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SYM: MORTG

Compliant ERC-20 utility token Compliant Stellar Network utility token

Whitepaper 1.0

A. NATURE AND HISTORY OF THE VIRTUAL CURRENCY

Mortgage S.I. coin is an all-purpose fungible utility token for use in the spot markets, under trading symbol ("MORTG").

A cryptocurrency is a digital or virtual currency that is secured by cryptography, which makes it nearly impossible to counterfeit or double-spend. Many cryptocurrencies are decentralized networks based on block chain technology—a distributed ledger enforced by a disparate network of computers.

A defining feature of cryptocurrencies is that they are generally not issued by any central authority, rendering them theoretically immune to government interference or manipulation.

KEY TAKEAWAYS

A cryptocurrency is a new form of digital asset based on a network that is distributed across a large number of computers. This decentralized structure allows them to exist outside the control of governments and central authorities.

- •The word "cryptocurrency" is derived from the encryption techniques which are used to secure
- Block chains, which are organizational methods for ensuring the integrity of transactional data, is an essential component of many cryptocurrencies.
- Many experts believe that block chain and related technology will disrupt many industries, including finance and law.
- Cryptocurrencies have been praised for their portability, divisibility, inflation resistance, and transparency and have been used in real estate transactions and are and accepted method of payment to the seller.

Cryptocurrencies are systems that allow for the secure payments online which are denominated in terms of virtual "tokens," which are represented by ledger entries internal to the system.

"Crypto" refers to the various encryption algorithms and cryptographic techniques that safeguard these entries, such as elliptical curve encryption, public-private key pairs, and hashing functions.

The first blockchain-based cryptocurrency was Bitcoin, which still remains the most popular and most valuable. Today, there are thousands of alternate cryptocurrencies with various functions and specifications.