The Title App LLC

Draft Business Plan

Title App, the key to unlock AI + Blockchain

Table of Contents

1. Executive Summary
2. Title App Overview
3. AI + Blockchain Backgrounder
4. Markets & Competition
5. Product Roadmap
6. Technology and Architecture
7. Team & Execution Plan
8. Financial Overview
9. Risk Factors
10. Market Opportunities

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1. Executive Summary

Title App Overview

Title App LLC ("Title App" or the "Company") is building the definitive infrastructure for verifiable digital ownership. By collapsing uncertainty into verified, enforceable, "Controllable Electronic Records" ("CERs"), by combining Artificial Intelligence ("AI"), as a continuous observer, and Blockchains, as the immutable record. Our platform provides a composable, API-first backbone for enterprises, governments, and consumers to manage asset titles, provenance, and compliance in real time.

Through this combination, Title App transforms static, paper-based or electronic records into isolated databases into living ledgers that track the full lifecycle of an asset. The Company's multi-layered architecture combines the following patent-pending:

(1) legally enforceable "Digital Title Certificates" in rule-based wallets,
(2) AI-powered abstraction and anomaly detection, and
(3) flexible APIs, SDKs, and white-label modules.

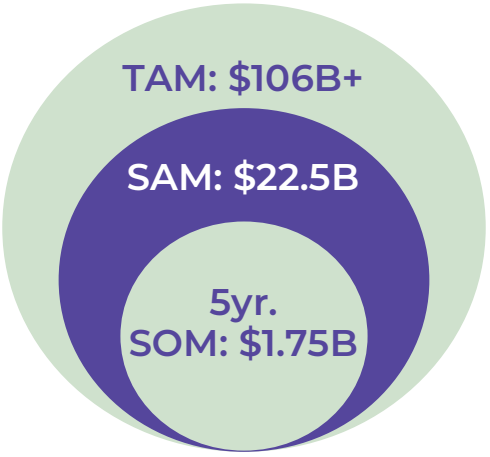
Title App's integrated combination of *AI + Blockchain* unlocks the modernization of recordkeeping, without costly system overhauls.

Markets & Competition

Global record systems remain siloed, inefficient, and fraud-prone — costing billions annually across real estate, insurance, healthcare, and vehicles. Recent regulatory mandates (e.g. UCC Article 12, European Corporate Sustainability Reporting Directive) and technological advances (AI abstraction and smart contract enabled Blockchains) have created a unique inflection point in record keeping approaches.

Title App's combination of AI + Blockchains unlocks a $106B+ TAM, with a 5-year SOM of $1.75B through phased enterprise, government, and consumer adoption.

- Controllable Electronic Records (CERs): $30B TAM
- Digital Product Passports (CSRD): $25B TAM
- Energy & Carbon Tracking: $20B TAM
- Real Estate Title & Records: $12B TAM
- Insurance Asset Verification: $8B TAM
- Health Insurance Records $6B TAM
- Collectibles & Provenance: $5B TAM
- Government Land & Public Records: $50M+ (U.S. SOM), $B+ globally



Product Roadmap

Title App offers a suite of SaaS/API-based subscriptions and transactional services for enterprises ("B2B"), governments ("B2G") and consumer/Small-Medium Enterprises ("B2C/SME.") The Company's product roadmap focuses on enabling secure, efficient low-cost, workflow management for regulated customers in each of these key market segments.

Technology & Architecture

Title App's Digital Title Certificates ("DTCs") sit at the core of its chain-agnostic, compliance-ready infrastructure. Each DTC includes (1) a public record NFT for immutable provenance, (2) a dynamic logbook for lifecycle data, and (3) embedded AI for document ingestion, fraud detection, risk scoring, and active monitoring. Our enterprise-grade API suite enables seamless integration into insurer CRMs, county record systems, manufacturing ERPs, and DMV databases. Security is anchored by SOC-2 cloud infrastructure, partner-validated key management, and explicit compliance with UCC12 and CSRD frameworks.

Management Team

The founding team blends expertise in finance, regulation, and Blockchain innovation. Co-founders Sean Lee Combs (CEO) and Kent Redwine (CFO) are supported by Kim Bennett (GovTech specialist), Vishal Kumar, Manpreet Kaur and an extended advisory network.

Financial Overview

Title App's model prioritizes high-margin, recurring revenues through SaaS/API contracts with enterprises (B2B), government entities (B2G), and consumer and small-medium enterprise subscriptions (B2C/SME).

Pro Forma Revenue Projections – Title App ($000s)

Revenue	2025	2026	2027	2028	2029	2030	2031
B2B	$2	$256	$1,369	$6,112	$21,452	$55,702	$117,754
B2G	$8	$497	$3,147	$16,361	$69,354	$242,999	$715,785
B2C/SME	$3	$561	$4,338	$14,119	$31,924	$60,852	$103,460
Total Revenue	$12	$1,313	$8,855	$36,591	$122,729	$359,553	$936,999
% Growth	-	10424%	574%	313%	235%	193%	161%

2. Title App Overview

Overview: One Platform, Many Layers

Title App is building a universal utility for immutable smart records that transform static certificates into dynamic, programmable, and enforceable ownership records — living ledgers that tell the full story of an asset's life.

Our composable infrastructure supports real estate, vehicles, collectibles, supply chains, insurance assets and records, and land registries on one unified platform. This innovative design democratizes access to verifiable ownership and is designed around three interdependent and synergistic layers:

- **Foundation** – Digital Title Certificates ("DTCs"): The bedrock of the platform, functioning as legally enforceable, Blockchain-anchored Controllable Electronic Records ("CERs") with a unique multi-layer architecture that creates smart transactional envelopes for assets, records and smart contracts.

- **Intelligence** – AI-Powered Abstraction & Risk Detection: Embedded AI agents continuously ingest, classify, anchor data, analyze documents, detect anomalies, and score risk, transforming static data into living, auditable ledgers.

- **Utility** – Composable APIs & White-Label Modules: Flexible integration pathways (APIs, SDKs, mobile apps, white-label portals) enable adoption without costly overhauls of existing systems and infrastructure while streamlining workflows and processes.

Digital Title Certificates (DTCs): The Core of the Platform

At the heart of Title App are Digital Title Certificates (DTCs)—Blockchain-native assets purpose-built to function as Controllable Electronic Records (CERs). DTCs create a comprehensive digital identity for every asset – a ***"smart transactional envelope"*** that covers ownership, chain-of-title, upkeep, and embedded escrow functionality as an integrated, AI-native solution.

Multi-Layer Architecture: Each DTC is comprised of multiple distinct, yet interconnected, layers based on a collection of unique, retrievable Blockchain records:

- *Public Record NFT:* An immutable, on-chain component serving as the permanent chain of custody for the asset's identity, verified ownership, and all transfer events, providing undeniable proof of existence and historical ownership.

- *Dynamic Provenance Record / Lifecycle Logbook:* A programmable, narrative-rich layer documenting the entire life of the asset. It captures comprehensive details such as ownership history, maintenance records, modifications, usage logs, appraisals, and other relevant data.

- *Escrow Functionality:* Title App's software-managed approach also enables the incorporation of programmatic escrow and transfer functionality, with rule-based AI and person-in-the-loop operations that can be implemented natively to automate closings, escrows and key asset transactional events.

AI Abstraction Engines: Turning Raw Data into Intelligent Records

Ownership records are only as valuable as their accuracy and accessibility. Title App integrates AI directly at the ledger layer to make records self-verifying, actively monitored, and intelligently responsive

.

- *Document Ingestion & Summarization:* Advanced Large Language Models (LLMs) like OpenAI and Gemini extract, classify, and summarize complex legal and property records, automating painstaking abstractions.

- *Anomaly & Fraud Detection:* Sophisticated AI agents can continuously analyze logbook data, flag outliers and detect potential fraud patterns (e.g., "wild deeds," forged liens, duplicate claims) in real-time.

- *Underwriting Support:* AI provides real-time risk scoring for insurers and lenders based on verified asset histories embedded within DTCs, enabling more accurate underwriting.

- *Contextual Search & Query:* AI-powered engine enables natural language queries across all records, transforming DTCs into searchable, auditable ledgers for individuals, regulators, government officials, and business enterprises.

This integration makes every record an active intelligence source for critical decision-making across asset lifecycle events.

Ledger-as-a-Service: Composable, Cross-Sector Integration

Title App is strategically designed to integrate with, rather than replace, existing systems. This "Ledger-as-a-Service" approach to foster rapid adoption and broad utility.

- **Integration Modes:**
    - *APIs:* Robust Application Programming Interfaces allow seamless data push and pull with critical legacy systems (e.g., county databases, DMV systems, insurer CRMs, manufacturing ERPs).
    - *White-Label Modules:* Customizable portals for counties, DMVs, or NGOs to deploy branded, citizen-facing interfaces for managing CERs without extensive internal development.
    - *SDKs & Widgets:* Easy-to-implement Software Development Kits and embeddable widgets facilitate quick integration into marketplaces.
    - *Offline-Ready Deployments:* For low-connectivity environments, Title App offers resilient local deployment options, ensuring data integrity even without constant internet access.
- **Enterprise & Government Utility:** Title App serves as a powerful backend for diverse institutional needs:
    - *Counties & DMVs:* Providing immutable title, lien, and transfer registries for property and vehicle records.
    - *Insurers:* Offering embedded underwriting APIs and comprehensive asset lifecycle tracking and record maintenance.
    - *Manufacturers:* Serving as the compliance layer for Digital Product Passports.
    - *NGOs & Development Banks:* Delivering low-cost digitization tools for land titling and climate adaptation programs.

Composable Design: Future-Proof and Scalable

Unlike single-purpose competitors, Title App's architecture is built for longevity and broad applicability, making it inherently future-proof and highly scalable for CERs.

- **Chain-Agnostic:** Works seamlessly across various Blockchain networks such as Ethereum, Polygon, Solana, and other smart contract enabled chains, as well as private Blockchains, avoiding vendor lock-in, eliminating developer focus on "Tokenomics" over functionality, and ensuring adaptability.

- **Regulation-Aware:** Designed to align with critical global regulatory frameworks, including EU CSRD for Digital Product Passports and UCC Article 12.

- **Privacy-Preserving:** Sensitive data is secured within permissioned logbooks, protected by compliant encryption, adhering to stringent data protection laws.

Title App's AI + Blockchain architecture is positioned to scale across sectors, geographies, and regulatory environments without needing to re-platform over time.

3. AI + Blockchain Backgrounder

The modern economy runs on records: titles, certificates, policies, permits, and compliance logs. Yet these records remain fragmented, siloed, highly susceptible to manipulation or loss and increasingly subject to AI-driven fraud. Title App applies two complementary technologies — Blockchain and artificial intelligence (AI) — to transform records into living, verifiable, and programmable assets.

Individually, each technology is powerful. Together, they deliver something new: a distributed record of truth plus an interpretive engine that makes it useful in real time.

Blockchain: A Permanent Ledger

Blockchain is simply a distributed ledger system, with multiple copies of the ledger maintained and validated by service providers who earn fees payable through each Blockchain's payment system in the form of a chain-specific "Cryptocurrency." Each Blockchain entry (a "Block") is cryptographically linked to the one before it, making the entire chain immutable. Once data is added, it cannot be altered without detection, providing a foundation of trust in otherwise untrusted environments.

Title App uses Blockchain entries to anchor its patent pending Digital Title Certificates ("DTCs.)" These certificates represent a verifiable record of ownership and lifecycle changes of assets — property, insurance policies, vehicles, even government records. Anchoring them on a Blockchain ensures permanence, auditability, and compliance with emerging legal standards such as UCC Article 12 in the United States.

The *"Pollock"* Analogy

Imagine Jackson Pollock's sprawling canvases: layers of paint splattered across space in chaotic but permanent form. A Blockchain ledger functions the same way. Every transaction, every record, every update is laid down like a new splash of paint. Once it's there, it becomes part of the canvas forever. You cannot scrape away a single streak without altering the integrity of the entire piece. The Blockchain is our Pollock canvas — distributed, permanent, and incapable of being quietly erased.

Artificial Intelligence: The Abstraction Engine

AI, especially modern natural language processing and machine learning, can ingest unstructured data and transform it into structured knowledge. It recognizes patterns, detects anomalies, and generates insights at scale.

Title App uses AI as an *abstraction engine*. It ingests messy, legacy documents, scans, PDFs, or inconsistent county records and translates them into structured digital certificates, which enables:

- Fraud detection and anomaly spotting in real time

- Automated compliance reporting
- Natural language search and query of records

The *"Pollock"* Analogy (Continued)

If the Blockchain is the splattered Pollock canvas, AI is the curator who can step back, abstract the chaos into form, and generate new perspectives. From the distributed painting, AI can recreate any report, any abstraction, any interpretation on demand. It doesn't repaint the canvas—it reads it, interprets it, and makes sense of it in whatever frame a customer requires.

AI + Blockchain Combined

Blockchain alone merely secures or anchors records, but Blockchains cannot interpret their own messy records. AI is great at interpreting data but can't guarantee data provenance or permanence, with data veracity and "drift" remaining major issues for these systems.

By combining tamper-proof, immutable records with the intelligence of automated interpretation Title App unlocks a living compliance and provenance infrastructure: *always verifiable, always auditable, and always usable.*

Painter and Curator

The Company's combination of AI + Blockchain enables it to act as both the abstract painter, chaotic but permanent, and the curator who brings order and insight from that complexity. Title App unlocks a secure, software-enabled system of record, with an adaptive engine of intelligence, that easily scales over widely distributed and accessible Blockchain infrastructure.

4. Markets and Competition

Siloed, Inefficient, and Fraud-Prone Systems

Across the global economy, ownership records remain fragmented, opaque, and vulnerable to manipulation, creating significant inefficiencies and costs. Ownership should no longer be determined by static certificates in a file cabinet. Title App is building the infrastructure to make dynamic, verifiable, and programmable digital records possible.

- **Real Estate:** Manual title abstracting burdens property transactions, leading to an estimated $3B+ in annual U.S. fraud losses and lack of transparency needed for secure, rapid transfers.

- **Insurance:** Insurers struggle with comprehensive lifecycle tracking for high-value assets, resulting in underwriting inefficiencies, inflated risk assessments, and disputed claims due to absence of verifiable digital provenance.

- **Digital Product Passports (DPPs):** EU Corporate Sustainability Reporting Directive (CSRD) mandates tamper-proof supply chain provenance by 2026. Most manufacturers rely on antiquated systems, making compliance nearly impossible.

- **Health Records:** Patient data remains scattered across hospitals, clinics, and insurers in incompatible formats, creating costly inefficiencies, medical errors, and barriers to care coordination. The lack of verifiable, portable digital records fuels duplicate testing, billing fraud exceeding $100B annually in the U.S., and undermines global efforts to deliver equitable, interoperable healthcare.

- **Vehicle Titles:** Predominantly paper-based titles enable rampant lien fraud, odometer tampering, and illegal transfers, impacting a secondary car market valued over $1 trillion.

- **Global Land Titling:** Over 70% of the world's land is untitled or informally held, undermining economic development, limiting credit access, and eroding property rights in emerging economies.

Analog methods and siloed systems fail to deliver verifiable, interoperable, and legally enforceable digital records. The current absence of a standardized, secure digital framework for ownership presents a massive, untapped opportunity for modernization.

Market Opportunity: A $106B+ Total Addressable Market

Title App operates at the intersection of multiple high-value verticals, providing a unifying infrastructure layer for records across real estate, insurance, vehicles, manufacturing, and government. Our platform positions the DTC as the standard CER, unlocking vast market opportunities.

Sector	TAM (Global)	SAM (Reachable)	SOM (5-Year Target)
Controllable Electronic Records Platform	$30B	$6B	$0.5B
Digital Product Passports	$25B	$4B	$0.2B
Energy & Carbon Tracking	$20B	$2B	$0.1B
Real Estate Title & Records	$12B	$5B	$0.5B
Insurance Asset Verification	$8B	$3B	$0.3B
Health Insurance Records	$6B	$1.5B	$0.1B
Collectibles & Digital Provenance	$5B	$1B	$0.05B
Government Recordkeeping	$50M	$7.5M	$0.75M
Total	$106B+	$22.5B	$1.75B

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The identified Serviceable Obtainable Market (SOM) of $1.75 billion represents realistic, attainable outcomes for the company's first five years based on pilot integrations, commercial partnerships, and modular deployments.

Title App's Positioning: One Platform, Many Markets

Unlike single-sector competitors, Title App's architecture is uniquely positioned to be both horizontally expansive and vertically integrative, making it the premier platform for CERs across diverse markets:

- **Horizontal:** Our platform serves a broad spectrum of industries including real estate, insurance, manufacturing, energy, vehicles, and government records, providing a consistent CER framework across all.

- **Vertical:** Title App embeds directly into existing infrastructure such as county databases, insurer APIs, and DMV systems, as well as manufacturing CRMs, without disrupting core operations. This seamless integration accelerates adoption and expands the reach of CERs.

- **Scalable:** Our consumer-facing tools serve as a valuable data funnel, feeding into robust enterprise and government integrations. This creates a powerful network effect of verified ownership records, where each new CER added enhances the utility and value of the entire ecosystem.

The Title App Solution: Controllable Electronic Records (CERs)

The legal landscape is rapidly evolving to support digital ownership, driven not only by U.S. adoption of *UCC Article 12* and the European Union's *CSRD/DPP* mandates, but also by international frameworks such as the *UNCITRAL Model Law on Electronic Transferable Records* (adopted in Singapore, Bahrain, and Abu Dhabi), India's *Digital India Land Records Modernization Programme*, and Blockchain-enabled registries in Latin America and Africa. These global moves collectively create a harmonized environment for **Controllable Electronic Records (CERs)** – legally enforceable, transferable digital assets that serve as a new standard for ownership.

Title App's **Digital Title Certificates (DTCs)** are purpose-built to operate as comprehensive CERs, combining cutting-edge technology with legal compliance:

- **Public, Immutable Provenance:** A Blockchain-anchored record of ownership and transfer history that is transparent and unalterable, providing an indisputable chain of custody.

- **Private, Compliance-Ready Logbooks:** Encrypted, permissioned metadata designed for sensitive legal, tax, and insurance workflows. This multi-layer architecture ensures privacy while maintaining auditability and regulatory adherence.

- **AI-Powered Abstraction:** Leveraging large language models, Title App's AI engine classifies, summarizes, and risk-scores vast quantities of legacy documents for instant verification and fraud detection, dramatically reducing manual effort.

Title App's innovative architecture facilitates the modernization and automation of asset records across diverse sectors without requiring costly, disruptive system overhauls. Instead, it enables incremental adoption by counties, insurers, manufacturers, and global NGOs, integrating seamlessly into existing workflows while establishing DTCs as the standard for CERs.

Why Now? Converging Drivers for Modernization

Several powerful, converging trends make this an inflection point for digitized, verifiable ownership records, positioning CERs for widespread adoption:

- **Regulatory Mandates:**
    - UCC Article 12 provides the critical legal framework, giving explicit weight to CERs across the U.S.
    - The EU CSRD & Digital Product Passport (DPP) mandates require verifiable product provenance by 2026, creating urgent demand for CER-compliant solutions.
    - State DMVs and counties face increasing pressure to modernize antiquated, paper-based recordkeeping systems.
- **Technological Maturity:**
    - AI-driven abstraction can now process millions of unstructured legal documents quickly and cost-effectively, enabling automated CER creation, verification and management.
    - Composable Blockchain infrastructure enables Web2-friendly, Web3-ready deployments across both public and private ledgers, ensuring scalability and adaptability without a disruptive "*crypto-native*" shift.
- **Market Demand:**
    - Rising fraud costs in real estate and vehicle transactions drive stakeholders to seek immutable, tamper-proof registries and verifiable digital solutions.
    - NGOs and development agencies urgently need scalable, low-cost tools for land titling and property rights formalization in emerging economies.

The Competitive Landscape

The current market is broadly divided between narrow Blockchain-native projects and entrenched, often outdated, legacy vendors. This division leaves a substantial void for a composable, API-first Controllable Electronic Record (CER) utility that can operate across diverse sectors.

Most Blockchain focused applications have focused on "Tokenomics" over functionality, with speculative token plays, Blockchain captivity or confusing ERC protocol inadequacies presenting significant barriers to adoption.

The existing Web2-based digital asset and record-keeping landscape is characterized by fragmentation and significant unmet needs for interoperable and enforceable digital ownership.

Title App's hybrid approach abstracts Blockchain's immutability and combines it with AI to create enterprise-grade infrastructure purpose built for legally enforceable, AI-augmented digital ownership that interfaces with existing Web2 and new data Web3 records.

- CER Enforceability (UCC Article 12 Compliant)
- AI Integration (for abstraction/fraud/risk)
- Cross-Sector Reach (Real Estate, Insurance, DPP, DMV)
- API-First Design/Composability
- Dynamic Provenance Records/Lifecycle Logbooks
- Chain-Agnostic Design
- Focus (e.g., Enterprise Utility vs. Niche/Speculation)

Key Competitor Weaknesses:

- **Blockchain Point Solutions:**
    - *Propy:* Primarily focused on tokenized real estate NFTs. Lacks broad enterprise integrations, comprehensive AI-enabled compliance, and deep government partnerships essential for ubiquitous CER adoption. Its focus is on Web3 real estate rather than B2G compliance or county record API structures.
    - *Ubitquity:* Offers Blockchain record-keeping, particularly for real estate titles, and has conducted county pilots. However, it is largely a document timestamping service, lacking full CER enforceability, dynamic lifecycle management, and enterprise scalability. It also lacks AI abstraction or AI title functionality.
    - *Chromaway / Chromia (Landshub):* Runs land registry pilots designed for B2G integration, but its Blockchain is custom/non-EVM and not widely interoperable or adopted. Lacks native AI integration, limiting its comprehensive CER solution capabilities.

- *Cadasta:* A non-profit focused on digitizing informal land rights using open data platforms with NGO partners. Not Blockchain-based and lacks standardized APIs, focusing on tenure rather than comprehensive underwriting. It could be complementary but lacks Title App's backend integrity layer.

- *Medici Land Governance:* Previously digitized land records using Blockchain for governments but ceased operations with unclear remaining IP, and little AI or insurance integration.

- **Legacy Vendors:**

  - *Traditional Title Management Software (e.g., SoftPro, RamQuest, County Record Systems):* These provide static title management with limited interoperability. They typically lack the programmability required for modern escrow, real-time fraud detection, or compliance with emerging CER standards. Rely on staff-intensive, manual processes prone to error and delay.

  - *DMV & Supply Chain Software:* Typically closed, siloed, and proprietary systems. Incapable of dynamic provenance tracking, Blockchain-enabled verification, or seamless data exchange required for comprehensive CERs, contributing to opacity and vulnerability to fraud.

The Gap:

Crucially, no existing provider offers a cross-sector, legally enforceable, AI-augmented CER infrastructure that can seamlessly integrate into existing enterprise and public workflows while remaining chain-agnostic and future-proof. This significant market gap is precisely where Title App establishes its competitive advantage.

Title App’s defensible advantages are multifaceted, rooted in its unique technology, legal alignment, and strategic approach, positioning it to become the definitive utility for Controllable Electronic Records:

- *First-Mover CER Utility & Legal Enforceability:*

- *Dynamic Provenance Records (Lifecycle Logbooks):*

- *AI-Enhanced Record Intelligence:*

- *Composable, Chain-Agnostic Infrastructure:*

- *Enterprise-Grade Compliance & Security:*

Title App's comprehensive approach delivers unique value across its target segments:

- **For Enterprises:** Directly reduces fraud, automates complex compliance, and integrates seamlessly without costly replacement of existing infrastructure, providing clear ROI.
- **For Governments:** Offers a low-cost, rapidly deployable modernization path for property, lien, and vehicle registries, enhancing efficiency and public trust.
- **For Global Programs:** Provides a scalable, offline-compatible solution for critical land titling and development initiatives, unlocking economic potential and securing rights.

While others focus on Tokenomics, AI-only integrations or data architectures, only Title App delivers thoughtful infrastructure that integrates practical AI functionality with Blockchain's immutability and certainty, to provide the rails for a new ownership economy.

5. Product Roadmap

Title App's revenue model is designed for robust and sustainable growth, prioritizing high-value, recurring contracts with enterprises and government entities as well as connections to employees, consumers and individual asset owners. Our strategy leverages our core technology of Controllable Electronic Records (CERs) to solve critical problems in a highly scalable manner.

Core Revenue Streams:

Title App's primary revenue streams will be derived from enterprise-grade APIs and SaaS contracts that provide CER creation, comprehensive lifecycle logbook management, and AI-driven process automation.

- **"B2B" – Enterprise SaaS & API Subscriptions (Primary Driver):**
    - *Target Customers:* Leading title insurers, property & casualty (P&C) underwriters, auto lenders, luxury goods insurers, and EU manufacturers requiring CSRD/DPP compliance, regulated asset operators and managers and PropTech platforms.
    - *Pricing Model:* Tiered SaaS licenses based on asset volume, users, and API calls. Transaction-based fees for high-value events like report generation, escrow creation, lien management, asset tracking and DPP issuances.
    - *Value Proposition:* Reduces underwriting costs, automates ongoing compliance workflows, and lowers fraud exposure across asset classes.
- **"B2G" – Government & NGO Licensing (Secondary Driver):**
    - *Target Customers:* U.S. counties, state Departments of Motor Vehicles (DMVs), and multilateral development programs (e.g., World Bank, UN-Habitat, IFC).
    - *Pricing Model:* Annual contracts for white-label portals and secure back-end API access. Grant-funded pilots for land reform and digital government modernization.
    - *Value Proposition:* Offers low-cost upgrades for property, lien, and vehicle title systems, enhances fraud prevention, and facilitates economic development by formalizing land ownership.
- **"B2C/SME" – Adjunct Validation and SME Workflows:**
    - *Purpose:* Ongoing, low-cost B2C/SME pilots (real estate title reports, collectibles provenance, vehicle logbooks) refine core APIs, enhance user experience, and generate real-world, live records that demonstrate CER

functionality in enterprise sales discussions and ties employees, customers, SMEs and third parties into the ongoing usage and applications of Title App's enhanced workflow management tools.

- *Revenue Model:* Primarily from one-time report sales, select subscriptions and additional marketplace sales.

- *Strategic Role:* This acts as a dynamic lab for feature validation, user education and feedback, and pipeline warming for higher-value enterprise and government conversations.

Scaling Strategy: From Enterprise to Public Sector

Title App's scaling model is phased to move from high-value enterprise integrations to establishing long-term, impactful government partnerships, with consumer testing serving as a continuous, low-risk innovation lab.

- **Phase I (2025+):** Enterprise Foothold

  - Goal: Establish initial enterprise market presence.
  - Activities: Secure 1-7 enterprise API clients, focusing on early adopters in. Pilot compliance-focused workflows.
  - Revenue Target: Generate minimal revenue as core products evolve.

- **Phase II (2026+):** Enterprise Expansion + Government Pilots

  - Goal: Expand enterprise client base and initiate public sector penetration.
  - Activities: Grow to 50+ enterprise customers. Launch initial county pilot programs for property/lien records in the U.S. Initiate DMV proofs-of-concept for digital vehicle titles.
  - Revenue Target: Achieve $2-5M in ARR.

- **Phase III (2027+):** Public Sector Entrenchment + Global Expansion
  - Goal: Secure multi-year government contracts and expand globally.
  - Activities: Secure 3–5 recurring county contracts and 1-2 DMV partnerships in the U.S. Launch the first multilateral land titling pilot with the World Bank or UN-Habitat.
  - Revenue Target: Reach $20–50M ARR, driven by escalating multi-year SaaS and government contracts.

6. Technology & Architecture

Title App's technological foundation is built to meet the rigorous demands of enterprises, public registries, and compliance-driven stakeholders globally. Our architecture is designed for seamless integration, robust security, and unparalleled data intelligence that delivers more than records — it provides a programmable, secure, and interoperable infrastructure for the modern ownership economy, establishing a new standard for Controllable Electronic Records across diverse asset classes.

Core Design Principles:

Our platform development is guided by principles that ensure utility, compliance, and scalability:

- **API-First Delivery:** Prioritizing seamless, low-friction integration into existing enterprise and government workflows, allowing for incremental adoption.
- **Controllable Electronic Record Compliance:** Purpose-built to align with legal frameworks covering CERs such as UCC Article 12, ensuring DTCs are legally enforceable, transferable, and recognized digital assets.
- **Composable, Chain-Agnostic Architecture:** Providing maximum flexibility by supporting deployments across various private and public ledgers, preventing vendor lock-in and adapting to evolving tech.
- **Enterprise-Grade Security and Scalability:** Implementing robust security protocols and a scalable cloud-native infrastructure for high transaction volumes and sensitive data protection.

Digital Title Certificates: The Foundation of Trust

At the heart of Title App's platform is the DTC — a revolutionary multi-layer record designed for enforceability under UCC Article 12 as a CER and adaptable to multiple sectors. Each DTC functions as a comprehensive CER, providing unparalleled transparency, programmability, and integrity for asset ownership.

- **Interdependent Layers:**
    - **Public Record Layer:** An immutable, cryptographically secured, and time-stamped record of core asset identity, current ownership, and all transfer events. Anchored to public (e.g., Ethereum L2s, Polygon, Solana) or permissioned Blockchains for universal verifiability and auditability.
    - **Dynamic Provenance Record / Lifecycle Logbook:** A programmable, narrative-rich layer capturing an asset's entire history. It meticulously documents liens, maintenance, warranties, modifications, usage patterns,

appraisals, and commercial events. This layer is configurable as public or private, referencing Web2 and Web3 data sources. It directly enables sophisticated commercial workflows like automated escrow, dynamic insurance underwriting, and streamlined resale.

By combining a layered aggregation of Blockchain records, with their inherent immutability, and AI Title App's DTC/Logbook unlocks static ownership records and transforms them into living, automatable, auditable, and monetizable records that set a new standard for Controllable Electronic Records.

AI-Driven Record Intelligence

As part of its CERs, Title App embeds artificial intelligence directly at the ledger layer, transforming passive data into an active intelligence source. Our AI agents continuously monitor, compare, and learn from transactional activity, making records searchable, auditable, and actively self-verifying.

- **Document Ingestion & Summarization:** Leveraging advanced Natural Language Processing (NLP) and Large Language Models (LLMs) like OpenAI and Gemini, our system classifies, extracts, and summarizes complex legal and property records, insurance policies, and supply chain documents with high accuracy.

- **Anomaly & Fraud Detection:** Machine learning models identify irregular patterns and flag outliers such as forged titles, lien conflicts, or odometer tampering.

- **Risk Scoring & Underwriting:** Automated AI-powered scoring provides real-time predictive risk assessments for insurers and lenders, improving underwriting accuracy.

- **Searchable Ledgers:** Natural language queries enable instant access to comprehensive asset histories, facilitating rapid compliance audits, due diligence, and informed decision-making.

Enterprise-Ready API Suite

Title App's API-first design ensures seamless, drop-in integration with a wide array of existing enterprise and public sector systems, enabling immediate value realization.

- **API Modules Include:**

    - **Ownership APIs:** Core functionality to issue, transfer, and verify DTCs, providing verifiable proof of ownership and control.

    - **Lifecycle Logbook APIs:** Enable external systems to record and retrieve granular asset events such as repairs, lien status changes, and provenance

updates.

- **Compliance APIs:** Generate third-party record interactions via API-facilitated integration such as RealID verification, notary validation, third party appraisals, lien release verifications, and automated escrow documentation.
- **Search & Audit APIs:** Provide powerful querying capabilities for asset histories, supporting underwriting decisions, claims processing, and regulatory review.

- **Integration Options:**
  - **Direct APIs:** For integration with core systems of insurers, title companies, auto lenders, manufacturers, and online marketplaces.
  - **SDKs & Widgets:** Plug-and-play tools for rapid integration into consumer-facing platforms and mobile applications.
  - **White-Label Portals:** Customizable, branded portals for counties, DMVs, and NGOs to provide secure, citizen-facing access to property and vehicle records.

Security & Compliance

Title App leverages enterprise-proven cryptography and data practices, ensuring the highest standards of security and regulatory compliance through its Blockchain and infrastructure partners.

- **Blockchain Layer:** Strategic partnership with Venly provides core Blockchain infrastructure, including validated key management.
- **Data Layer:** All data is hosted on highly secure, SOC 2 compliant cloud providers (e.g., AWS, Azure, GCP).
- **Access Controls:** Granular, role-based permissions are implemented with immutable audit logs, ensuring accountability and compliance for highly regulated use cases.
- **Regulatory Readiness:** Platform explicitly designed for CER enforceability under UCC Article 12 and EU CSRD compliance. Proactively monitors and adapts to other emerging global frameworks.

Chain-Agnostic & Composable

Title App is not tied to a single Blockchain or vendor, ensuring unparalleled flexibility and adaptability across various sectors and geographies.

- **Supported Protocols:** Architecture supports interoperability across multiple smart contract-enabled Blockchain protocols.

- **Composable Design:** Modular components easily integrate into existing county systems, DMV registries, insurer CRMs, and manufacturing ERPs, allowing incremental adoption.

- **Offline-Ready Deployments:** Specialized field kits and resilient local deployment options for low-connectivity land titling projects in emerging markets.

Scalability & Performance

Our infrastructure is engineered for high performance and reliability, meeting the demands of mission-critical applications.

- **Cloud-Native Architecture:** Built on autoscaling microservices, our platform dynamically adjusts resources for high-volume environments.

- **Hybrid On/Off-Chain Storage:** Optimized approach balancing on-chain immutability with off-chain performance, compliance, and cost efficiency.

- **Enterprise SLAs:** Committed to providing enterprise-grade Service Level Agreements (SLAs), targeting 99.9% uptime.

How It Works in Practice:

The Title App platform operates as a continuous engine for digital ownership:

- **Event Logging:** Key asset events (ownership transfers, lien releases, repairs) are recorded as entries within the DTC's Dynamic Provenance Record.

- **AI Processing:** Ingested documents and data streams are immediately classified, summarized, and risk-scored by our AI engine, enriching the CER.

- **Data Flow:** Our API suite facilitates secure delivery of these intelligent records to interconnected systems (county databases, insurer CRMs, DMV systems, manufacturing ERPs)

- **Activation:** The resulting CERs are audit-ready for regulators, commercially actionable for escrow, warranties, and underwriting, and programmatically accessible for new applications.

7. Team & Execution Plan

Title App's management team possesses a unique blend of expertise across critical domains: fintech, corporate, regulatory experience, and Blockchain innovation. This ensures our capability to not only develop cutting-edge technology but also to navigate the complex sales, integration, and regulatory landscapes of our target markets.

Core Leadership:

Our leadership team brings a robust track record of innovation, financial acumen, and public sector engagement, essential for driving the widespread adoption of Controllable Electronic Records (CERs).

- **Sean Lee Combs – *Co-Founder & CEO:*** Sean Lee Combs is a seasoned tech entrepreneur with over a decade of leadership in fintech and digital transformation, Sean has raised over $1.5 billion for real estate and technology projects and has filed numerous patents for Blockchain related technologies. He is a commercial pilot and serves in a pro-bono capacity as Minister of Finance for the Nation of Hawaii.

- **Kent Redwine – *Co-Founder & CFO:*** Kent Redwine is an entrepreneur and financier, who has executed over $20 billion in announced M&A and equity financings with entrepreneurial and transaction-driven experiences covering a wide range of industries. Over the past 19 years he has focused predominantly on Climate Tech and Blockchain.

- **Kim Ellen Bennett – GovTech*:*** Kim Bennett has significant experience managing customers, business process implementations and a demonstrated history of success while working in various roles within the real estate industry.

- **Vishal Kumar –** Vishal is a skilled software developer with eight years of experience in designing, building, and optimizing innovative and scalable web and mobile applications. Proficient in a wide range of technologies including JavaScript, VueJS, React, Node.js, Shopify

- **Manpreet Kaur** – Manpreet is a proficient backend developer with eight years of experience in building robust and scalable server-side applications. Specializing in technologies such as backend technologies, e.g., Node.js, PHP, Laravel, Nest, CI.

Advisory & Strategic Network:

Title App also benefits from a robust network of strategic advisors and partners who can offer specialized expertise and help to accelerate our market adoption.

Execution Model:

Title App's execution strategy is structured around three core delivery lanes, designed to meet the distinct and evolving demands of our enterprise and government clients while continually advancing our platform.

Enterprise Sales & Delivery:

- **Dedicated B2B Sales Team:** Focused on direct outreach and relationship building with major insurers, underwriters, auto lenders, and manufacturers, articulating the ROI of CERs.
- **Solution Engineers:** Support seamless integration with client-side CRMs, ERPs, and existing title/claims platforms.
- **Customer Success Managers:** Focused on maximizing client value post-integration, driving ongoing engagement, and ensuring mission-critical status.

Public Sector Engagement:

- **GovTech Specialists:** Manage county recorder modernization projects and state DMV digitization pilots.
- **Grant and Funding Navigators:** Identify and coordinate with multilateral agencies (World Bank, UN-Habitat, IFC) for grant-funded initiatives.
- **Public-Sector Relationship Team:** Focus on advocacy and relationship management with state associations and regulatory bodies to accelerate policy adoption.

Product & Platform Development:

- **Lean In-House Product Team:** Concentrates on defining core API architecture, AI functionality, and strategic product vision.
- **Outsourced Development Partnerships:** Strategic engagements for UI/UX enhancements, white-label portal customization, and rapid scaling of specific modules, allowing cost-effective flexibility.
- **Security and Compliance Oversight:** Dedicated function ensuring UCC12 enforceability, CSRD alignment, and adherence to FIPS 140-2 cryptographic standards.

Organizational Roadmap:

Our growth in human capital will mirror our phased market penetration strategy:

- 2025: Hire a Head of Enterprise Sales and 2 solution engineers to initiate B2B client acquisition.
- 2026: Expand enterprise sales team to 5 representatives covering insurance, title, and manufacturing. Onboard a Public Sector Implementation Manager for initial county and DMV integrations.
- 2027+: Build out regional GovTech delivery teams to scale U.S. county, state and Federal agency deployments. Establish dedicated teams for global NGO deployments, focusing on land titling programs.

8. Financial Overview

Title App's scalable, usage-based infrastructure platform is expected to generate predictable recurring and transaction-driven revenue growth across three primary customer segments — B2B, B2G and B2C/SME. Each segment has been modeled with distinct adoption curves, customer churn rates, contract pricing structures, and transaction-driven assumptions. Cost of goods sold projections include recurring subscription expenses as well as Blockchain data anchoring costs tied to transaction volume. Headcount increases are primarily focused on building solid business development and customer facing activities while leveraging ongoing AI improvements to reduce software development require.

Pro Forma Projections - Title App ($000s)

Revenue	2025	2026	2027	2028	2029	2030	2031
B2B	$2	$256	$1,369	$6,112	$21,452	$55,702	$117,754
B2G	$8	$497	$3,147	$16,361	$69,354	$242,999	$715,785
B2C/SME	$3	$561	$4,338	$14,119	$31,924	$60,852	$103,460
Total Revenue	$12	$1,313	$8,855	$36,591	$122,729	$359,553	$936,999
% Growth	-	10424%	574%	313%	235%	193%	161%
Gross Profit	$6	$535	$3,187	$15,240	$59,446	$191,379	$526,887
% Gross Margin	52%	59%	64%	58%	52%	47%	44%
S,G&A	$610	$3,359	$4,910	$12,923	$36,700	$101,125	$242,615
Net Income	($618)	($2,845)	($1,732)	$2,277	$14,536	$57,739	$181,893
% of Revenue	n.m.	n.m.	n.m.	6%	12%	16%	19%
EBITDA	($603)	($2,814)	($1,702)	$2,358	$22,837	$90,497	$284,890

Disclaimer: *These financial projections are forward-looking estimates based on management's current assumptions and available market data. Actual results may differ materially due to changes in adoption rates, customer demand, pricing dynamics, regulatory developments, or competitive pressures. The model is intended to illustrate potential growth and margin trajectories rather than to guarantee specific financial outcomes.*

9. Risk Factors

Title App operates in complex and regulated environments and faces significant risks to its implementation strategy, including:

- **Enterprise Adoption Risk:** Large insurers, underwriters, manufacturers, or service providers may be slow to adopt new infrastructure if perceived as disruptive, costly, or complex. Clear ROI demonstrations and phased integration strategies are essential.

- **Government Procurement Delays:** County, state, and federal modernization projects often involve lengthy procurement cycles, political considerations, and budget constraints, which could slow revenue realization despite strong demand.

- **Regulatory & Legal Uncertainty:** Frameworks governing Controllable Electronic Records (CERs), Digital Product Passports (DPPs), and cross-border ownership standards continue to evolve. Shifts in regulation may require product adaptation or delay enforceability in certain jurisdictions.

- **Competitive Encroachment:** Both Blockchain-native startups and entrenched legacy vendors may attempt to replicate Title App's offerings or integrate Blockchain-based record features into existing product suites, potentially intensifying market competition.

- **Technical Scalability & Security:** Scaling to high-volume workloads across enterprises and government systems introduces performance, interoperability, and cybersecurity risks. Maintaining enterprise-grade reliability will require ongoing investment in security and infrastructure.

- **AI Model Drift:** Over time, AI models used for fraud detection, risk scoring, and document abstraction may degrade in accuracy as real-world patterns shift. Without proactive retraining and continuous monitoring, model drift could undermine decision quality and client trust.

- **Data Drift Risks:** The underlying data environment may change due to new fraud tactics, adversarial inputs, or shifts in document structures. Such drift can cause AI systems to misclassify or miss anomalies, introducing compliance vulnerabilities unless addressed with robust feedback loops and dataset updates.

- **Market Education & Change Management:** Stakeholders may lack familiarity with CERs or their potential benefits in workflows such as certification, title management, insurance, or DPP compliance. Significant effort will be required to drive education, training, and adoption.

10. Market Opportunities

Building on the challenges outlined in Section 9, Title App is uniquely positioned to turn these pressures into market opportunities, driven by regulatory mandates, multi-sector demand, and the defensibility of our AI + Blockchain architecture. Many of these opportunities directly address the risks outlined in Section 9, turning potential barriers into competitive strengths:

- **Multi-Sector Market Reach ($106B+ TAM):** Composable architecture spans real estate, insurance, manufacturing (Digital Product Passports), healthcare, vehicle registries, and land titling, ensuring diversified and scalable revenue streams.

- **Regulatory Tailwinds:** Converging mandates (CSRD/DPP by 2026, DMV and county modernization, and global land formalization programs) are accelerating adoption. County and DMV integrations create multi-year lock-in opportunities and state-level standardization, while multilateral agencies (World Bank, UN-Habitat, IFC) present global opportunities for scalable, low-cost land titling and compliance modernization.

- **First-Mover Advantage in Controllable Electronic Records (CERs):** Purpose-built for enforceable digital ownership under UCC Article 12, EU CSRD mandates, and UNCITRAL frameworks, creating defensibility as the market standard.

- **AI + Blockchain Differentiation:** Unique hybrid approach integrates fraud detection, risk scoring, lifecycle logbooks, and immutable provenance, offering a moat versus token-centric Blockchain projects or siloed AI tools.

- **AI Assurance Through Immutable Data Anchoring:** Blockchain-backed provenance provides a tamper-proof baseline for AI models, reducing risks of data drift and enabling transparent auditing of model accuracy. This transforms regulatory and enterprise concerns about “black box” AI into a competitive advantage.

- **Recurring, High-Margin SaaS/API Model:** Long-term enterprise and government contracts with high switching costs enable predictable growth and robust margins.

- **Strategic Partner Synergies:** Partnerships with insurers, lenders, manufacturers, and Blockchain infrastructure providers can embed Title App into mission-critical workflows and expand distribution.

- **Consumer & SME Funnel:** Early B2C/SME offerings (vehicle logbooks, collectibles provenance, title reports) generate incremental revenue while validating features and enhancing enterprise datasets.