## **Gobciti**



## Welcome to the digital platform

The design of the Gobciti project, certain objectives were set to achieve the tokenization of real estate. It is a platform for the purchase and sale of fractional and unfractionated properties. It is a tokenization system for properties, which become unique tokens on the blockchain on the Smart chain network. The Smart chain network platform of digital assets allows a new functionality for real estate, which are represented by a token on the Smart chain network.

## Investment in bricks and profits in dollars

Gobciti is a token or cryptocurrency that is not backed by any financial system, that its quoted value is in dollars. Basically what I want to show with gobciti is the future of being able to buy or sell and own your own money, move from one country to another without moving the money in your wallet.

## **¿WHY WAS THIS TOKEN CREATED?**

The platform's native utility token gobs. It will be used to pay (FP or stablecoins) of each property that is sold and the incentive of the liquidity pool. the token gobs will allow access to special functions and use cases, not accessible by users without the token (example) For voting use to new projects.



## Legal Notice

All fractions of each property will be fractionated on the Smart chain network, using the open source BEP20 standard protocol.

All fractions of each property will only be sold in our wallet. Gobciti is not responsible for loss of password or mis-sending of third-party coins, for mismanaged profit or loss.

#### GIFT TOKEN ON SOCIAL MEDIA

500,000 gobs will be donated on social networks

#### Requisito

- 1 join telegram group
- 2 follow us on twitter and share post
- 3 like or comment on Facebook

You will receive 100 GOBS in the MetaMask Bep20 wallet

## Where they were created

gobciti uses the Smart Chain network to create its BEP20 tokens

Tokencreated: 300,000,000 million coins.

Name: GOBCITI

Symbol: gobs Decimals 18

Contract: 0x64d2827c6eff38af04b4b2b3af577416e0b30d55

## Distribution of the gobciti token

All taxpayers who collaborate with cryptocurrencies in the ICO will receive a reward.

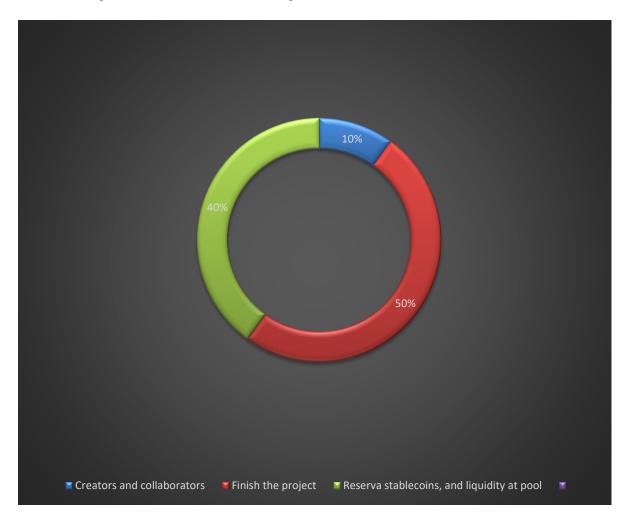
The different forms of contribution

REWARD PRECIOUSD SENT	Usd Received	GOB 1 - TRANSACTION Sent	GOB REWARD Received
0,0	10	1	00
0,0	100	1	.000

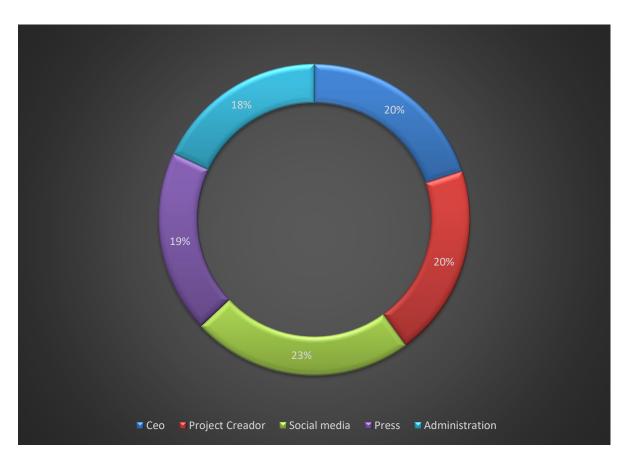
Proceeds to be distributed from the total proceeds of private

TOKEN DISTRIBUTION			
PRESELL TOKEN	56.000.000		
GIFT TOKEN OUR WALLET	500.000		
STABLECOINS RESERVE TOKEN	25.000.000		
GIFT TOKEN ON SOCIAL MEDIA	500.000		
PUBLIC SELL TOKEN	218.000.000		

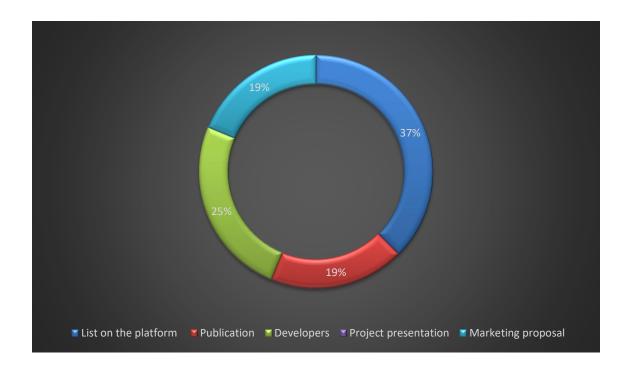
# Proceeds to be distributed from the total proceeds of private sales



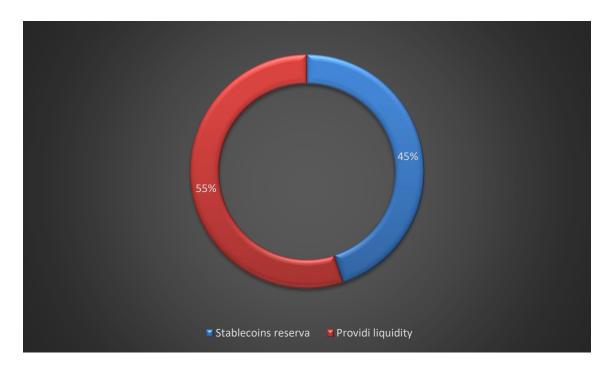
10% of the proceeds will be distributed to the creators and collaborators of the project



50% of the proceeds will go to the completion of the project



40% of the proceeds from the project will be distributed in the stablecoins and the liquidity pool



#### Official release

After the ICO the token will be sold 1 gobciti 0.0 USDs can be bought, with cryptocurrencies, or deposit fiat coins inside the wallet you can buy the Token. Gobs can be purchased in our official token wallet, and on other platforms where it will be published.

The release date will be announced 3 days in advance. The day and time will be published on each Exchange.

#### Donation token

500,000 gobciti will be donated in our virtual wallet. The prerequisite will be to be fully registered to receive the donation.

#### What function the token fulfills

Gobciti is a token, with a proposal for investment in properties and the future. The tokens will be used to pay for the stablecoins of each property and the transactions in our wallet. To enter the real estate purchase market you start by buying the token in the wallets or Exchange where the token is marketed.

## What is gobciti

It is a platform, which allows all investors in the world to invest in fractional and unfractionated properties, and also to plan investment projects in the future.

## What is the platform?

The platform has its own token, and its owntablecoins, a virtual wallet and the liquidity pool where you can exchange the tokens for other cryptocurrencies, and a section where all the properties will be published.

## Where properties are to be split

All properties sold on the gobciti platform will be fractionated in the Smart Chain network chain.

Each property will have a unique contract, and you can see the contract of each property and in how many parts is divided.

There has been a proven fact of access to immovable property, which was previously not within the reach of being able to invest for the average citizen. Properties that are difficult to sell quickly, due to the lack of buyers who are willing to pay the full price of the property. The power of blockchains as a tool for global value exchange and the representation of digital assets.



#### Meaning of tokenizing real estate

Tokenizing a property means dividing it into smaller parts that are represented by tokens that have property rights. Each of these tokens is digitized to trade online and stored in the wallet of each investor.

#### What is FP token

The FP token that the meaning (property fraction) is a stable token, with the sole purpose of use to solve the fractionation of properties that its value remains stable in the market, representing the value of the dollar 1-1. The backing of the FPs will be backed only by real estate.

The FP will only be used for the tokenization of properties and future projects, they will only be within our platform.

#### WHAT AM I INVESTING IN

By purchasing an amount of FP through Gobciti, the investor becomes the beneficiary of part of the property.

#### CAN I SELL MY FP TOKEN

FP tokens can only be sold on our platform

- Direct sale to a third party (as long as you are registered on our Gobciti platform).
- Sale through the decentralized exchange on our platform, you can exchange it for any digital asset.

## How are we going to tokenize real estate

The tokenization in Gobciti, the value of the property is established and a participating loan is created with the FP token.

If the property value is \$60,000, 60,000 FP will be created. A Smart Contract will be created with the details of the property, where all investors can buy the FP token.

Each investor who has the FP token in his wallet (holder) will receive the profit generated by the exploitation of the property.

# Smart Real Estate Contracts (Smart Contract)

The characteristic that defines the transactions carried out with a token is that they do not need a third party to act as an intermediary, thanks to the security offered by blockchain technology. The transaction is carried out as if it were an online bank transfer, with the difference that since cryptocurrencies are decentralized they do not depend on banks or governments, the costs are lower, the transactions are almost immediate and they are registered publicly and transparently in a chain of blocks called the blockchain.

## What does a real estate expert have to know about this?

The blockchain is a distributed database that allows information to be recorded and shared.

The records of this database are unalterable, transparent (as long as it is not a private blockchain).

The Processes are faster, cheaper and with fewer errors than the traditional ones.

With a collaborative decentralized system without authority or intermediaries

### The owner of the property

If the owner sells his tokenized property, and only wants to sell 50 percent of the property.

The Smart Contract is created with the total value of the property, 50 percent of the value of the property is reimbursed in FP.

The contract is executed and the public sale is opened, so that investors from anywhere in the world have access to the property contract.

The Owner of the property automatically becomes another investor in his property.

## Why participative loan

Because of the participatory loan, all the Property Registry do not allow a Smart Contract address to be registered as owners, which move within a chain of blocks or blockchain.

The participative loan only helps the owners to sell the property faster

#### The Gobciti contract platform

The contract platform will have a template system, which allows contract creators to create their own smart contract on Gobciti. That fits the needs of your specific transaction and complies with the local statutes of your jurisdiction.

### **BUY TOKENS (FP)**

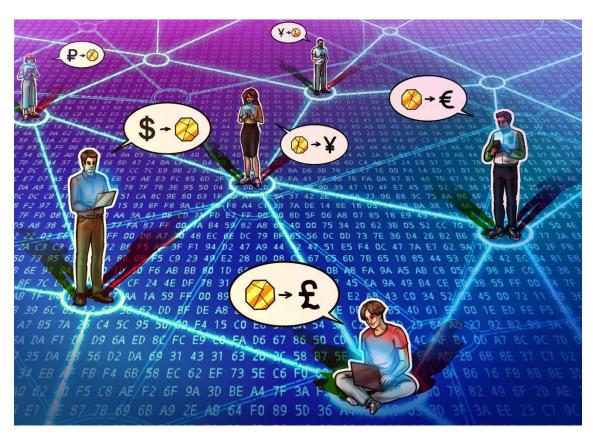
FP tokens are the official Gobciti token, for use with Gobciti smart contracts. Payments can be made with any currency (cryptocurrency and fiat currency) but will be automatically converted to FP token so that payments are properly recorded and tracked.

#### **Launch of Gobciti contracts**

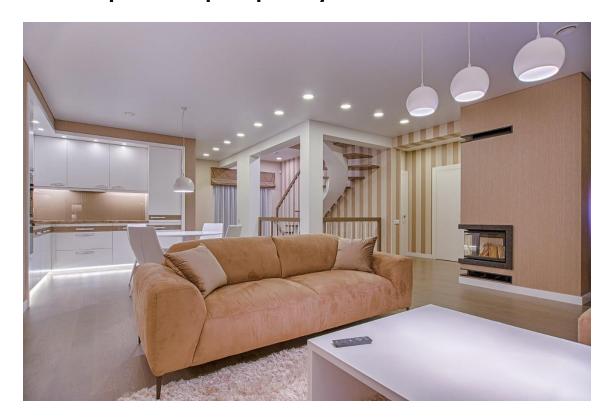
Real estate contracts are launched in Argentina in a test market. From there, we will work to cover all of South America, we have to launch by phase, because each state, province or country has unique laws and unique elements that must be present in the contracts in the respective jurisdictions. This requires ensuring that contracts created on our platform are enforceable and legal in the jurisdiction wher.

## The potential of tokenization

The benefit that public blockchains make can bring to the real estate sector. The access to the investor from anywhere in the world to participate in the purchase of a fractional and unfractionated property. The fractionation allows democratization so that average investors can invest their capital while these new and potential chains of public blocks are the ones that represent the necessary improvements in the real estate market to reduce the amount of supply and increase demand. The fractionation of the properties, can make the price comparable to that of the shares of a company.



## Example of property data



Rental profitability 9.25%

Price of each fraction 100 USD

Annual interest in fraction 13.05 USD

Price of the property 60,000 USD

Total, fraction 600

Detail of the property

Surface (m2)

Plan of the property

Where the property is located

### Fractional purchases

An example of the value of a property if its value is 60,000 dollars could be divided into 60,000 tokens each representing 0.001% of the value of the property.

How to split: If a property has a value of \$600,000, a maximum of 600 fractions will be fractional. Each fraction can be divided into 10 parts.

## How the fractional properties are to be sold:

Once the offer for each property is opened, it will only be closed when the total value of the property is completed. They can only be purchased on our platform.

## Who manages the properties:

All properties in fractional and unfractionated sales, and investments of real estate by incorporation will be managed by one (Limited Liability Company SRL).

#### Who administers the SRL:

Real estate advisor, architect, systems engineers, accountant and legal advisor.

## How investors will participate

All investors must have the gobciti token to pay for transactions and the stablecoins of each property. A minimum amount of each fraction will be established for each property.

# The minimum purchase of fractional properties:

The minimum purchase of each fraction will be 100 USD.

The maximum amount of purchases is free, investors will be able to see in Smart chain the amount of fractions for each property.

# How the owner of the property receives the money:

Once the total of the fractional property is sold, the account of the owner of the property will be unlocked.

Where the owner signed the digital agreement. and once the agreement is signed the funds are released, in stablecoins.

# What does gobciti do with the properties that are tokenized:

The administration of the SRL, will be responsible for renting each property, and all proceeds will be distributed to all investors who purchased the property. The rent will be paid with a stable currency in our wallet.

## What it does if a tokenized property is sold:

If the SRL sells a property it refundes the money to each investor and the proceeds of the sale, and the total token of the property sold will be burned

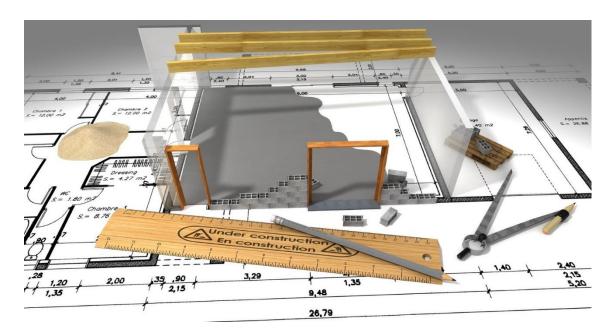
## Buy without fractions

In the sales that are not fractionated only a single investor will participate.

Owners or the real estate market who publish their properties in dollars can receive gobciti and then exchange them for any cryptocurrency or ask the investor to pay with stablecoins. They are stable currencies that are anchored to a real-world asset like the dollar.

## Investing in the future

All real estate projects to be incorporated that will be presented with all the requirements and the detailed profits, once the investors who make their contributions to the project, the amounts will be blocked until the properties are finished. Once the property has been sold, each investor will be reimbursed for the contribution and profit from the project. We offer competitive up to 30% profit.



### Requirements for property owners

This requirement is for anyone who wants to put their property up for sale, fractionated or unfractionated.

If you are thinking of selling a property it is essential that you know all the documentation that you must present to be able to carry out the operation.

Regardless of the type of property in question (house, apartment, premises, vacant lot, etc.) and whatever the jurisdiction in which it is located you must have:

- Original title (the deed of acquisition of the property by purchase, exchange, donation or any other contract).
- DNI and records of CUIT/CUIL of all the owners of the property and their spouses.
- Ballots of the taxes, fees and contributions that tax the property.
- If any of the signatories will not attend the signing of the deed by itself, you will need the original power of attorney and with sufficient powers for the act.



### Types of properties

Urban properties are characterized by being located in cities, or any other type of region where a set of houses, apartments or commercial premises are located. These properties are usually used as family homes and occasionally as premises in commercial or business ways.

## Commercial premises or wineries

They are constructions made for companies or commercial premises which are strategically distributed and thus achieve a space to house offices and other elements of the company.

## Real estate by incorporation

These refer to projects, buildings, houses or any other type of property in the construction period.

To use stablecoins:

The stablecoins will be used to pay the properties to each owner, and will be used mainly in cryptocurrency exchanges. A way to protect against exchange rate fluctuations.

#### Gobciti recommendation

The investor is assured that the seller is the owner and that the property does not have problems of mortgages or foreclosures.

**Domain report:** It is a document issued by the Real Estate Registry. It is a photocopy of the file of the Property that specifies its location and dimensions, who is the owner and if you have a mortgage or garnishment.

**Report of inhibitions**: It is also issued by the registry of the Property of Real Estate. From this document arises the current situation of the seller, whether he is inhibited or unfit to sell. Important you have to request a report by the owner and another by the property.

## Proof of payment of taxes and

**SERVICES** Before the deed, the notary will request the debt statements of the property to know if there is any debt. In case there is any debt, the notary must withhold the amount corresponding to the moment of signature.

An example of property debt: If the property owes an amount of 1,500 USD before making the domain deal will be retained the total amount owed, this requirement will be for all properties, both as the purchase without fraction as well as for the fractional purchase.

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#### What is a stablecoins?

Stablecoins are digital assets designed to replicate the value of fiat currencies such as the dollar. It allows users to keep transferring international value, quickly maintaining price stability from 1 to 1 to the dollar price.

What are cryptocurrencies? They are coins that only exist virtually, an online version of the cash we use every day.

How does each coin or cryptocurrency work? It is a file that is stored in a digital wallet or virtual wallet of a smartphone or computer. In which each transaction is recorded in a public list called blockchain.

**How are they achieved?** There are different ways to get cryptocurrencies. Buying with real money, it's one. Also once you have your virtual wallet on your phone or computer you can buy by credit card or link the bank account with the virtual wallet. When you have your money in your virtual wallet you can buy your cryptocurrency. They can also be purchased by selling products or services that are paid for with cryptocurrencies.

**How do cryptocurrency wallets work?** They are the nexus that allows us to manage our cryptocurrencies. They make it easy for us to send and receive anywhere in the world, without going through a financial institution. You only pay for shipping.

What is the public key? It is similar to a bank account number. We can give them to anyone to send us money, without the risk that they can extract our funds.

What is the private key? The private key functions as a kind of key, pin or password that we should not reveal to anyone, as it gives us the right to own the funds and have full control over them.

A liquidity pool? it is a tool born of Decentralized Finance (DeFi), and it is nothing more than a place where at least two types of tokens are deposited

#### ¿Token BEP20?

The BEP20 token is a cryptocurrency token that is developed from the Binance Smart Chain platform. Therefore, it is named after its native blockchain platform as a BEP20 token, which is currently trending in the global market mainly on the DeFi platform. The BEP20 token is used in DeFi protocols such as Pancakeswap and others.ç