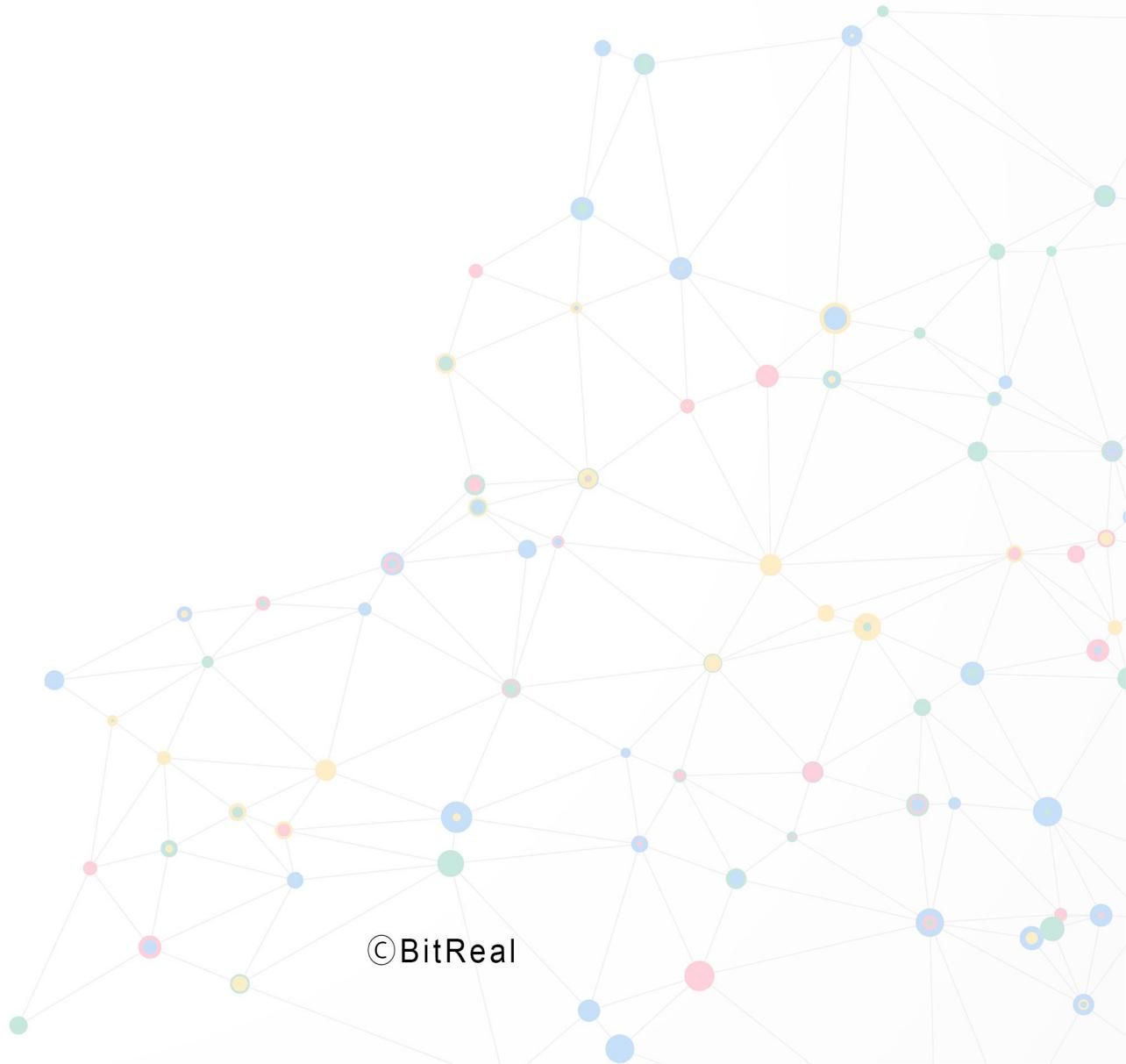




BITREAL



Blockchain & Real Estate

Real estate has always been the largest treasure class in the world. Commercial entities and the field experts are acknowledging the major impact of the blockchain system to optimize commercial property sales, payments, and increase the availability of real estate funds and investment opportunities. Blockchain in real estate is a digitized ledger that democratizes access and increases trust by being a single source of truth. This has significant implications for real estate investors. So our team has developed the system that will bring the blockchain system and the century industry to one place - BitReal!



Introduction

The investment market for real estate, while immense, has been dominated by a relatively closed network of firms and organizations able to shoulder big, chunky, illiquid ICO of digitization. There is still a significant amount of improvement that can be made in real estate when it comes to the use of digital technology and the representation of physical assets in digital forms.

These enhancements will be driven largely by the digital securitization of real estate properties ("tokenization") and improved transaction processing that makes it easier to buy and sell properties and/or shares of properties, and record and perfect property transactions.

The future of real estate is one where purchases and investments become much more liquid, much more available, and far more easily documented and managed. These changes will be driven largely by blockchain technologies. This technology includes decentralized and immutable transaction ledgers, asset tokenization, owner entity, and land title registries and, as a result, the benefits will open up markets for new investors and let a greater number of parties manage ownership, liquidity, and risk much more effectively.



Who we are

BitReal has been positioned as a global real estate blockchain platform since its preparation stage. Its goal is to integrate global real estate markets with the blockchain mechanism. Through merging blockchain and real estate, the real estate developer, financial institutions, and their users can be connected and the transaction of real estate can be made a part of "digital credit society", therefore constituting a pivotal supporting part of the economic development. All owners and investors will become beneficiaries of BitReal real estate blockchain.

Smart contract and distributed ledger/accounting technologies have been developed for the purpose of splitting real estate under BitReal, which utilizes blockchain's numerous advantages such as trustless ecosystem, traceability, immutability.

Through this system, the larger real estate will be split and distributed to financial institutions. That way, our clients will get the advantage of investing small amounts of money and getting benefits from the real estate industry and provides security and the lowest investment risk possible.

In the current commercial development, real estate and financial entities have shown great enthusiasm towards the project. More and more real estate developers are willing to actively take part in the BitReal project and look forward to our blockchain ecosystem after the ICO completion stage, as soon as it hits the market.

In a greater sense of BitReal's future blueprint, aside from real estate, all assets that have trading value will be integrated into the BitReal blockchain platform such as aircraft rental, artwork, antiques, and bonds.

Existing Challenges

Slow expensive and opaque financial operations and payments especially in cross-border transactions

Payments and holding transfers for real estate transactions are expensive and time-consuming due to the involvement of multiple partners/third parties and lots of documentation. This is maybe most pronounced when the client funds a buy via a mortgage or when the transaction is cross-border.

In a cross-border transaction, foreign exchange charges and the involvement of a couple of intermediaries typically increase both the payment lead time and transaction costs. For example, think of a property transaction wherein the buyer is from the United States and the seller is from Australia. In such a case, the buyer's local bank would usually transfer the amount to its correspondent bank in the USA, which in turn would transfer the amount to the seller's correspondent bank in Australia, and finally, the amount is credited to the seller's local bank account. The current payment and transfer modes are typically opaque and thus susceptible to errors.

BTRL Ecosystem Design

BTRL system uses its own smart contract and distributed technology to establish a strong connection between the system and the asset/financial institution side. Large assets are split and distributed to several financial institutions through the BTRL smart contracts. Users will be able to invest in a small real estate split by BTRL system. BTRL, as the center of two ends, cannot be changed by any individual or organization after the asset is split and recorded. Thus, through the BTRL blockchain system, it can be ensured that clients' investments will be firmly bonded to the pointed assets so that investment is more secured and returns are more stable.

BTRL Ecosystem Key Features

Near real-time

The BitReal enables near real-time settlement of recorded transactions, removing friction and reducing risk, but also limited ability to chargeback or cancel transactions.

Trustless environment

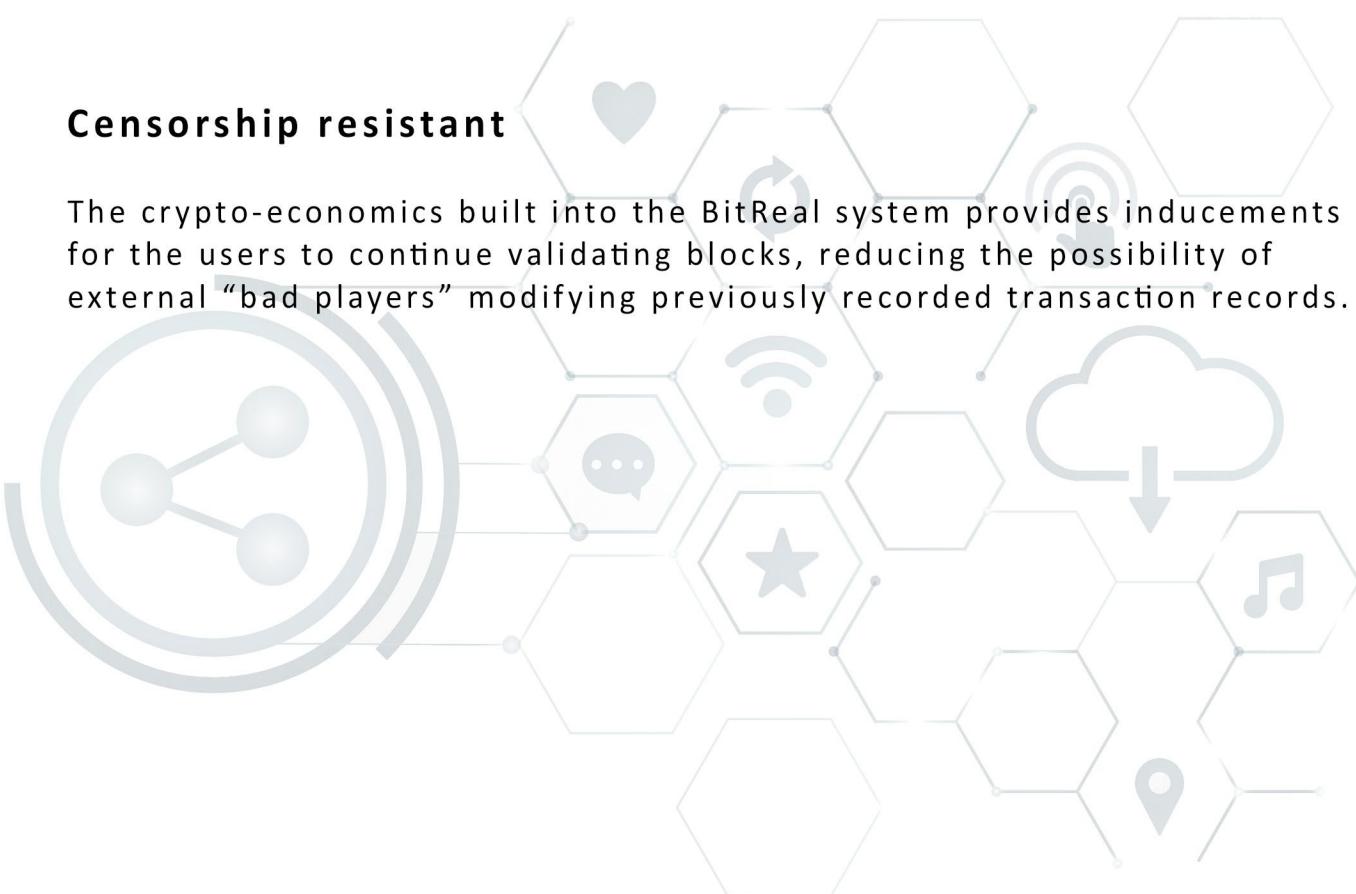
BitReal technology is based on built-in cryptographic proof that allows any two parties to transfer the value with one another eliminating the need for a trusted third party.

Irreversibility

BitReal is developed in a way that it contains a certain and authenticable record of each and every transaction made on the system, which reduces the risk of fraud, abuse, and manipulation of transactions.

Censorship resistant

The crypto-economics built into the BitReal system provides inducements for the users to continue validating blocks, reducing the possibility of external “bad players” modifying previously recorded transaction records.



BTRL Application Cases

Real estate transactions, in the global investment market, are facing a huge problem that is how to make asset transactions light, simple, efficient, and transparent. In the past, only large asset packages were able to achieve the purpose of securitization of real estate assets through the means of REITs (real estate investment trusts).

BTRL draws on traditional real estate investment tools, such as Real Estate Investment Trust, where the shareholders can through the early checks, risk control, and prediction of asset package income by the third party, quickly trade the real estate assets ownership and income rights. Through the procedure, the following advantages can be represented:

- **Platforms and Marketplaces:** BitReal introduces new opportunities and ways to trade real estate and can enable trading platforms and online marketplaces to support real estate transactions more comprehensively. We allow sellers to tokenize assets, and liquidate that asset through a token sale using the platform. The collected tokens can be exchanged for fiat currency.
- **Make real estate investment downsizing, dynamic and transparent:** Traditional real estate transactions are all on large scale, the problem is more serious when encountering large offices, shopping centers, hotels, which need to be unified management to maintain the highest value possible. The use of the BTRL platform considerably reduces the investor's investment threshold of the subject. BTRL in this regard fully supports the process of digitization of real estate ownership. Our platform provides the management tools needed by asset holders and investors.
- **High transaction convenience:** BTRL system uses blockchain to represent this convenient trading process. After project launching, it will greatly improve product liquidity and cash-ability.

- **Transparent information:** All records are put through the blockchain, and the books can be consulted upon verification to make the entire transaction chain clear, including details of asset operations, which can also be placed on the BTRL platform to make sure information transparency. With the use of BTRL's smart contract platform, all of the trading matters related to our platform can be easily kept in a distributed ledger (a record) through the platform, and achieve investment returns and assets more safely.
- **No Intermediaries:** Brokers, lawyers, and banks have been part of the real estate ecosystem from the very beginning. BitReal new projects can eventually assume functions such as listings, payments, and legal documentation. Eliminating the intermediaries will result in buyers and sellers getting more out of their money as they save on commissions and fees charged by these intermediaries. This also makes the process much smoother and faster as the back-and-forth between these middlemen gets passed up.
- **Costs:** The transparency associated with a decentralized network can also cut costs associated with real estate transactions. There are costs such as inspections costs, registration fees, loan fees, and taxes associated with real estate. These costs even vary depending on the place that has jurisdiction. Like intermediaries, these can be reduced or even eliminated as platforms automatically process and make them part of the system.

Accomplished Real Estate Projects

Here are the examples of companies that successfully accomplished the blockchain accommodation in the real estate industry:

Blockimmo

Blockimmo is a blockchain-enabled startup on the verge of becoming the go-to marketplace for real estate tokenization. Blockimmo's regulatory compliant ecosystem enables fractional property investments and ownership. Properties are officially and legally represented as security tokens on the Bitcoin as well as on the Ethereum blockchain.

Imbrex

Imbrex is a worldwide marketplace that provides stakeholders with bigger control over their real estate listing and transaction data in addition to the downstream flow of that information. The result is data that can travel smoothly between disparate systems, decreasing duplicate listing entries while increasing transaction efficiencies and direct lead generation.

Meridio

Meridio is a real estate blockchain marketplace to build, manage, and trade fractional ownership shares in real estate. Through the use of blockchain technology, they are striving to increase both efficiency and liquidity what is a historically inaccessible asset class. As part of their work, they have tokenized one of the first real estate assets in the world and have a robust pipeline of assets coming to market. Meridio is a ConsenSys formation (leading global blockchain venture production studio).

• Propy

Propy is a global real estate marketplace with a decentralized title registry. They are working to solve the problems facing international real estate transactions by creating a novel unified property store and asset transfer platform for the global real estate industry. Propy lets buyers, sellers, brokers, and escrow/title agents/notaries come together through the utilization of a suite of smart contracts on blockchain to facilitate transactions. They provide a network for these parties to connect with each other and conduct real estate purchases online. The culmination of the transaction is a digital transfer of ownership on the Propy Registry.

The aforementioned cases touched on just a few possibilities in the real estate market. Here are a few other cases and areas where BitReal technology can be applied. Our dedicated group's goal is to explore and expedite other related projects' applications and publications.

BitReal Token (BTRL)

The BitReal team has launched the BTRL ERC-20 standard tokens on the Ethereum network. All the Ethereum supported encrypted digital crypto wallets, alongside MEW, MM, Mist, Parity, and Ethereum wallets, are being supported by Ethereum ERC-20 standardized tokens and are appropriate for BTRL tokens as well.

BitReal token keeps a major role in the BTRL community. It is not only a representation of the way of crypto trading but also an amazing opportunity of getting proper deals for our products and services.

- BitReal aims to distribute advanced technology around the world. The BTRL tokens will be available for trading with the most popular pairs on cryptocurrency public exchange platforms.

Project risk

The same as any project, the evolution, and execution of our project may have the risk of delay or even failure. Although the core team has the best record in research and development and business management experience, this is not a guarantee for success. The team will strive to implement milestones outlined in the project roadmap and will publish our progress and challenges as transparently as possible.

Digital coin risk

Compared with other assets (such as stocks, bonds, and even real estate), digital coin market volatility is dramatic. Please do not initiate buying BTRL tokens over the amount you can accept. The best thing to do is to diversify your portfolio and make the digital coin a reasonable part of your assets. This does not constitute investment advice, purely common sense. Like any blockchain, please take the time to understand our projects and visions. Our goal is to finance from like-minded people who want to actively participate in our open research platform.

Bottom Line

The future of the BitReal ICO Project in the real estate industry has significant implications. It could cut the need for third parties in transactions, increase trust level among the two parties, and act as a record keeper. It could also increase the contract compilation speed, improve liquidity, reduce fraud, and mainly, costs and fees.

Although some real-time examples of blockchain exist, we are some time away from accomplishing the full promise of blockchain technology in real estate. Investors should take all of the aforementioned into account and start considering ways of exposing themselves to these forthcoming innovations in the real estate industry.

Important Notice

The detailed information presented in this paper is given to provide a general overview of BitReal ICO. This information can be updated or changed without a prior warning. This paper carries only an informational purpose and does not promote BitReal as an offer. It intends to inform potentially interested entities. In case of any doubts about the project, we strongly recommend consulting with an expert adviser. The document does not convey any legal liability in any form.