUU tokens, a prospective purchaser should consult legal, investment, tax, accounting, and other advisors to determine the potential benefits, burdens, and other consequences of such transaction, RuufPay or RUUU tokens, the RuufPay ecosystem, and the RuufPay app.



# RuufPay



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