



930107408  
02924477  
59563604534  
4461304667  
068598529  
76881496  
09116  
7512240516  
26581901605  
0416095  
2124995  
162818637  
47385578  
44180578  
970745287



STOCKWISE

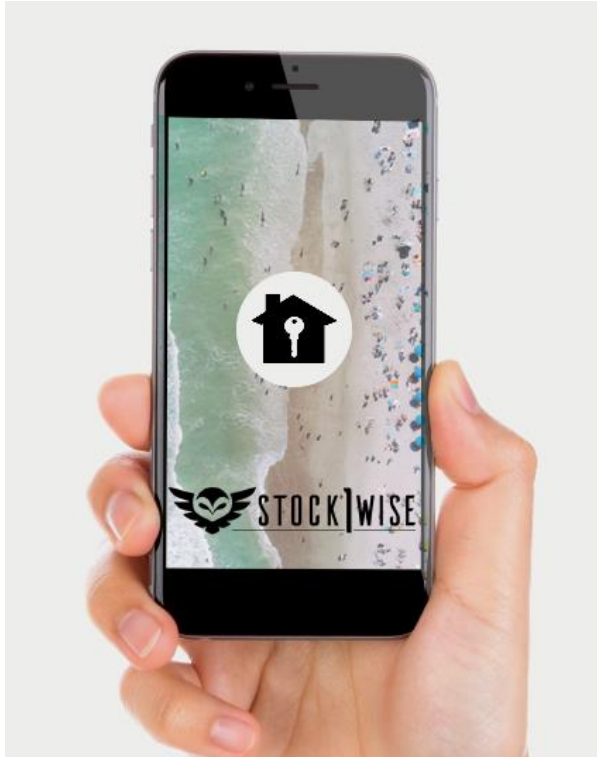
30  
75  
055  
31  
514  
780  
100  
6083  
784  
01  
378  
4  
056  
23  
2





## >/Introduction

Stock1Wise (from now, "S1W") is creating a global platform for exchange of cryptocurrencies and Crowdfunding Tourist Real Estate (real estate investments) based in a Blockchain technology model. With the effective use of **smart contracts** Blockchain will have the potential to help accelerate the



adoption of the collaborative economy, that has already started to unleash the industry by opening significant amounts of private capabilities. The tokenization of property can completely change the real estate's transactions and the transfers of property as we know them today.

Our goal: is to give an **easy entry to the world of tourism real estate investments** and the digital currency world, for any person at any place around the world, without having to travel to the country where they want to invest in by using a crypto exchange connected to our global

platform of remittances so they can withdraw their funds in the country they want and the way that they want.

The acquisition of a home that will be used as a tourist rental has become **an inversion option which is increasingly requested** at main cities in the world mainly because of new fortunes and foreign investors.

The **main advantage** of cryptocurrencies is that there's no other currency that has or has ever had decentralization. On the other hand, cryptocurrencies benefit from being decentralized, they're free of any physic locations. There's no known way to stop Blockchain based transactions, no matter what the politic circumstances are in the country that is investing, this means that **the assets will stay safe in any place around the world** during the whole day. It will be all directed from our company based in the United Kingdom, guaranteeing the investments of our clients under European legislation this way there's no risk that your funds can be operated from a country that does not allow free access to the data of our company and providing greater legal security to your assets.



We're creating a new solution based on Blockchain through the effective use of smart contracts, this way it will eliminate the artificial commercial restrictions, including the necessity of a bank account. A **safe temper-proof system** based on Blockchains, where the users can exchange properties on our platform by making P2P transactions (peer-to-peer).

The real estate's assets are the main type of asset in the world but also the most inefficient, but our goal is to impulse the global real estate's market of \$217+ billions with a \$ 1.4 billion volume in 2017 to search for a more transparent way to invest and commercialize. The S1W platform seeks to help subdivide individual parcels of real estate into tokens of the Real Estate Crowdfunding model, and later **OPS** (name of the property token) based on Ethereum's smart contracts.

This can be bound to our own Crypto exchange next to the most popular cryptocurrencies in the market. Such effort will smooth the process of the transfers of properties and it will simplify fractional ownership without restrictions. Also, it will alleviate the tax inefficiencies, shorten cross-border transactions and eliminate considerable indirect costs in certain jurisdictions due to unnecessary intermediaries. The tokenization of properties will also allow that the real estate's assets can be identified in a unique way through a digital record that will contain the information such as the physical characteristics, the legal status, the historical performance and the financial position.

Therefore, S1W addresses both the Real Estate's Crowdfunding and the cryptocurrencies exchange markets. These real estate's products can be exchanged in our own exchanger by using "cryptoassets" that uses the decentralized resolution of conflicts and is converting the market in P2P, **guaranteeing the highest security** since they are stored in an immutable block chain.



## >/S1W Product Vision

---

S1W has three elements: a wallet, an exchanger and Real Estate Crowdfunding. These three elements will interact to make all the procedures simpler and make them more convenient for all operations with digital assets.

## >/Wallet

---

The multi-currency S1W wallet, will keep safe the encrypted assets. The goal of S1W is to balance real estate assets purchase and exchange in a reliable and effective way for everyone, this will eliminate the barriers to purchase cryptocurrencies and real estates for tourist exploitation.

Our goal is to proportionate an easy entry in the digital currency and real estate world for everyone, no matter what place in the world they are or their nationality. Therefore, we developed a purchase process that is not more complicated than just a simple click. The deposits not only will be done in cryptocurrencies in your account but they can also be done by using a traditional currency, prepaid and by any electronic payment methods.

S1W: when the transference is received, the traditional currency or other currency methods will be deposited in your S1W wallet. You will be able to have all the digital assets that the S1W platforms accepts and the real estate Tokens (OPS)

This will be connected to the **OKAY MONEY TRANSFER** platform of **REMITTANCES** for a better withdraw of your funds if you wish one of our agents can do this process. The wallet will also have an **off-line storage function incorporated**, this will help that the digital assets funds stay safe but with easy access.

Our commercial model also has the provision of the highest possible security in our core. Yet we will always be looking new additional ways to make the process safer. Two-factor authentication will be applied so we can guarantee the maximum security of the digital funds of our clients. This will give a higher control level to the protection of their assets.



## >/Cryptocurrencies Exchange S1W

---

S1W will offer an exchange platform to make easier the conversion of digital and traditional assets, as well as between cryptocurrencies. This will work as a brokerage principle: S1W will act as an exchange agency that will make the conversions based on a unique aggregated exchange rate that this will be based in the rates on the global cryptocurrencies platforms but in the real estate's token will never be higher than the current rate of the property in the market, these will proportionate zero fees. To facilitate the conversion between cryptocurrencies, traditional currency and real estates, the clients will not be obligated to own tokens from a property all the way until the end of the sale.

The S1W exchange will admit the conversion of a large scale of digital currencies. We hope this list will include: Bitcoins, Ethereum, Ripples, LiteCoin and many more altcoins.

S1W is designed to proportionate the best exchange terms



for cryptocurrencies and real estate's tokens. In this system you will be able to leave a conversion request with the most convenient rate for you and the system will create a conversion when the conditions adapt to your requirements.

## >/Tourist Real Estate Crowdfunding





---

Managed in an optimal way, the tourist apartments have a great potential when thinking about business. The increase on a global level of tourism has made



that the inversion on tourist apartments are highly beneficial in the real estate's market.

The acquisition of a home that will be used as a tourist rental has become an inversion option that's constantly increasing its demand in the main cities all over the world, mainly because of new fortunes and foreign investors. According to an exhaustive report by the British real estate portal Nested where is explained that the benefits of renting a property in Airbnb compared to the benefits of renting it in a traditional way in 75 cities all around the world, an example of this is Barcelona where the benefits of renting a home in this platform is four times higher than a traditional rental with a long time period.

The study by Nested makes calculus of a property which acquisition is valued in 431,000 Euros and can be rented for 1,222 Euros monthly with a long time period contract or for 4,358 Euros every month if it's rented through Airbnb. This means that in the first option, the investment would recover in 358 months (about 30 years) but with the second option the investment would recover within 99 months (a little more than 8 years). The authors of this study, made for British citizens who are interested in investing outside of the United Kingdom after the Brexit, note that this contemplates only the gross entries in both cases, considerate a 70% of rentals on Airbnb and a 99% of traditional rents.

Our platform will allow to our independent users (owners) create their lists of real estate's projects with a high potential and help the investors find interesting opportunities in an easier way. The following property selection criteria will be established among others:

- Price equal to or less than 70% of the appraised value, the property has to be pried by the main appraiser companies of each country or appraiser experts of S1W. The price of the appraisal has to be accepted by the seller.
- Places of tourist expansion in any place of the world.

- Small properties like studios or apartments with 1 or 2 rooms that can be easily rentable.

Each project will be studied carefully by independent parts in order to lower the risk of fraud. With this study, we will determine what properties have the most benefits: which has greater capacity for obtaining income, greater potential for revaluation and the best acquisition price.

It all starts with a small inversion, when we have selected the best property that our study has determinate, we will then open a time lapse so the investors can invest in that apartment starting from \$50 or the equivalent in cryptocurrencies that are accepted by the platform.

Once the 100% of the inversion has been reached and we have acquired the apartment and the tokenization of the property, the tokenized property will be exchanged with bids that have an order match to create a steady state, reflecting the true value of the property at a given time. S1W will proportionate a decentralized exchange service that will make the trades of the properties tokens (OPS) easier. The talks will be performed in a decentralized way with the use of exchange contracts of Ethereum.

We'll improve reform and decorate the apartment so it's as attractive as possible for potential tourist and therefore, offering the highest performance.

The apartment will be posted for tourist rental using platforms (Airbnb, Booking, HomeAway, etc.) that seeks to maximize the occupation and the income generated.

**The best part?** You don't have to do anything.

A management company will be selected for each apartment that will make sure to manage its exploitation measuring its occupation ranges, the satisfaction of the clients, etc. As an investor you will be able to visualize the performance and the benefits month after month through your control panel.

The management companies acquire a certain volume of real estate in certain cities, countries or continents all around the globe.

There are more and more owners that want to externalize the management of their tourist apartments in exchange of a percentage of the total monthly billing or under the modality of monthly lease agreements.

**The benefits** of management externalization of tourist apartments are very clear:

- A higher profitability compared to a traditional rental.
- There are less risks



- Qualified personnel that will manage the customer service
- Processing of licenses and maintenance

S1W will sign **legally binding contracts** with each individual management company, the real estate promoter and each broker-agent or independent owner, this creates an extra security layer for our investors. On the S1W platform each real estate promoter, broker-agent or independent owner has direct responsibility with the investor which is enforceable with legal actions.

*>/The process ends with the sale.*

---

We will sell the revalued apartment in the best moment and we'll share the earnings between each one of our investors that will add up to the earnings already obtained from the rental of the property.

On the other hand, each month you'll receive the benefits that come from the exploitation of the apartment and produced by the real estate sales, you'll be able to receive the capital earnings of this sale since through the big data study we estimate the best moment for each individual sale.

S1W like any other digital assets will eliminate the fact that the client feels tied to a property until its final sale and helping the client to have liquidity at the moment they want to.

The real estate has two growing functions: in a first place there's the value of the property that can grow with time, and in a second place, are the properties that will produce a stable gain as a rental that will be distributed between the shareholders through smart contracts or it can be reinvested in our new properties according to the users' preference.

*>/S1W platform and its application: use cases.*

---

The S1W product is an integral open source environment that allows multi-currencies, exchange of cryptocurrencies, purchase and sale of real estate properties for tourism exploitation through the Real Estate Crowdfunding model.

The final product will include:





- Web interface
- A mobile app (iOS, Android)
- An app for MAC OS, Windows

In its current version, S1W provides two main features to address the known problems in today's global real estate: Tokenized Property and Buy and Sell Peer-to-Peer.

The tokenized property will simplify all types of operations with real estate, including real estate investments and property transfers, whether they are partial or complete. To this we add the biggest problem at the current time of the cryptocurrencies exchangers and that is: SECURITY and the difficulty of entering with local currencies. The difficult process of withdrawing local currency will be solved by S1W because it'll be connected to our remittances platform for a more effective and faster option of withdraw to any place in the world where we have agents. We are committed to support the maximum possible number of viable local currencies. We want to create the most convenient cryptocurrencies exchange and that is accessible for every person no matter the place in the world they might be in.

To reach this level, there are established some exact deadlines for the availability of each local currency that will depend on clients' demand in each location and the rhythm at which we will be able to start the required banking infrastructure.

The technical formalities will be published in each components of the final product sequentially, according to the development plan. Case of use: to use the S1W service is not necessary to open new bank accounts, to apply for any plastic cards or special accounts on systems for third parts payment. **You can use your current card, bank accounts or electronic systems or any usual prepayment.**

Everything the system will request is very simple and the registration process is fast and the easy eKYC process is necessary to make large payments when the minimum limits are exceeded.

The S1W platform which belongs to the same parent company as SOCIALREMIT BLOCKCHAIN NETWORKS LTD, which head office is located in the United Kingdom and has offices in Spain, Malta and Latin America. It is 100% linked with the remittance platform OKAY MONEY TRANSFER LTD to be able to use the services of this platform and maximize the services offered by S1W.



## *>/ Anonymous use of S1W services will not be possible.*

---

All users will be required to provide satisfactory identification with proof of residency or any other document necessary to comply with all legal requirements.

The AML modules will be integrated into the payment infrastructure offered by S1W.

That said, **these measures are not intended to complicate the lives of users**, the goal here is to systematically improve the credibility of cryptocurrencies as a fair and legal currency of payment.

We will use a leading eKYC service provider, to offer our users a fast and effective service.

## *>/The integration processes.*

---

S1W has the right to take the "Know Your Customer" standards to a higher level in its business operations.

What is also important to keep in mind is that the authentication process we have designed is done to avoid the deficiencies of similar processes that are used by traditional banking institutions, where long forms must be filled out and then checked and corrected several times.

## *>/S1W business model.*

---

The structure of S1W income is based on different parts of the platform that we are offering. Below are the main modules of the S1W platform followed by the commercial model itself.

- A) **An online exchange platform:** It allows the conversion between all the main cryptocurrencies and from cryptocurrencies in the most popular fiduciary currencies in the world.
- B) **A wallet with safe off-line storage:** a mobile app that is convenient to manage and exchange all of your bitcoins. Each user can decide the amount of currencies that they want to keep in an off-line storage.
- C) **Tourist real estate Crowdfunding:** it allows investment in the total or



partial purchase of real estates. Sales by promoters or independent owners. The total tokenization of the real estates can be from a unique real estate asset or from many assets, it all depends on how you would want to distribute your money: you can invest in one or many real estates. The rental of tourist real estates through platforms is seeking to maximize the occupation of the earnings that are generated (Airbnb, Booking, HomeAway, etc.).

- D) **It's easy to buy cryptocurrency:** you will be able to buy them by using your traditional bank account, debit or credit cards, prepaid means or electronic payment methods or by using our remittances OKAY MONEY TRANSFER LTD and you'll obtain them directly on your S1W wallet.

### *>/Commercial model*

---

The S1W model is very simple and allows our users to buy cryptocurrencies in a very easy way, also to buy and sell real estate without needing external advisers, that the necessary information of the real estate can be found at all times updated and online which allows the quick making of decisions and an easy integration with Blockchain when buying cryptocurrencies and traditional currencies.

### *>/For whom is S1W and the type of investor profile?*

---

The most important thing is that S1W will help investors diversify their portfolios beyond the use of cryptocurrencies and tokens, reducing global risk.

It is on the one hand, the professional investor who has already invested in stock or financial products but, on the other hand there is the investor who does not understand investment but who knows the real estate market. To those people who want to invest in real estate but who do not have enough capital to do it, we give them the possibility to invest with cryptocurrencies with a minimum investment of USD 50.

In addition to many other benefits, this will allow them to:

- Create a stable profitability by means of the exploitation of its tourist real estate assets in the areas of the highest tourist demand in the world.

- Cover the systemic risk of volatile cryptocurrencies markets.
- Minimize bureaucratic overload.
- An exchange platform.
- A wallet with offline option.



- Train everyone to invest directly in global real estate investments in all markets, regardless of the country where they are located, regardless of where the funds are located or of the possible operators that operate on the platform.

---

### *>/Overview of the tourist real estate market.*

With the advent of Blockchain's technology, the tourism real estate investment business both traditional (hotels) and non-traditional (tourist apartments, etc.) could accelerate the growth of a sector that continues to grow in 2016 which generated for the related expense 216,000 million dollars in exports through international transport services. Thus, in total world tourism has exported by a value of 1.4 billion dollars or 4,000 million each day, and in 2017 the number of travelers grew by 7% compared to 2016, and also, according to the reports of the WTO it is foreseen that by 2030 there will be 1,800 million tourists around the world.

### *>/Economic aspects of international tourism.*

---

The economic importance of international tourism can be measured by examining the relationship between international tourism revenues and GDP; these data come from balance of payments statistics and include business and recreational travel. In 2015, the highest ratio of tourism revenue to GDP in the EU Member States corresponded to Croatia (18.1%), Malta (13.4%) and Cyprus (12.7%), which confirms the importance that tourism has for these countries

(see table 3). In absolute terms, the highest revenues from international tourism in 2015 were recorded in Spain (€ 50, 9 billion), France (€ 41,4bn) and the United Kingdom (€ 41,1bn), followed by Italy (€ 35,6bn) and Germany (331,300 million EUR).

Germany recorded the highest level of expenditure on international tourism with a total of 69,900 million Euros in 2015, followed by the United Kingdom (57,200 million) and France (34,600 million). Spain was the EU Member State with the highest net income in 2015 (35,200 million EUR).

We are going to jump the data of Spain since it is the country of the European Union in this sector that grows more, in the 2017 beat record with 82 million visitors.

### *>/The receiving tourism in Spain. Data statistics.*

---

Tourism and more specifically the arrival of international tourists are a basic pillar for the Spanish economy. In a country in which the tertiary sector accounts for almost 75% of GDP, it is not surprising that tourist activity has become an essential economic engine. Without going any further, its total contribution to GDP in 2016 approached 160,000 million Euros (real prices) and an increase of almost 40,000 million was foreseen for the year 2027. Figures that undoubtedly contributed to the investment of the tourists residing abroad during their trips to Spain which exceeded 77,000 million Euros in total this corresponds to 11.2% of GDP. This amount has grown since 2010 when tourism accounted for 10.2% of GDP. Spain surpassed the 8.3 million international tourists in the first two months of the year 2018, which represents an increase of 3.9% with respect to the same month of 2017, according to the provisional data of the Survey of Tourist Movements in Border (Frontur), prepared by the National Institute of Statistics (INE), which spent 9,009 million Euros, an increase of 5.2%.

In February 2018, Spain received 4.2 million international visitors, which corresponds to 2.6% more than the same month of February in 2017, which made a total expenditure of 4,507 million Euros, which means an increase of 4.7% with respect to the same month of 2017, according to the provisional data of the Egatur survey published also today.

The average expenditure per tourist is 1,067 Euros, with an annual increase of 2.1%. On the other hand, the average daily expenditure increased by 8.2%, to 143 Euros.



## *>/ Why tourism real estate investments?*

---

The apartments lead the growth of overnight stays, 12.7 million tourists who in 2017 opted for non-hotel accommodations in Spain -the technical name with which the INE groups apartments, hostels, campsites or rural accommodation- in total were 131 million overnight stays in 2017. Overnight stays are the data that is usually used as a measure in terms of tourist accommodation and corresponds to the nights that a visitor stays in them. This figure represented an increase of almost 6% compared to the figures of the previous year and within this alternative to the hotels are the tourist apartments that are the ones with the highest income, specifically, 60% of these overnight stays.

The rise of accommodation platforms such as Airbnb or HomeAway together with the tourist records that Spain is living have a lot to do with this. In recent years, overnight stays in non-hotel accommodations have grown in Spain from 102.9 million in 2013 to 131 million in 2017, an increase of 27% in the last four years.

Overnight stays by residents increased by 5.7% and non-residents by 11.1%. The average stay is 5.0 overnight stays per traveler. During the first 10 months of 2017, overnight stays increased by 8.7% compared to the same time lapse of the previous year.

Overnight stays in tourist apartments offer an improvement of 10.8% in the month of October. Overnight stays by residents increased by 7.5% and non-residents by 11.6%. The average decreased 1.5% compared to October of 2016, standing at 6.1 overnight stays per traveler.

In October, 39% of the places offered by the tourist apartments were located, 5.1% more than in the same month of 2016. The occupancy rate by beds on weekends stood at 41.2%, with an increase of 3.1%.

## *>/ Price index*

---

The Price Index for Tourist Apartments (TAPI) increased by 6.41% compared to October 2016. The rate of tour operators and travel agencies, which has the greatest income in the structure of income this month (53.1%), got up to 4.4%.

## *>/Why do tourist apartments grow?*

---

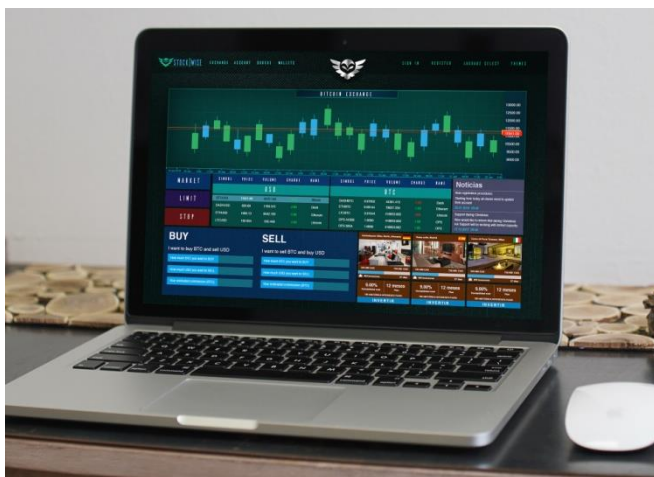
The traditional holiday month has been changed by three or four trips throughout the year, a change in patterns that also influences the increase in tourist apartments. Anguera-Torrell points out that the proliferation of urban trips is also one of the causes of the growth of tourist apartments "These three or four trips that take place every year tend to have urban destinations with the idea of living as a local".

## *>/ Why do more and more travelers prefer to stay in tourist apartments?*

---

The vacation rental of houses does not stop growing, the option of staying in a tourist apartment is still the favorite for many travelers, but what is the reason for it?

Explaining its success only resorting to a question of prices would be short. The fact is that for some segments of travelers such as millennials, families with



children, couples, groups of friends or business travelers, the apartments offer amenities and benefits they respond to your needs equally or even better than a hotel. This reality, like hotels or not deserve to be analyzed, because we are facing an unstoppable trend from which interesting conclusions can be drawn.

## *>/ Advantages of tourist apartments: greater freedom and privacy*

There is more comfort and space: An apartment allows, for example, watching the television while taking a wine without having to be in bed or having to pay exorbitant prices for a hotel minibar.

A competitive price: You have to consider that tourist apartments are not always cheaper than hotels, but they do allow you to spread costs among members of a group or save on food expenses.

The authenticity of the experience and the feeling of being in a second home in another city: Orange tourism offers the traveler those activities and experiences that allow them to connect with the inhabitants of that place and feel integrated into the local culture.

Better equipment: access to kitchen, work space with Internet access and all without any extra cost.

### *>/ Current problems in the cryptocurrency and tourism real estate market.*

---

Cryptocurrency is extremely volatile, and due to its limited acceptance in the traditional economy, investors have almost no options to minimize their risks. Money has three important properties: it serves as a store of value, a means of exchange and a unit of account. Currently, cryptocurrencies are used only as a store of value. The use of communication media as the medium of exchange and as the unit of account is currently in the embryonic phase which means that there are limited options to escape the volatility of the markets, the only real exit being the conversion into traditional currencies. S1W thus offers another alternative investment of tourist property.

It has been profitable over time and to this day remains the largest source of wealth for most families. In fact, it is the largest asset class worldwide. History tells us that the greatest fortunes have been made and lost in this asset class. However, a large peso (\$ 217 billion) and one volume (\$ 1.4 billion) remains one of the most inefficient assets. Over time, several attempts have been made to make the market more flexible and liquid, however, each individual or institution that buys tourism real estate at less-than-transparent transaction costs, asymmetric information, variable values and a variety of other problems.

Investing for the tourism real estate market involves marketing and management expenses. Well run, tourist apartments are a business with great potential. As the offer grows -and therefore the competition also grows- the professionalized management options of this type of business are becoming increasingly necessary.

The majority of real estate properties are globally owned by private property, or at most divided among a few parts. This creates a problem that increases the

price of real estate and the consumption of real estate. The high transaction costs and the inefficiency in the transactions themselves make the distribution of this market optimal.

In addition, investment in real estate for most people and businesses generally reaches a global reach in which paperwork, due diligence and administration in a jurisdiction imply knowledge and prohibitive costs.

## *>/How does S1W works?*

---

S1W works in part as a Real Estate Crowdfunding of a customized decentralized system, designed by the DAO family built on Ethereum. The platform works with its central token called (Internal Liquidity Fund) and abbreviated with the name "EaD" with the nominal value of 1 USD.

Each real estate fund of the S1W platform has its own denomination and its own token of "ownership of property" OPS that, through established chip market platforms, allows to negotiate a simpler form than the fast and cheap option that is in the conventional real estate markets.

The OPS tokens backed by real estate assets favor the risk of volatility the cryptocurrency with real assets without the need to convert their credit into a fiduciary currency.



The content of the smart contract and the OPS tokens of each property are unalterable and are cryptographically protected and visible to all people in the blockchain.

Any real estate developer or individual owner can present their investment opportunities on this platform, after having

thoroughly tested it by S1W through, for example, proof of residence, credit reports and criminal records. Based on their personal risk/benefit ratio, investors can select an investment in the properties offered for their diversified portfolio. All investment opportunities are validated and audited carefully.

In S1W there are specialists in the management of tourist apartments, and they analyzed all the possible variables to obtain the maximum profitability of each property. We analyzed search data of websites such as Airbnb, Booking,

HomeAway, Idealist, etc, to know the profitability of a property.

### *>/ Negotiation and tokenization of real estate.*

---

All the properties will be "Tokenized" after being financed 100% and these Tokens of the OPS property will be transferred to the investors' portfolios of said property. Subsequently, the "tokenized" property can be exchanged. S1W provides an exchange service to facilitate the negotiation of property tokens with cryptocurrencies. All those that are available in S1W Exchanger can also be exchanged for OPS property tokens.

The holders of OPS tokens, as members of the platform, work to find owners or developers willing to sell their real estate assets or a part of their development to raise funds for construction. Decentralized voting is done with the use of smart EVM contracts for anyone to accept or reject a new publication of a real property.

In the event that the inclusion of a new property in the platform is approved, the approved attorney or the competent local authority in each respective jurisdiction should verify the legal documentation provided by the vendor's party and each document pertaining to the property. Once signed by the local authority, each document is submitted to a hash and entered into the distributed data warehouse of S1W ("ADDS"), while its hash is registered in the Ethereum chain of blocks.

This guarantees that the documents become immutable and practically impossible to falsify, since any change made within an ADDS document will result in a different hashing result, which would differ from the previously registered hash in the Ethereum block chain. By applying this operation to each item stored in ADDS, we create a permanent link to each document in the inviolable block chain. As sometimes the documents must be updated legally, we use versions of ADDS provided by the IPFS5 protocol.

Once all the decisions that cover a new list are taken, the OPS holders verify both the digitized contract and the EVM contract created by a part of the list. The contract is digitally signed and linked to the contract of EVM, so the contract is legally binding.

The digitized contracts are stored in ADDS. Property tokens are issued by the EVM contract. The tops of the OPS building are distributed to the investors participating in the crowdfunding of said property. The funds raised from the proceeds of the sale are subsequently released from the escrow account to the selling party in the case of a successful sale determined by the contract.



## *>/Details of property offers.*

---

S1W has specific requirements and processes for the list of OPS that imply the following:

1. List technical and legal documentation of the real estate asset in S1W enough for the transfer of property in said jurisdiction.
2. The real estate asset must be for tourist use and be in areas of tourist exploitation.
3. S1W acts as a deposit of guarantees of the investment that is sent by Investors during crowdfunding. Subsequently, after the asset is 100% financed goes through the process of "tokenization", is inserted as an asset of the platform and becomes symbolic, custody assets are released to the real estate asset seller this process can last from 10 to 15 days.

**The OPS property token exchange has a ZERO commission cost.**

## *>/ Purchase and significant participation.*

---

Similar to fiduciary exchanges, any token holder may propose to buy the property in its entirety or buy a significant stake from the tokens. This will enact an intelligent contract voting mechanism whereby the token holders will vote to accept or reject the price that is offered to them. A threshold of 95% of the cardholders is necessary for the compulsory purchase procedure to take place.

In this case, the acquirer will receive 100% of all the tokens, in exchange for the funds which will be distributed among the former tokens. In the event that the purchaser chooses to buy a significant participation and not buy the property completely, the card holders may offer their cards at the proposed price.

In terms of technology, S1W is a cryptocurrency exchanger and a Real Estate Crowdfunding network with custom protocol created for the digitization of real estate. This network is governed by the smart contracts of Ethereum (DAO family of S1W), implementing and applying rules for investors to interact with tokenized properties.

S1W uses a list of technological concepts to implement the model described above. The platform implements its own protocol, responsible for the distribution and duplication of data, historical characteristics of documents, storage of

distributed data. What might be left is implemented in the smart contracts executed by EVM: DAO family, vote on proposals, escrow, core and central tokens of the SocialRemit Blockchain Networks Ltd network and property, auxiliary contracts, purchase and sale contracts. The S1W protocol offers a bridge connecting the S1W network with the intelligent contract infrastructure based on the Ethereum that the S1W platform.

### *>/Service Fees.*

---

- **Listing rate** charged on property tokens that comply with ERC20, on all properties listed through the S1W platform during their initial property token bids. The platform allows real estate developers and independent owners to tokenize properties through the creation of personalized smart contracts and make a chip distribution to sell properties (partially or totally) or attract financing for their construction through the Crowdfunding Real Estate method. The size of the publication fee is initially set at 2% up to 5% of the underlying asset and charged only when it is financed in its entirety or the part that the real estate developer or the owner sells the property. After a successful sale of tokens, the agreed part of the property tokens is released.
- **Property exploitation rate.** The property is put into tourist rental through platforms that seek to maximize the occupation and income generated. Only Airbnb gives up to 40% more income per rental than traditional rentals and the commissions charged from these platforms are between 3% Airbnb and 17% in Booking, we will only charge 2% of the profits obtained as long as the occupation of the property is exceeded by 70%.
- **Rates for Token Exchange of Real Estate OPS.** In S1W we want each owner to feel free to sell the tokens of any property that he believes is not profitable or needs to sell due to lack of urgent liquidity, so the rate in the exchanger to transfer real estate tokens is ZERO.
- **Rates in the cryptocurrency exchanger.** S1W will charge a small fraction of the value of the exchange transaction that will never be greater than 0.1% as a fee for using the exchange. However, this rate will only apply to S1W customers who do not have SRT tokens, or to S1W holders who have exceeded their monthly exchange for free such that limits the OPS Real Estate Token transactions are exempt from charges for exchanges.

**All deposits and withdraws are completely free.**



## *>/ Taxes for real estate transfers.*

---

All real estate is increased by the legal percentage in force in each country in taxes for the purchase of real estate.

## *>/ Reserve Funds.*

---

All the property will be raised an amount from 5% to 10% of the property at the time of sale depending on the expenses that may result in the maintenance of said property and this percentage will serve as a reserve fund, the reserve fund, if not transferred from the buyer to the seller during the negotiation, the price of the tokens will already imply the reserve component in its price.

The services that will be covered by the reserve fund are structured fees, custody fees, property maintenance and repair fees, property administration fees, property taxes on rental income, insurance rates, property renewal fees, legal costs and any other auxiliary expenses incurred by the management company in the maintenance of the asset.

The property management company has discretion over the reserve fund for daily expenses, in the event that the individual proposed expense does not exceed 3% of the average value of 6 months of the negotiation price of the asset or initial price of the OPS if It is 6 months has not elapsed. OPS holders vote for expenditures that exceed this threshold.

When the opportunity to sell the property is presented due to its revaluation in the real estate market and this sea, it was approved by less than 95% of the owners of the Tokens of the sold properties. Externally, in the case of a purchase, the reserve fund will be liquidated, and the product will be distributed among the initial currency titles together with the capital earnings on the sale of the property.

Due to the current volatility of the cryptocurrency, the assets of the reserve fund are automatically converted, through a smart contract, into a fiduciary currency through Okay Money Transfer when entering the reserve fund of the property at the time of the sale of the property. The reason for this is that the expense associated with the reserve fund is closely related to the fiduciary currencies.

The funds of the reserve fund will be paid according to the necessities of the

management company, which can be controlled through the use of a voting system (choice of the management company). The management company has access to the reserve funds; however, the possibility of embezzlement is maintained through the S1W platform, tracking the transactions made by the real-time management company and vice president to choose a different management company.

### *>/ Duties of the management company.*

---

The property management company is responsible for:

- A) Physical management of the property, including regular maintenance and emergency repairs of the property. They are in charge of or must hire someone to perform tasks such as extermination, leakage control, landscaping, snow clearing and garbage disposal. This maintenance aims to keep current tenants happy and attract new tenants. They should also make repairs when there is a problem, or they should hire someone to help them.
- B) The management of tenant claims/emergencies complies with property security standards and deal with and initiate evictions.
- C) To operate within the budget established for the building. In certain emergency situations when the occupants (tenants) or the physical structure (investment properties) are in danger, they can use their discretion to order repairs or the same without worrying about the budget.
- D) To keep complete records about the property. This must include all expenses; list of all inspections, maintenance requests, complaints, repair records, repair costs, maintenance costs, and insurance costs. All these records and actions will be recorded / recorded in the block chain.
- E) To submit and pay taxes for the property and its rental income, of which the funds will come from the reserve fund.

## *>/ Change of the management company.*

---



Each year, property token holders must vote if the property management company is retained or changed. If more than 50% of the token holders vote to change the management company, a proposal will be presented to the card holders to select an authorized management company from a list of locally respected proposed suppliers.

## *>/ Tourist rental companies: Connecting the new and the old economy.*

---

S1W creates a bridge from the traditional investment world to the digital universe. We are taking advantage of the existing infrastructure so that this new system can be adopted more quickly. We believe that the transition from the old to the new is best achieved by building bridges, not demolishing them, that is why we use tools that seek to maximize the occupation and the income generated.

Investing for the tourism market involves marketing and management expenses well managed, the tourist apartments are a business with great potential.

We have specialists in the management of tourist apartments, and we analyze all the possible variables to obtain the maximum profitability of each property before publishing it for your internal vote. Our community of investors goes through our filter where we analyze data from websites such as Airbnb, Booking, HomeAway, Idealist, Etc, to know the profitability of a property.

Thanks to this analysis, we can determine with great efficiency which property is more profitable, which has the highest capacity to obtain revenue, greater potential for revaluation and better acquisition price.



## *>/ Maximum profitability in tourism.*

---

The growth of tourism at a global level has made investment in tourism real estate the most profitable within the real estate market. Data of why we prefer to use independent tools and that already demonstrate security a global profitability of the real estate

## *>/Airbnb.*

---

Airbnb allows to earn up to 40% more for rent according to statistical data. People who rent their properties on Airbnb agree that doing so, allows them to earn up to 40% more income than doing it on their own.

Airbnb, the platform that can be found in more than 191 countries in the world, generates between 30 and 40 percent that are higher income to the hosts compared to those obtained by retaining their property on their own, thus coincided people who I've been on Airbnb for more than two years now.

Rent a flat through Airbnb multiplying the profitability by four, and insurance in case of property protection.

Airbnb launched the "Airbnb Warranty for Hosts" which consists of a property protection program, which came out in August 2011 and covered the loss or damage caused by vandalism on the property and also for theft (up to \$ 50,000).

In addition, the company initiated a 24-hour customer service, established a department to review suspicious activities and put in place a set of security measures. In May 2012, Airbnb contracted insurance at Lloyd's of London and also extended the guarantee to one million dollars in property damage, at no additional cost to owners of properties listed on the Web.

### **OFFLINE** storage of cryptocurrencies and real estate's tokens.

Storage of cryptocurrencies and real estate token Cybersecurity is the highest priority in all the companies in the network and in the cryptocurrency exchange sector, it is also important to prioritize the security of the platforms even more. Because of the complexity of catching the "cybercriminals" by the very nature of anonymity of cryptocurrencies, so, of course, we will use professionals of the highest quality for this purpose and we will have independent security audits periodically. In addition to this, to make the exchange seriously secure, off-line storage is our solution.



Keep assets in storage offline, also known as "off-line storage". As a rule, we will seek to maintain up to 1% of our total assets online at any given time to provide the required liquidity to the platform. The rest will be available without connection with an option to recover them in the short term. We will always ensure that the amount of online assets will be sufficient to meet the needs of the average market for crypto actives.

In addition, we will also offer users the ability to define how much and what time of their total capital they want to keep either in online storage or off-line. This is important if you expect to perform larger transactions that exceed the availability of cash capital offered by our default off-line storage preferences. There will be options to regularly recover your cryptocurrency in off-line storage, similar to the possibilities offered by other exchanges. Naturally, there will be a small fee for the quick recovery of funds held in pause.

## *>/ Online customer service 24/7.*

---

The online and telephone customer service team of S1W is ready to answer any questions 24 hours a day, 7 days a week. All problems and inconveniences are managed by our team of dedicated professionals. The support will be accessible online and by telephone, ensuring that the necessary communication channels are on offer when necessary.

We understand that as we provide a continuous service without interruption, the support must also be continuous and of high quality, this is the key to success, and that is why we prioritize providing the highest level of customer support.