

Piety Token Whitepaper

Empowering Sovereign Finance Through Asset-Fusion Digital Currency

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1. Executive Summary

URME United introduces **Piety Token**, a revolutionary ERC-20 asset-fusion digital currency engineered to restore financial sovereignty by merging blockchain efficiency with tangible asset backing. Unlike speculative cryptocurrencies, Piety Token represents fractional ownership in a

sovereign ecosystem underpinned by three immovable pillars: LBMA-certified gold reserves, revenue-generating real estate and proprietary businesses, and a zero-interest financial architecture offered through the CBF Bank & Trust.

With a capped total supply of **3.1 billion tokens**, Piety Token integrates yield-generating staking mechanisms, dividend distributions, and mathematically modelled appreciation protocols to provide market stability and anti-fragile growth. The token dismantles traditional inefficiencies—eliminating payroll taxes, point-of-sale processing fees, licensing burdens, and fiat banking vulnerabilities—transforming daily economic activities into a closed loop of sustainable wealth.

The URME ecosystem encompasses a broad portfolio including member-owned hospitality resorts, a patented health beverage technology relaunch, and a next-generation app integrating payroll, payments, ridesharing, and private exchange functionalities. Members not only secure meaningful wealth-building opportunities but also participate in a community driven by faith, law, and stewardship.

Piety Token's pioneering architecture operationalizes sovereignty by enabling biometric-secured ownership, legally perfected collateral interests, and real-time transparent asset auditing. Strong projections include **\$75 million** inflows within 90 days and a 60-month roadmap targeting **\$2.4 billion** annual revenues from resorts alone, solidifying Piety Token as a once-in-history investment opportunity founded on integrity, faith, and real value.

2. Introduction: The Problem

The modern financial ecosystem imposes significant unseen costs and constraints on individuals and businesses. Payroll providers such as ADP and Paychex levy substantial fees and payroll taxes which reduce employee net income while increasing employer overhead. Point-of-sale intermediaries like Square and Stripe impose high processing fees averaging over 2.5%, impacting merchants' profits and causing higher consumer prices.

Moreover, local and state licensing fees and compliance add further friction and cost, stunting business innovation and growth. Economic value dissipates through these layers of extraction, funnelled away from wealth creators towards centralized institutions largely beyond citizen control.

While cryptocurrencies introduced blockchain's promise of decentralization and transparency, many projects remain volatile, speculative, and detached from tangible assets, failing to provide long-term wealth preservation or sovereignty. Financial crises and hyperinflation events of the 2020s continue to expose the fragility of fiat-based systems, with governments imposing capital controls and freezing assets, leaving individuals powerless.

Piety Token bridges this gap by operationalizing a sovereign economy through asset fusion—combining gold reserves, income-producing real estate, patented technology revenues, and zero-interest financial services—with robust legal frameworks and biometric security. This model transforms payroll, payments, licensing, and wealth transfer into a seamless, self-reinforcing ecosystem restoring ownership, prosperity, and freedom.

3. Core Tokenomics

3.1 Total Supply and Allocation

Piety Token is designed as a capped-supply ERC-20 token with a total issuance of **3.1 billion tokens**. This finite supply ensures scarcity and long-term value preservation. The token distribution is strategically allocated to balance growth incentives, founder commitments, ecosystem expansion, and liquidity needs, detailed as follows:

- **Presale Allocation (31%)**
Designed to raise initial capital and incentivize early adopters, with a tiered pricing curve fostering rapid adoption.
- **Founders and Team Reserves (20%)**
Reserved to reward the founding team and project contributors, aligned with long-term commitment and vesting schedules.
- **Ecosystem and Partner Pools (25%)**
Allocated to support the URME United ecosystem partners including Virtual Bankers, Business Affiliates, and Associate Members, fostering active participation and network growth.
- **Dividend and Staking Pools (15%)**
Dedicated to yield distribution, staking rewards, and governance incentives, designed to grow with ecosystem performance.
- **Contingency and Future Development Reserves (9%)**
Held to support unforeseen opportunities, expansions, and ongoing platform enhancements.

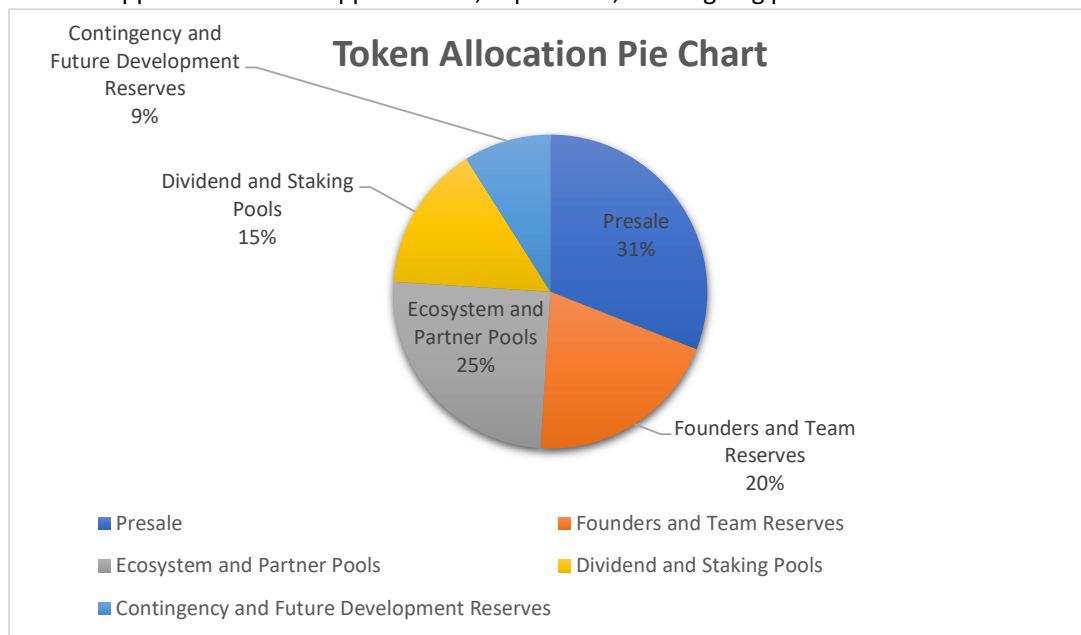


Figure 1 Token Allocation of the 3.1 billion Piety Tokens

3.2 Asset Backing and Collateralization

Piety Token derives intrinsic value through a **triple-asset fusion model** merging three core asset classes:

- **LBMA-Certified Gold Reserves (25%)**
Physical gold holdings secured in vaults located in neutral jurisdictions, audited quarterly by

Brink's Global Services. This gold backing transfers tangible, inflation-resistant value to each token.

- **Income-Producing Real Estate (40%)**

Token holders share fractional ownership in strategically acquired real estate assets, primarily through the Hangdog Social Resorts portfolio generating steady rental and event-driven income streams.

- **Patented Business Revenue Streams (35%)**

Proprietary technologies such as the SPRiZZi patented health beverage system provide diversified revenue channels with B2B and B2C models, adding layers of commercial utility and growth.

Each token's value is a mathematically enforced fractional claim across these assets, updated in real time through the CBF Bank's Asset Fusion Ledger, a quantum-resistant decentralized synchronization engine. Token dashboards dynamically display asset backing, yield accruals, and staking status, enabling unparalleled transparency and security.

3.3 Yield Model: Staking and Dividends

Piety Token employs a robust yield generation ecosystem based on four pillars:

- **Staking Rewards:** Token holders can stake their Piety for 12-to-24-month periods, earning annual percentage yields (APYs) starting at 20%, compounded monthly.
- **Dividend Payouts:** A significant portion of passive income from resorts, business revenues, and gold acquisition profits is redistributed to token holders proportionally via quarterly dividends.
- **Transaction Burns:** A small percentage (5%) of token transactions within affiliated merchants is automatically burned, reducing supply and enhancing scarcity.
- **Profit Recycling:** 10% of monthly profits from hospitality and beverage sectors convert into gold reserves, reinforcing asset backing and fuelling long-term appreciation.

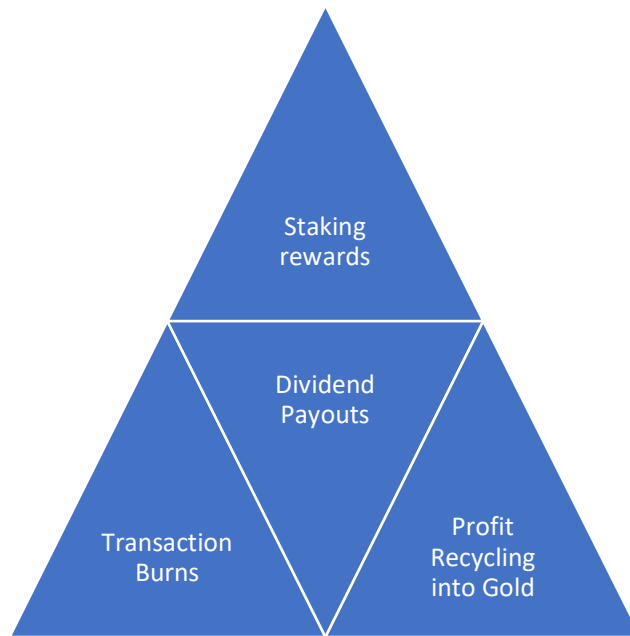


Figure 2 Piety Token Yield Generation Model

This closed-loop yield mechanism ensures continuous growth in token utility, value, and issuer solvency, enabling members to build intergenerational wealth sustainably.

3.4 Presale Curve and Financial Projections

The Piety Token presale is structured as a **tiered asset-backed launch** running for 90 days, with a starting price of **\$0.02** per token and an anticipated final pricing near **\$0.17**. The goal is to raise **\$31 million** within this period, driving liquidity essential for initial resort developments, technology expansions, and operational infrastructure.

Financial modeling projects:

- **\$75 million total inflows** within the first 90 days including secondary market activity and early partnerships.
- **\$660 million to \$798 million** in payroll volume processed via Piety PayChain by 90 days, unlocking significant URME inflows through employer and employee participation.
- **Expected compound annual growth rates (CAGR) exceeding 25%** over the first two years, driven by escalating merchant adoption, resort revenues, and technological integrations.

Dynamic charts reflecting the supply curve, price trajectory, and yield distribution underpin these projections, reassuring investors of the token's sustainable economics.



Figure 3 Price Progression During the 90-Day Piety Token Presale

4. Employer Plans

4.1 Payroll Takeover Plan

The URME Payroll Takeover Plan revolutionizes wage distribution by channelling employee compensation into Piety Tokens while eliminating traditional payroll taxes and fees.

- **Fund Flow:** 90% of salary payments are disbursed directly to employees as Piety Tokens; the remaining 10% is split between URME and the employer to fund ecosystem growth and service provision.
- **Virtual Banker (VB) Commission:** A volume-based override commission model incentivizes VBs with up to 1% deposits plus a structured referral hierarchy rewarding 20%, 10%, 5%, and 2.5% on subsequent layers.
- **Employer Benefits:** Employers save substantially by eliminating payroll tax liabilities, reducing administrative overhead, and enhancing employee retention through increased take-home pay.
- **Employee Benefits:** Employees gain larger net pay, access to staking yields, dividends, and sovereign financial services otherwise unavailable through conventional payroll channels.
- **90-Day Projections:** Beginning with 500 active VBs, expanding to 665, and servicing 750,000 Associate Members, total payroll volume processed is forecasted between \$660 million and

\$798 million, generating \$66 million to \$79 million in URME inflows fueling further ecosystem development.

The plan comes with an intuitive **Payroll Flow Diagram** illustrating transaction routing and benefits overlay, simplifying adoption for businesses.

Fund Flow in the Payroll Takeover Plan

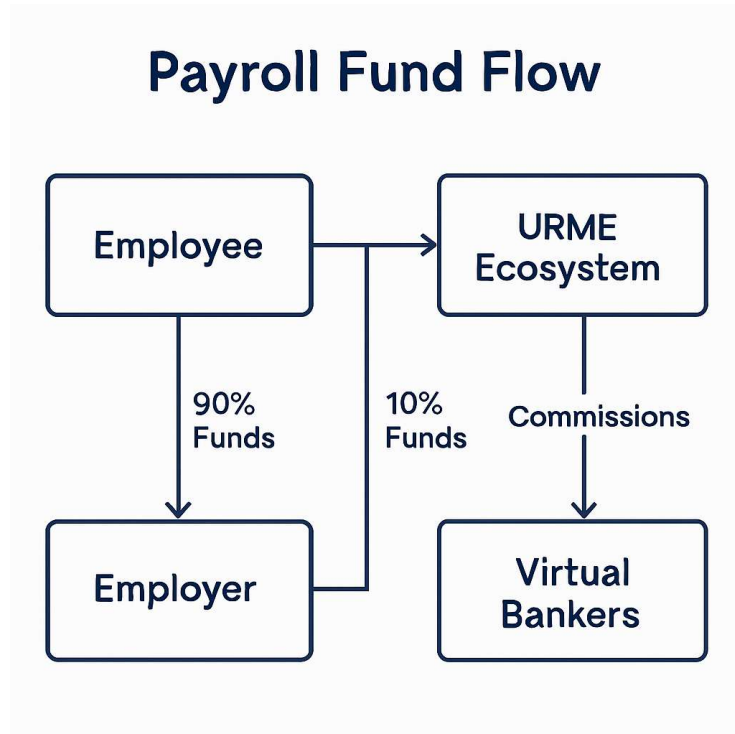


Figure 4 Fund Flow in the Payroll Takeover Plan

4.2 Point-of-Sale (POS) Takeover Plan

Replacing conventional POS systems with the URME solution dramatically reduces fees and integrates an instant discount model benefiting all transaction parties.

- **Revenue Split:** Each transaction's value is divided equally among four stakeholders: 25% into the token dividend pool, 25% to the employer, 25% to the virtual banker, and 25% provided instantly as a buyer discount.
- **Employer Savings:** By bypassing traditional processors charging 3% or more, employers save on processing fees and sales tax remittances, improving profitability.
- **Buyer Incentives:** Consumers enjoy immediate discounts, incentivizing participation and network expansion.

A detailed **\$100 Transaction Case Study Diagram** visually explains these flows and stakeholder impacts.

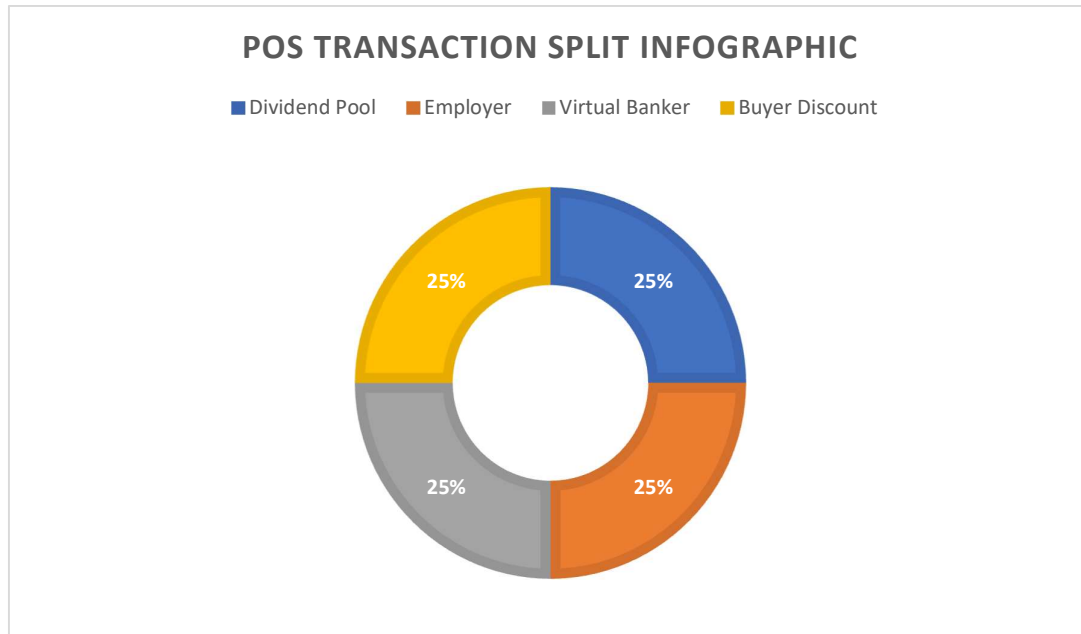


Figure 5 Transaction Value Distribution in the POS Takeover Plan

4.3 Full Private Membership Association (PMA) Conversion

For businesses seeking complete sovereignty, the Full PMA Conversion Plan transitions employers into Private Membership Associations, eliminating licensing requirements and municipal taxation.

- **Split Structure:** Similar to the POS model, revenues split into 25% dividend pools, 25% employer earnings, 25% virtual banker commissions, and 25% URME ecosystem revenues.
- **Perpetual Revenue Streams:** Ensures ongoing URME revenue generation independent of fiat systems.
- **Strategic Positioning:** Empowers businesses with true economic independence and legal protections through sovereign frameworks.

The PMA Transaction Flow Diagram illustrates the streamlined process and benefits to stakeholders.

5. Ecosystem Expansion

5.1 Hangdog Social Resorts – Global 60-Month Plan

URME United is undertaking an ambitious, phased rollout of the **Hangdog Social Resorts**, envisioned as cornerstone hubs of the sovereign ecosystem. Over the next 60 months, a network of **31 luxury resorts** will be established in premier global destinations, including California, Zurich, Dubai, Bali, and other emergent markets.



Figure 6 Global Expansion of Hangdog Social Resorts

- **Scale and Composition:** Each resort will feature over 40 distinct venues such as luxury villas, boutique Airbnbs, sports complexes, and entertainment amphitheaters, creating diversified revenue streams and immersive member experiences.
- **Business Model:** Resorts function as member-owned, income-generating assets, funneling 40% of lodging profits into asset trusts that underpin token value, with accompanying financial reinforcements from SPRiZZi beverage sales and event-generated token burns.
- **Financial Projections:** Each resort anticipates generating approximately **\$80 million** in annual revenues, aggregating to **\$2.4 billion** across the portfolio, with organic demand supported by growing network and membership engagement.
- **Unique Value Proposition:** Biometric palm-vein authentication securely manages access and privileges for token holders, ranging from Black Card access to presidential villas with integrated gold redemption kiosks.

5.2 SPRiZZi DrinkCo Relaunch

SPRiZZi DrinkCo forms a key commercial pillar within the URME framework, offering patented **smart beverage technology** with four proprietary patents covering health-oriented formulations and dispensing systems.

- **Diversified Sales Channels:** The product is designed for both **B2B and B2C subscription-based models**, expanding consumer reach and recurring revenue reliability.
- **Valuation and Growth:** Previously valued at \$50 million pre-acquisition, SPRiZZi's relaunch capitalizes on rising global wellness trends and integrates seamless purchase experiences within the URME ecosystem.

- **Sustainability and Innovation:** Commitment to green production methods and technological advancements position SPRiZZi as a disruptive force in the beverage sector.

5.3 URME United App Ecosystem

Central to the expansion strategy is the development of a comprehensive all-in-one **URME United app**, integrating multiple functionalities that position the ecosystem as a full-service sovereign financial environment.

- **Core Features:** Payroll processing through **Piety PayChain**, retail and resort payments, rideshare services via **RideDog**, and a private cryptocurrency exchange accessible only to members.
- **Future Modules:** Planned expansions include bill payments, insurance services, utility payments, and more, designed to maximize real-world utility and ecosystem stickiness.
- **User Experience:** The app leverages biometric security, seamless wallet integration, and incentivized referrals to simplify adoption for all member tiers.

6. Member & Investor Value Proposition

6.1 Associate Members (AM) Benefits

Associate Members form the primary user base, enjoying an array of benefits designed to increase net income and wealth potential.

- **Paycheck Enhancement:** Larger take-home pay via payroll plan adoption, supplemented by dividend distributions accruing from ecosystem profits.
- **Merchant Discounts:** Access to a curated network of over 3,800 merchants offering discounts and Piety token savings.
- **Community and Sovereignty:** Opportunities for enrollments, staking participation, and eligibility for biometric sovereign status recognition.

6.2 Business Affiliates (BA) Benefits

Business Affiliates seamlessly integrate their companies into the URME system, enjoying operational efficiencies and financial advantages.

- **Cost Reduction:** Significant savings on payroll tax, point-of-sale fees, licensing, and administrative burdens through system adoption.
- **Revenue Growth:** Access to exclusive funding options, including 0% interest inventory loans and collateralized financing via token holdings.
- **Brand Alignment:** Participation in the evolving sovereign economy enhances corporate image and market differentiation.

6.3 Virtual Bankers (VB) Role and Rewards

Virtual Bankers are pivotal ecosystem entrepreneurs driving mass adoption and member support.

- **Enrollment Leadership:** VBs lead member onboarding and training initiatives, earning commissions through multilevel incentive structures.

- **Residual Income:** Fee-less income generation through deposit volumes and network growth, serving as financial stewards within the community.
- **Governance Participation:** Eligibility for decision-making roles and influence over ecosystem development through token-weighted governance.

6.4 Investor Opportunity and Security

Investors in the Piety Token presale and subsequent rounds tap into a unique opportunity to:

- **Acquire Ownership:** Secure fractionalized claims on an expanding portfolio of real assets, patented technologies, and sovereign banking frameworks.
- **Benefit from Yield and Appreciation:** Participate in structured dividends, staking rewards, and supply-reduction token burns designed to maximize long-term value growth.
- **Mitigate Risk with Legal Protections:** Token holders benefit from Private Express Trust frameworks, UCC-1 perfected security interests, and comprehensive asset audits ensuring transparency and enforceability.

7. Market Opportunity

7.1 Payroll Processing Industry Analysis

The global payroll processing market exceeds **\$26 billion** annually, dominated by traditional providers such as ADP and Paychex. However, this market is burdened by inefficiencies, opaque fee structures, and significant payroll tax overheads that erode business profitability and employee take-home pay.

Piety Token's payroll takeover plan directly disrupts this entrenched system by enabling employer-employee payroll transactions in Piety Tokens, bypassing traditional intermediaries and eliminating associated taxes. This innovation not only increases disposable incomes but stimulates economic participation within the URME sovereign ecosystem.

7.2 Point-of-Sale (POS) Market Overview

The POS systems market is valued at over **\$45 billion**, with dominant players including Square and Stripe charging merchants considerable processing fees and inflexible sales tax implementations.

URME's POS takeover plan offers a compelling alternative, eliminating conventional fees with a novel revenue split incentivizing all stakeholders, including instant buyer discounts. This mechanism lowers operational costs, increases consumer loyalty, and accelerates token utility adoption.

7.3 Resorts and Beverage Industry Insights

Global resorts and leisure markets exceed **\$1.5 trillion**, representing a mature but continuously growing sector ripe for disruption through innovative ownership and membership models.

The Hangdog Social Resorts portfolio aims to capture this demand by creating member-owned hospitality microcosms that deliver luxurious experiences embedded within the sovereign financial framework.

Simultaneously, the beverage industry, valued at over **\$1 trillion**, presents significant growth opportunities for SPRiZZi DrinkCo's patented health beverage system, capitalizing on expanding consumer wellness trends and subscription economics.

7.4 URME's Position as a Sovereign Alternative

By intersecting these diverse markets—payroll, POS, hospitality, and consumer health—URME United uniquely positions Piety Token as a **comprehensive sovereign alternative**. It challenges legacy financial extraction by restoring ownership, cutting fees, and synergizing asset-backed digital currency with real-world utility.

8. Roadmap & Financial Vision

Phase 1: First 90 Days (Presale and Initial Rollout)

- Launch of the Piety Token presale aimed to raise **\$31 million** with targeted early adoption incentives.
- Onboarding of initial Virtual Bankers and Business Affiliates to seed payroll and POS adoption.
- Commencement of the Rancho Cucamonga Hangdog Social Resort opening and operationalization.

Phase 2: Year 1 Growth and Ecosystem Expansion

- Scaling payroll volume to exceed **\$1 billion** monthly processed through Piety PayChain.
- Activation of additional 10-15 resorts globally.
- SPRiZZi DrinkCo relaunch with expanded distribution channels.
- Beta release of the URME United app integrating payroll, payments, and ridesharing.

Phase 3: 60-Month Global Maturation

- Full rollout of 31 Hangdog Social Resorts targeting **\$2.4 billion** in annual revenue.
- Comprehensive ecosystem adoption with thousands of businesses and millions of members.
- Continued upgrade of app functionalities to include bill pay, insurance, and utilities integration.
- Strategic asset diversification including lunar gold storage feasibility studies.

Financial Vision

- The phased approach balances aggressive growth with operational resilience, emphasizing cash flow reinvestment, legal compliance, and governance maturation.
- Projected compound annual growth rates (CAGR) exceeding 25% ensure long-term sustainability and increasing token valuation.
- Transparency and member involvement in governance solidify community trust and alignment with core sovereignty principles.

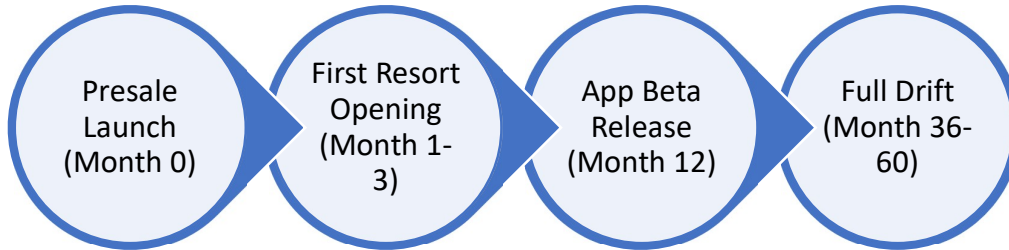


Figure 7 Piety Token Roadmap and Growth Timeline

9. Legal Framework and Security

Piety Token operates within a robust **legal architecture** designed to maximize asset protection, member sovereignty, and regulatory clarity.

- **Private Express Trusts:** Member assets are held in Hague Convention-compliant irrevocable discretionary trusts, effectively shielding wealth from jurisdictional interference or hostile third-party claims.
- **UCC-1 Perfected Security Interests:** Every token issuance generates electronic UCC-1 filings across multiple U.S. jurisdictions, transforming tokens into secured collateral with enforced legal precedence.
- **Biometric Sovereignty Verification:** Access and ownership are protected through biometric palm-vein scanning and zero-knowledge cryptography, blending security with privacy.

Expert legal counsel continually updates frameworks ensuring compatibility with evolving regulations and fostering institutional confidence.

10. Conclusion and Call to Action

Piety Token embodies a transformative paradigm for wealth preservation, financial sovereignty, and community empowerment. It transcends traditional cryptocurrency speculation by anchoring value in real assets, advancing zero-interest financial architectures, and harmonizing faith-driven stewardship with cutting-edge technology.

As fiat systems buckle under historic debt burdens and regulatory constraints, Piety Token offers an enduring, legally sound, and asset-backed refuge where members reclaim control, build generational wealth, and participate in an expanding sovereign economy.

Investors, businesses, and members are invited to join the URME movement—a once-in-history opportunity to own the future of money aligned with God’s Law, common law, and unalienable personal sovereignty.

Secure your position today. Own your future. Join URME.

11. Appendix: Technical and Legal Details

(Detailed smart contract architecture, staking protocols, asset audit methodologies, biometric authentication design, and trust legal documentation excerpts would be included here to provide in-depth transparency and validation for technical and legal scrutiny by investors and auditors.)
