



Land-Backed Credit Communities

Commonlands envisions a world where trusted connections between neighbors lead to economic empowerment for all.

Step-by-Step

Commonlands' empowers communities everywhere to create secure, tamperproof digital identities and community-verified land certificates which will be used to secure credit.

Step 1

Download the Commonlands App from the Google Play Store.

Step 2

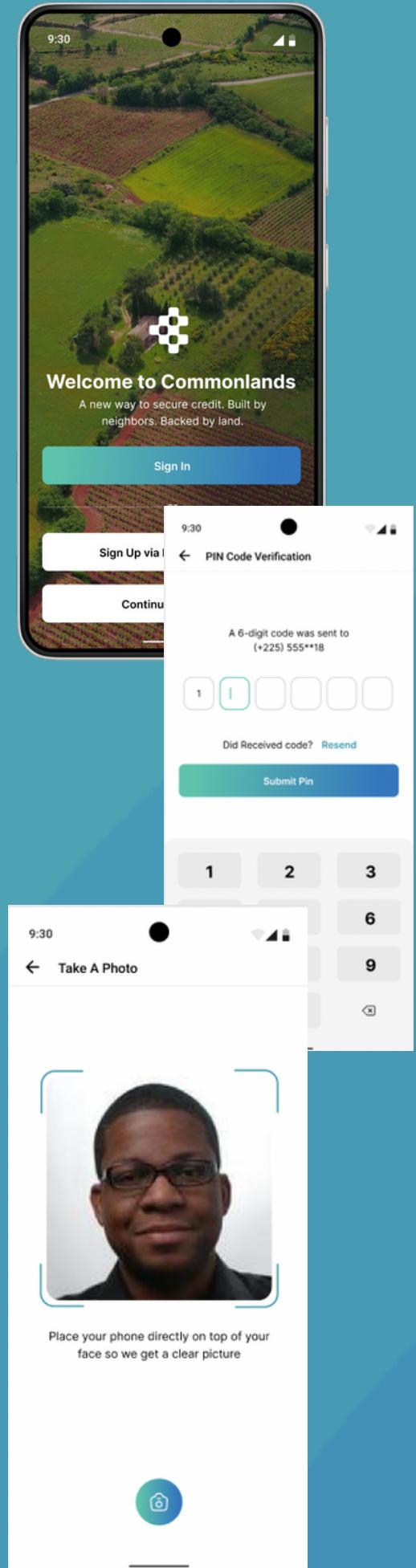
Sign up and create an account with your phone number. You must have a SIM card, but you can use any Android smartphone even if it is not yours.

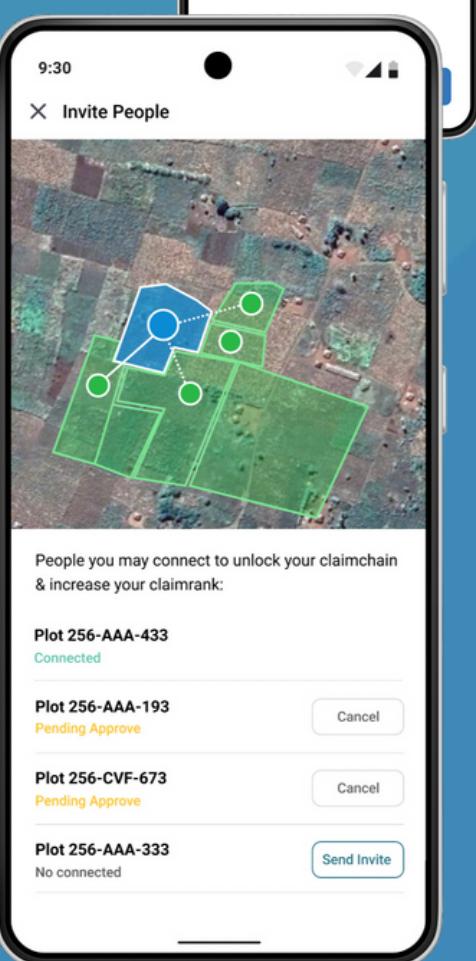
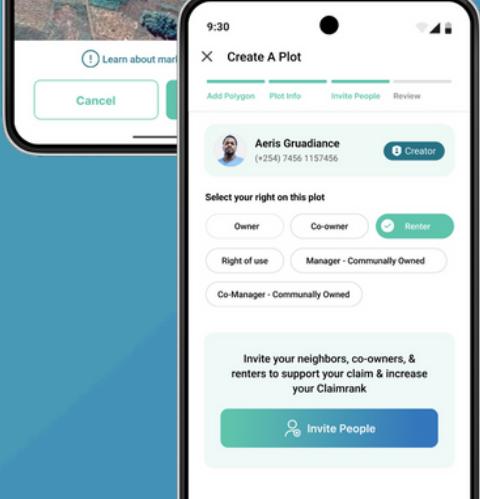
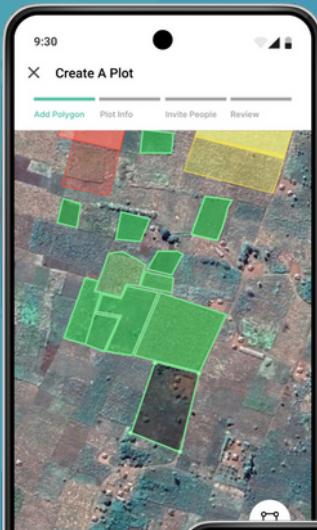
Step 3

Enter your phone number & verify it with a one-time-pin.

Step 4

Take a photo of your face. This ties your photo to your phone number like a passport photo. It cannot be changed or altered.





Step 5

Find your plot on the map and create your polygon to define your borders.

Step 6

Define your right to the plot: Owner, Co-Owner, Renter or Right of Use.

Step 7

Invite other's to your plot to increase its trustworthiness and define their rights, whether it be Renter, Co-Owner or Right of Use.

Step 8

Invite other members of your community to join Commonlands and create their plots to unlock your Certificate.

Step 9

When neighboring plots are created, link your plots together by typing in the phone number associated with someone that has rights to the plot

Step 10

Your neighbors confirm your phone number and agree to link plots together to start building the Claimchain.

Step 11

Build the Claimchain by connecting 150 plots.

Step 12

When the Claimchain is complete, all claims are locked and cannot be changed without permission from all parties associated with the claim.

Step 13

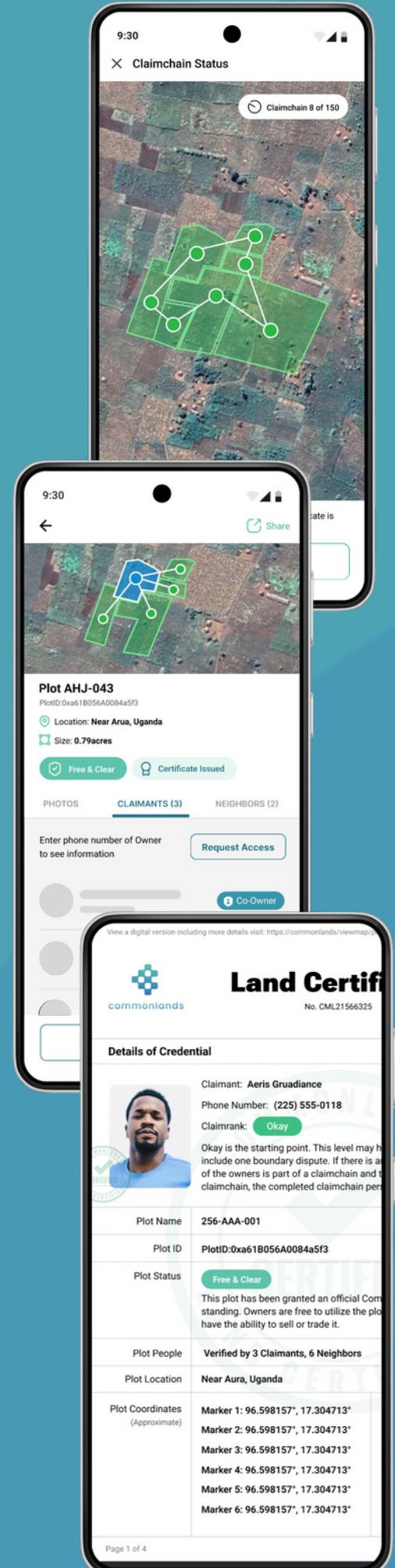
Every claimant in the completed Claimchain is issued a Commonlands Certificate with can be used to verify their identity and status in the community.

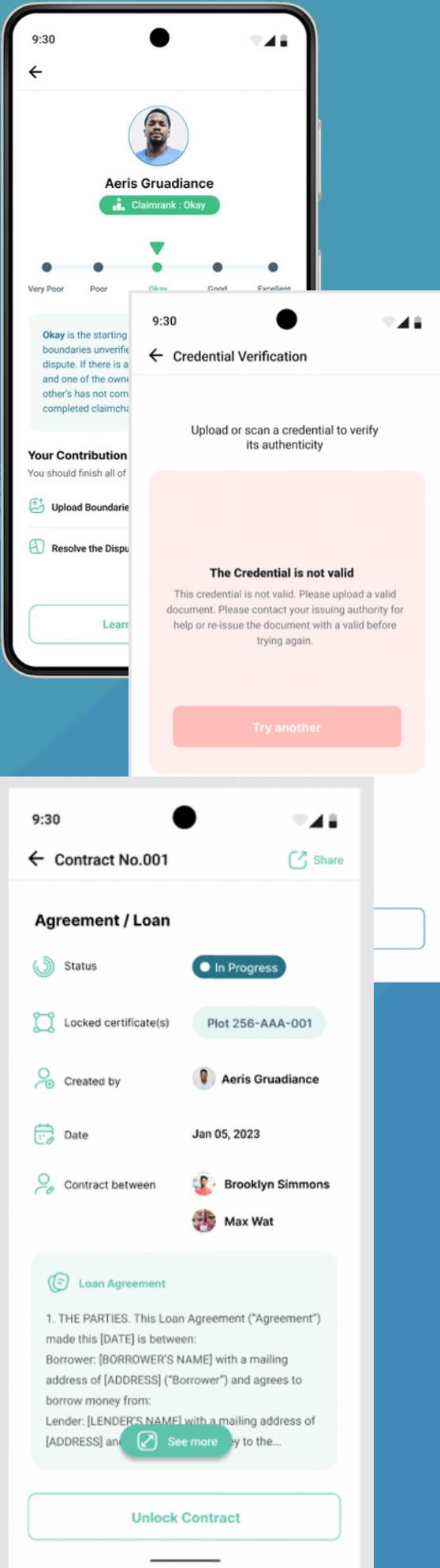
Step 14

Share your Certificate with anyone that needs to verify your identity, claim status or transaction history.

Step 15

Anyone can create a contract on Commonlands with or without holding a Certificate. Once a contract is created, Certificate holders can be invited to add their Certificates for collateral. Any number of Certificates can be requested as collateral to meet the lenders risk appetite.





Step 16

When the agreement is finalized, the lender can lock the Certificates into the loan agreement. Borrowers are unable to use their Commonlands Certificates as collateral for any other contracts and their Certificate status and plots on the map all indicate they are "locked"

Step 17

Only the lender (contract owner) has the ability to unlock Certificates. They are also able to mark contracts as in "default".

Step 18

Once unlocked, borrows are awarded increased credit ranking in the system to demonstrate their creditworthiness to future lenders.