Stuff.io Whitepaper 1.0

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The Future of Digital Media Ownership

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Abstract

Consumers lack true ownership of their digital assets (books, music, videos, etc.) because they unknowingly purchase a “license to access content” rather than the actual content itself. This restricts them from selling, giving away, or lending their media. Centralized retailers and creators retain the power to alter or remove content without notifying the purchaser. Moreover, if a consumer cancels a centralized service, they lose access to their purchased digital media. These centralized retailers also assume ownership over the consumers, prohibiting creators from freely communicating with their audience and often preventing access to basic consumer data. Media licensing systems, established over two decades ago, are now outdated with the advent of Web3 technologies. Creators seek fair compensation for their products and the ability to connect directly with their audiences. Consumers seek ownership of their digital assets and agency over their media. Stuff.io utilizes Decentralized Encrypted Assets (DEAs), which establish genuine digital asset ownership, revolutionizing the industry for both consumers and creators.

1. **The Problem**

You don’t own your digital stuff.

Creators struggle to earn sufficient income with current licensing models and lack a direct connection to their audience.

Customers do not own their digital media, so they cannot sell, lend, or give it away.

The rapid transition from physical media to digital formats in the early 2000s fundamentally transformed how we consume and "own" media. Traditionally, physical media like CDs, DVDs, and books were purchased outright, giving buyers tangible ownership. However, with the rise of digital media, this model changed dramatically. Today, when consumers buy digital content such as eBooks, audiobooks, music, movies, and games, they typically purchase licenses rather than owning the actual content. This licensing model significantly limits user rights: consumers cannot share, resell, or modify their purchased content, and they risk losing access if the provider changes its terms or goes out of business.

The Problems with Current Digital Media Ownership

1. Lack of True Ownership

• Licensing vs. Ownership: When consumers purchase digital content, they typically buy a license to access the content rather than owning the content itself. This distinction is crucial because consumers do not have permanent rights to the media they purchase.

• Revocable Access: Service providers retain the right to revoke or alter access to digital content. This could happen if the provider goes out of business, changes its terms of service, or loses the rights to distribute certain content.

2. Restrictions on Use

• Inability to Share, Sell, or Lend: Unlike physical media, which can be freely shared, resold, or lent, digital content is often locked to the original purchaser. Digital Rights Management (DRM) technologies enforce these restrictions, preventing users from transferring their media.

- Limited Interoperability: Digital media often have restrictions that limit how and where the content can be used. For example, an eBook purchased from one retailer is not readable on a different brand of eReader.

3. Vulnerability to Changes

• Centralized Control: Digital content is stored on servers controlled by service providers, making it susceptible to removal or alteration. Providers can delete content, alter files, or block access based on business needs or external pressures.

• Dependency on Providers: Users' access to their digital media is entirely dependent on the continued operation and policies of the service providers. This creates a precarious situation where consumers could lose access to their purchased content if the provider faces legal, financial, or technical issues.

4. Privacy and Control Issues

• Data Privacy: Centralized digital media storage often involves service providers collecting and storing personal data. This raises significant privacy concerns, as users' media consumption habits and personal information can be accessed, shared, or exploited by providers.

• Security Risks: Centralized systems are also targets for cyberattacks, which can lead to data breaches and unauthorized access to users' personal information and media libraries.

By addressing these issues and exploring innovative new technology solutions, we can move towards a digital media landscape that better respects consumer rights and creator needs, fostering a more equitable and sustainable ecosystem for all stakeholders.

2. The Solution

Stuff.io is poised to revolutionize the digital media market by enabling creators to sell their work directly to their audiences as blockchain-based encrypted assets, shifting away from traditional business models.

Driving Mass-Market Adoption

Stuff.io focuses on digital assets that people already purchase — eBooks, audiobooks, music, movies, and games — but offers them as blockchain-based encrypted assets that customers genuinely own and control.

User-Friendly Onboarding

Users can create accounts with an email and password, generate a self-directed wallet, and make purchases with credit cards, providing a seamless Web2 experience.

Real World Digital Assets (RWdA)

Starting with familiar digital assets like eBooks and music, Stuff.io aims to onboard billions of users who currently purchase digital media but do not truly own it. This approach helps users understand the broader applications of blockchain technology.

Benefits for Creators

Stuff.io allows professional creators to sell their content directly to consumers, ensuring fair compensation and incentivizing high-quality content creation, unlike licensing models that devalue creators' work.

Verified Digital Origin (VDO)

Stuff.io uses AI and blockchain to introduce Verified Digital Origin (VDO), ensuring the authenticity and provenance of digital assets, addressing counterfeiting concerns.

Blockchain-Based DRM

All assets on the Stuff.io platform are Decentralized Encrypted Assets (DEAs), which leverage a new type of Digital Rights Management (DRM) which protects the creator's work so that only the consumer who owns the asset can view its contents.

SocialFi for Professionals

Stuff.io combines social networking with financial and distribution tools tailored to the needs of full-time creators like artists, musicians, writers, and videographers. It fosters community building, collaboration, audience

engagement and offers monetization options, crowdfunding, and royalty management, along with analytics to help creators grow their careers.

Multi-Chain Strategy

Stuff.io employs a multi-chain strategy, utilizing chains such as Ethereum, Polygon, Cardano, Algorand, and Base, focusing on interoperability without requiring users to understand technical details.

Three Eras of Media Ownership

1. Physical Media Era: Consumers owned physical copies of media.

2. Digital Licensing Era: Media was purchased as licenses with restricted ownership rights.

3. Blockchain-Based True Ownership Era: Consumers own digital assets recorded on the blockchain, ensuring complete control and flexibility.

Blockchain-Based Decentralized Encrypted Assets

Key Advantages:

• True Ownership: Blockchain ensures complete ownership and control.

• Decentralized Storage: Enhances data security and privacy.

• Enhanced Security: Robust protection against unauthorized access.

• Greater Flexibility: Users can share, sell, or transfer digital assets.

Potential Applications:

- **Audio and Music**: Users can buy and truly own digital music, audiobooks, and podcasts.
- **Video Content**: Movies, TV shows, documentaries, and VR/AR experiences can be owned as digital assets.
- **Text Content**: eBooks, blogs, newsletters, emails, articles, coupons, and documents (including legal, tax, accounting, and title documents) can be securely owned and shared.
- **Personal Media**: Photos and videos taken by users can be securely stored and owned outright, including personal social media content.
- **Games**: Video games and in-game assets can be owned and traded.

Stuff for Consumers: Why People Will Care About True Digital Ownership

• Control: Complete ownership and no revocations.

• Trustless Environment: Immutable records and transparency.

• Agency: Transferability and market opportunities.

• Access: Exclusive content and direct creator interaction.

• Collecting: Building digital libraries and collectible value.

Stuff for Creators: Empowering Creators with True Digital Ownership

Challenges Creators Face:

• Lack of direct-to-consumer access.

• No access to customer data.

• No participation in secondary markets.

• Inadequate IP protection in existing Web3 solutions.

Benefits of Digital Ownership for Creators:

• Control Over Digital Inventory: Autonomy and rights management.

• Direct-to-Consumer Access: Eliminate middlemen and gain customer insights.

• Access to Consumer Data: Anonymized interaction data and consumption analytics.

• New Marketing and Merchandising Opportunities: Targeted campaigns and retargeting.

• Royalties on Secondary Sales: Perpetual royalties and smart contracts.

Enabling Creators to Create Experiences:

Stuff.io frees creators to focus on creating unique experiences and content without traditional constraints, enhancing engagement and innovation.

The Future of Media is Freeing Creators and Consumers:

Stuff.io empowers creators with tools and opportunities to build direct relationships with their audience, monetize effectively, and innovate freely, paving the way for a more equitable and dynamic digital media landscape.

3. The Technology

Our technology facilitates the creation of fully decentralized and DRM-encrypted assets, termed Decentralized Encrypted Assets or "DEAs."

DEAs encompass books, audio, music, and videos stored entirely on-chain, eliminating token-gated licensing alternatives.

These assets are immutable, possess programmable capabilities, and are accessible solely to their designated owners.

Our patent-pending technology establishes DEAs with a proprietary blockchain-based Decentralized Digital Rights Management (DDRM), ensuring exclusive access only for asset owners.

Aren't there already existing Books, Music, and Video on-chain?

There have been some attempts at putting books and music onto a blockchain.

The first iterations consisted of uploading publicly viewable files to a decentralized file storage system like IPFS and then associating an NFT's metadata to point to that file location. This method is dangerous as the link and metadata are public, and anyone with the file address has access to the media. There is no DRM or IP protection for the content — and most importantly, this cannot be undone or deleted. This essentially means the

media has been given away forever for free. This method would never work for professional Creators because their livelihood depends on selling their media and only allowing the owner access to the content.

A second way that some attempts to put media on-chain have occurred is to effectively build a duplicate of what exists in Web2 with a consumer account having access to a centralized media file; however, using an NFT as the access key to unlock the gated content. The primary issue with this solution is that it is really just equivalent to password sharing. The media file is still centralized and susceptible to removal or editing, and because this would still fall under a content licensing model, ultimately, there is still no true digital ownership. If the centralized system goes down or fails, or if licensing rights change for the media, then all access is lost. The end consumer, while still owning an NFT, has access to nothing but a receipt for a purchase that no longer exists.

The third way is royalty fractionalization, which doesn't necessarily address changing the media itself or the existing licensing structure but rather a further expansion of it. In these models, the streaming royalties have a portion dedicated to holders of an NFT who jointly own some percentage of the overall royalties that are due. The primary issue with this model is that the current licensing models do not produce any relevant amount of revenue for the artist. Artists such as Snoop Dogg have publicly complained that after one billion streams, he received a royalty check for only $40,000 USD. If even that amount was split among 10,000 holders of a streaming NFT, they could hope for a $4 return. Said differently, even for a top-tier artist, that would be around $0.00004 per stream. Some estimates put individual streams around $0.005. However, the vast majority of all artists on streaming services never make any money — which is not news to anyone. Granted, those royalties are compounding, and there will still be a place for streaming and discovery —

but this is not a relevant solution to help artists earn more. It only further complicates and divides up the small amount of revenue an artist should have earned. Additionally, in many territories, this is considered a security by its very function and is prohibited from being sold to unaccredited retail investors by government agencies like the SEC in the United States.

Stuff.io believes that Creators should be paid for their work and earn money on the art they create. The Stuff.io DEAs are unlike any previous attempt at storing media on-chain and instead are true and verifiable ownership of a fully decentralized and encrypted asset.

The Next Generation of Utility

The first generation of NFTs was very basic and merely had a singular token with a metalink to an image that was stored in decentralized storage. This very quickly evolved into the second generation of NFTs, which focused on collectible digital images and assets. However, these assets were all publicly viewable, and effectively, consumers were only buying a receipt for the item to show that they had ownership of it. Often, these images/asset-based NFTs give consumers access to private social channels or early access to purchase other items — but that is primarily the extent of their functionality.

The market experienced a significant decline in the popularity of NFTs as public image assets. However, the core functionality of using NFTs as part of infrastructure presents a much larger enterprise application. By creating fully decentralized and encrypted assets on the blockchain, accessible only by the asset owner, this infrastructure has been repurposed for broader use cases.

As of March 2024, there were just over 46 million Bitcoin wallets worldwide that contained at least $1 in value. This likely means there are far fewer total consumers within the crypto market. However, there are over 1.1 billion individual consumers who purchase digital books each year. In fact, digital books are the largest singular digital item that are purchased on a per-unit basis.

As music and video have transitioned primarily to subscription streaming services, the opportunity to bring value back to purchasing these assets is immense. This shift can open a revenue stream that has not existed in decades while directly enhancing the value of the creators' work. Meanwhile, digital books have continued to be sold as a la carte purchases, with over 30 million different titles available. With some titles selling only hundreds of units and others selling millions, it's clear there will soon be billions of digital book DEAs.

According to Statista, over 616 million people stream music, and there are 3.48 billion video viewers worldwide. Shockingly, consumers do not actually own any of this media, and in most cases, the creators earn nothing or only micro-payments. The path to mass adoption of blockchain technology lies not in forcing people to learn about blockchain but in integrating blockchain benefits into the digital products they already consume.

This paradigm shift towards true digital ownership in digital media will fundamentally alter rights-protected content and current business models. To advance professional digital media into the Web3 era, they must adopt encryption principles and Digital Rights Management (DRM) schemes to safeguard their intellectual property and uniqueness. All Stuff.io media is fully encrypted and stored in decentralized storage.

A key issue, when compared to previous on-chain solutions, is that consumers purchasing media DEA's need a fulfillment platform. Once you own digital media, you must be able to view and access its contents. This cannot be done through a metadata structure, as it would exceed protocol block limits, be slow, and not encrypted. However, small chunks of encrypted media can be stored in decentralized storage, with the content decrypting and reassembling within the media viewer dApp and mobile apps.

Decentralized Encrypted Assets (DEAs)

Decentralized Encrypted Assets are a further expansion of blockchain technology beyond the current paradigm. The simplest definition of a DEA is that it uses a combination of Web3 technology to produce a unique DRM-protected digital asset. Figure 1 breaks down each of the contributing components:

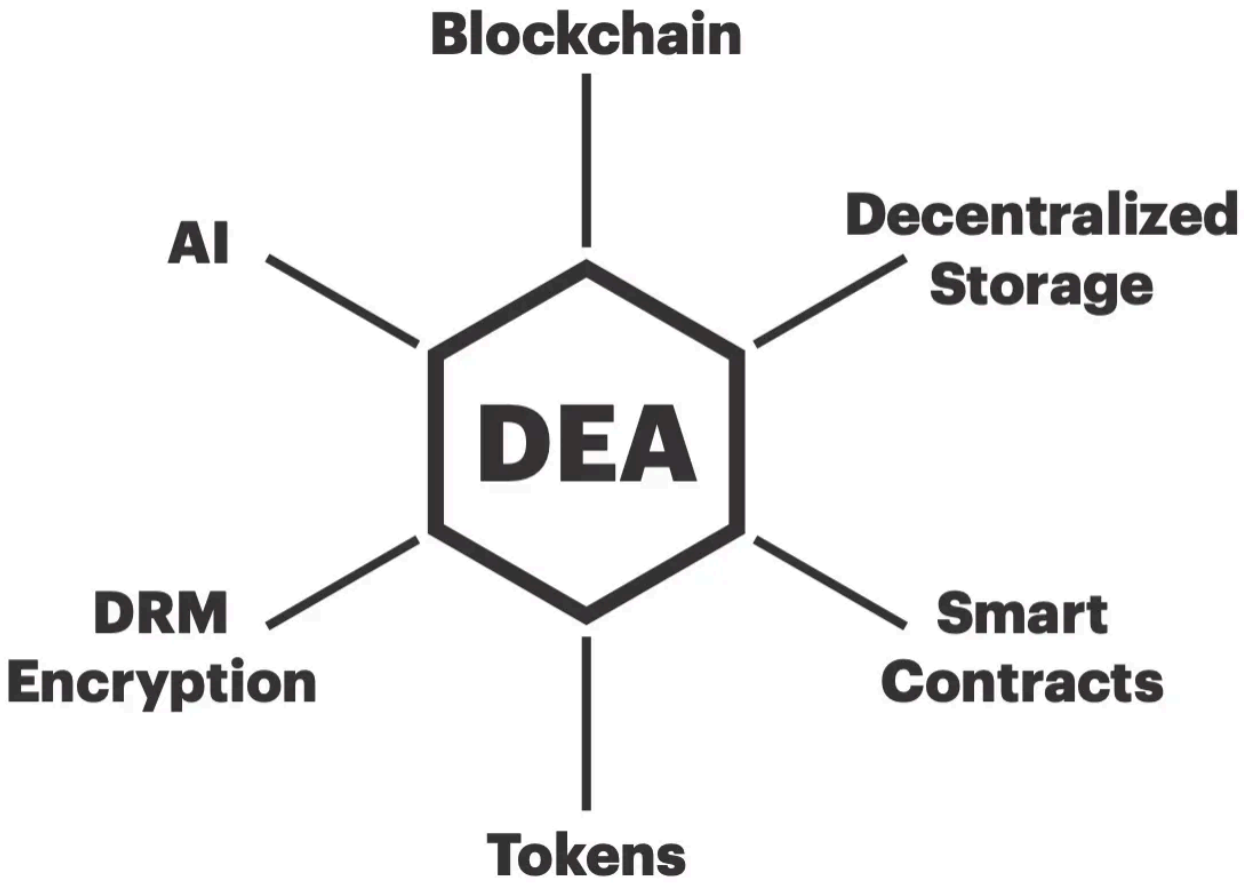

Figure 1.

• Blockchain is used for immutable and trustless recordkeeping

• Decentralized storage is used to stream content, so there is no single point of failure or centralized content controller

• Smart Contracts are used to define the rules for how the digital book will work and payout

• Tokens are used to verify ownership and contain instructions to decrypt the book so that only the person who owns the book can read or listen to it

• DRM encryption is used, which is much more advanced than any current standard

• Artificial Intelligence is used in several ways for content, graphics, data processing, and code creation

How DEAs Work

Below, Figure 2 shows the basic construct of a DEA:

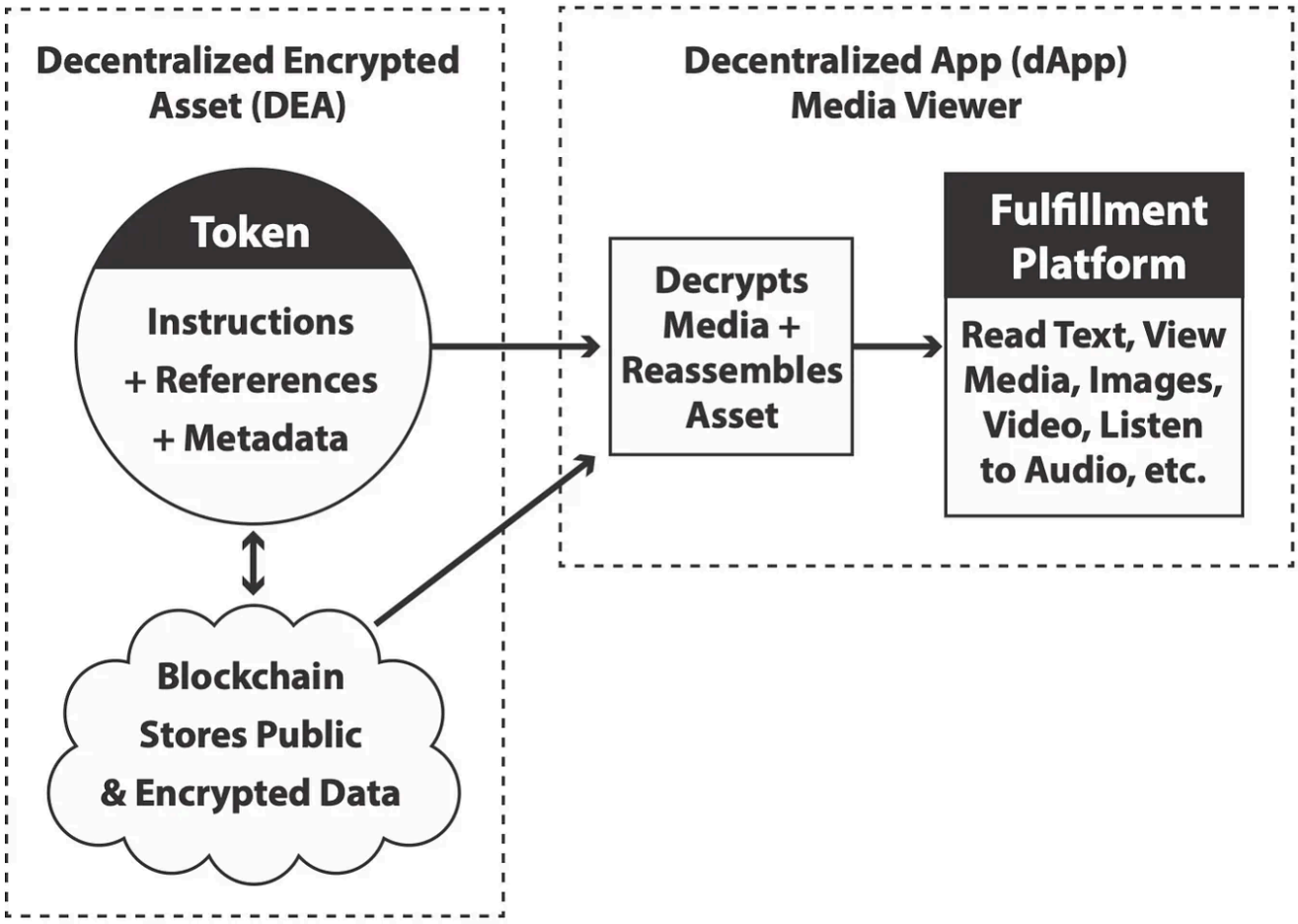

Figure 2.

The NFT itself contains an encrypted string that references metadata and links to public and private files, which are all then used to decrypt and

reassemble the file and make them viewable within the fulfillment dApp.

In the following Figure 3, content is ingested into the Stuff.io system. From there, the files are broken into smaller shards to help load faster and add additional security. Both public metadata and encrypted data are uploaded to decentralized storage so that media cannot be destroyed or altered. A token is generated with an encrypted key file to access a manifest file with all the contents and have the ability to decrypt that particular asset. Finally, the smart contract is programmed to contain the proper royalty/commission structures.

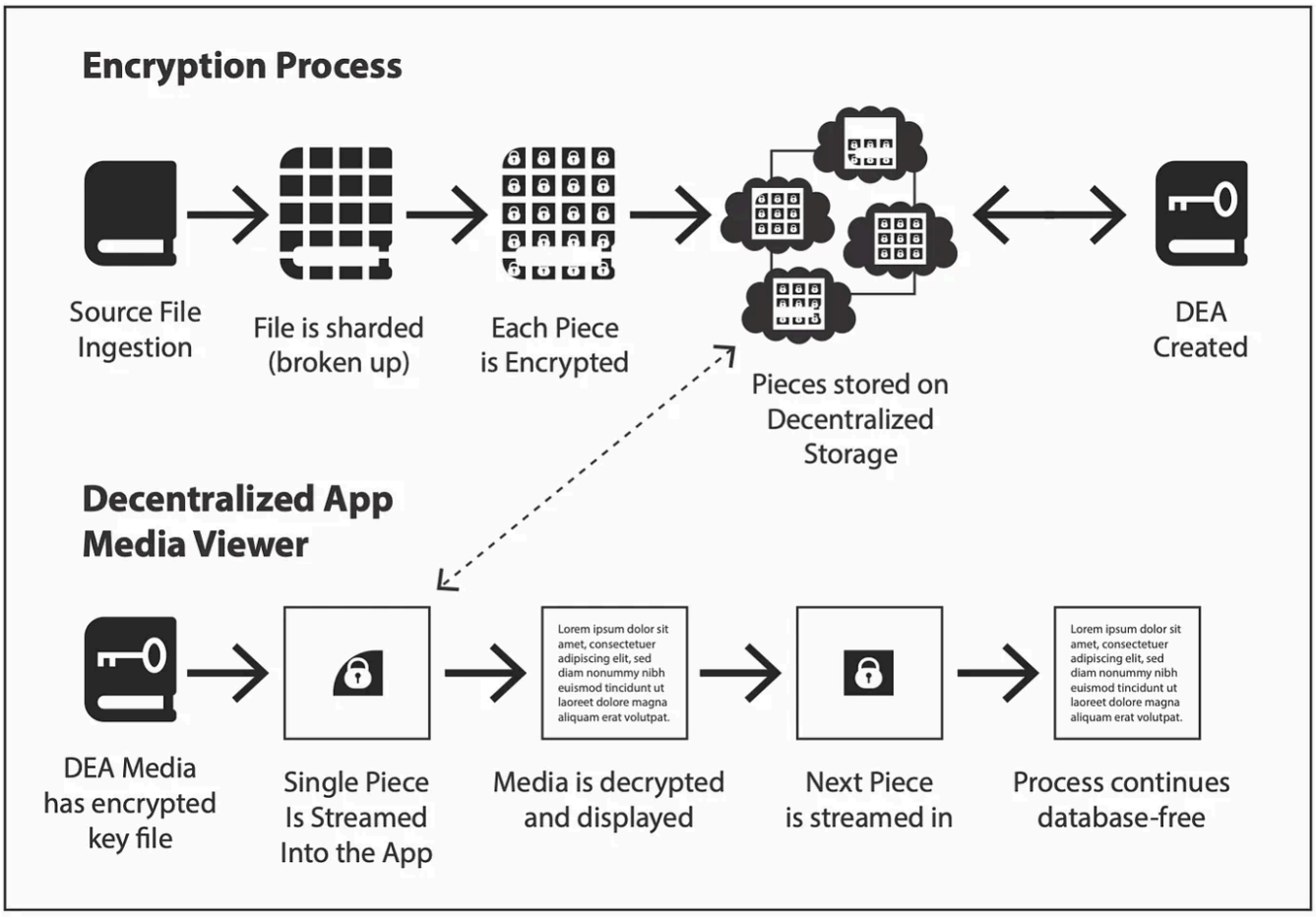

Figure 3.

All the files are stored on decentralized storage and are accessible via a linked DEA that was created. Consumers can then open this DEA within the Stuff.io or Book.io Decentralized Applications (dApp). The instructions within the token fetch the encrypted key file, allowing access to the manifest where all the files are located. This process is handled by a function called the "Librarian." The files are pulled down, decrypted, and reassembled. The file is then viewable within the Media Viewer dApp.

Decentralized Digital Rights Management (DDRM)

Standard Web2 Digital Rights Management (DRM) is how legal access is granted to digitally licensed content and is standard practice within digital media industries. For DRM to exist, it requires 1) a licensing agreement with the Content/IP Owner and 2) encryption to prevent counterfeiting or duplication.

Most developed countries' laws criminalize DRM encryption circumvention (such as the United States Digital Millennium Copyright Act, commonly known as DMCA). However, it is relatively easy to break the DRM encryption in many cases. This has been a problem for some time and has led to financial losses for Creators.

While DRM standards were effectively in place to prevent file duplication, that is no longer the case when you define DRM within an immutable blockchain where each asset has a unique and verifiable indicator created when it is minted. Through this production method, each asset has an exact provenance. Further, the Media Viewer dApp verifies that the Policy ID and Asset Fingerprint are whitelisted, which prevents any unauthorized or unlicensed versions from being able to be opened and decrypted and can be

tied to a Decentralized Identifier (DID) to further verify that the asset is authentic and from a valid creator.

Stuff.io DRM uses a combination of symmetric (AES256) and asymmetric (EdDSA and ECDH) encryption. Each policy ID/asset name combination uses a randomly generated key pair (asset key pair) to encrypt all its sharded assets. These assets are stored on a decentralized file system. The asset key pair is then encrypted with another randomly generated key pair (publication key pair). The encrypted asset key pair is stored on the decentralized file system, while the publication key pair is stored with the Librarian, with which will also be decentralized and governed by a DAO.

Multi-chain Technology

Having previously worked with thousands of different authors and publishers, the Book.io team already understood that creators would have specific blockchains they would want their content to exist on — instead of forcing all creators onto a single blockchain. The same applies to other media creators as well. So, all of the technology that has been created for DEAs and the dApp Media Viewer was created to be blockchain agnostic and to support multiple blockchains.

The initial blockchain that the Book.io platform launched on was Cardano because it was the leading Proof-of-Stake blockchain. Cardano was founded by one of the original co-founders of Ethereum, Charles Hoskinson, and has a high number of active developers. Its primary smart contract language is written in Haskell, a leading functional programming language with which the Book.io team was very familiar.

As expansion to other blockchains continued, DEA's have now also launched on Ethereum, Polygon, Base, and Algorand — with future plans to launch on other select blockchains when a business case arises.

Each blockchain presents unique features along with distinct pros and cons, so it is necessary to allow Creators to choose what blockchain(s) best matches with the exact business goals of their project.

Stuff.io works with Proof-of-Stake (POS) blockchains for a variety of reasons:

- **Unit economics and fee structures:** When you consider that the average price of a trade eBook is $8-$12 USD, network fees have to be low. This can vary for certain collectible-only books at higher price points where they can exist on more expensive networks; however, for true mass adoption of billions of users, the fees must be insignificant.
- **Creator requirements:** Multiple enterprise content creators and IP owners have corporate mandates that any blockchain-related assets they engage with must be with a POS blockchain because of the environmental impact. Publishers, for instance, are conscious of the fact that they cut trees down to manufacture paper books; however, they do have replanting and regenerative processes in place and do not want to contribute to what they refer to as "dirty chains," which may include higher energy-consuming Proof-of-Work (POW) blockchains.
- **Speed to finality**: Mass market adoption demands that blockchains must settle transactions quickly because the average non-crypto consumers expect near instant settlement and digital product delivery.

More broadly, Stuff.io's plan to reach billions of consumers will require a multi-chain approach. Ultimately, end consumers who are not crypto-natives

do not care about what blockchain(s) their assets are minted on.

Currently, the DEA minting generator and Media Viewer dApp function on each integrated blockchain, providing Creators with choices and freedom regarding how they create their DEA assets. Creating the core DEA and consumption technology that is chain-agnostic allows the capacity to onboard other blockchains in the future based on changing Creator and Consumer needs.

Collectibles to Mass Trade Editioning

When discussing how specific blockchains have different purposes, it is also essential to consider that there is a spectrum of different types of assets with different needs. DEA assets can exist in the following manner:

- **Non-Fungible Assets:** These assets are unique and can vary in their level of uniqueness. It could be that they are merely numbered and all have the same cover artwork, or it could be that they all have unique covers for every single asset in an edition. For non-fungible assets, an exact number of copies are created and constitute that particular edition. For highly collectible editions, the total supply might be very low, while for Mass Trade editions, the total supply could be very large yet still uniquely and individually numbered.
- **Fungible eBook/Audiobook**: This is very similar to how a run of print books, vinyl records, or DVDs are created in that they are all identical within that particular edition. In this instance, assets are not numbered, and one media asset is effectively identical to another within its edition. These could be created within a singular transaction, and thus, they are functionally (and technically) the same. However, in this example, there is no additional value in the uniqueness of each individual book, but the

value is solely derived because there is an exact finite supply of units, and the true value is that it is a media asset, just like any physical media asset.

- **Supply and Editioning:** There are various unique ways to control supply using DEAs. Assets could have an exact supply, much like a physical edition of a media. They could also be time-bound so that an unlimited number of assets could be created within a defined time period. Once that window expired, the number of assets minted would represent the total supply of assets in that edition — everything from very limited to effectively unlimited supplies are possible. Additionally, there can be an automatic or manual election to create multiple future editions of assets, similar to doing reprinted runs of books or albums based on popularity. If, for instance, a first edition of a book quickly sold out, a second edition (and so on) could be created at a higher volume with the same or different characteristics. All of these elements could contribute to value, but the primary value is still the actual media contents of the asset.

4. The Token

The utility token began as $BOOK token because reading is broken.

A study by Digital Book World estimated that only 60 percent of books bought are ever opened. A study by Literacy Inc. estimated that 50 percent of books started are never read to completion. This would mean that 70 percent of books that are sold are never read.

• 33% of U.S. high school graduates never read a book after high school

• 80% of U.S. families have not purchased a book this year

• 70% of adults have not been in a bookstore in the past five years

We believe that what gets incentivized gets done. While the $BOOK token began as a means to incentivize reading, a broader application of the token will still enable the ability to reward reading, and simultaneously expand the utility to help empower creators to create content, while enabling a reward system across all media types and not just books.

Token Purpose & Utility

Having a native token for the Stuff.io ecosystem has a multitude of benefits. The $STUFF token can be viewed as stored or potential consumption energy.

Primary uses include:

Creators

- $STUFF tokens will be used to create DEAs. The system will be dependent on Creators acquiring and spending $STUFF in order to create DEA assets for sale
- $STUFF tokens are used to pay certain royalties to Creators and other delegates
- $STUFF tokens are used to access the Consumption Analytic Platform
- $STUFF tokens are needed to utilize the Enterprise Advertising Platform by Creators wishing to market to their audiences

Consumers

- $STUFF tokens will power the Consume to Earn™ System

- $STUFF tokens can be used to purchase certain specific new media
- $STUFF tokens can be used to purchase certain specific media at a discounted rate
- $STUFF tokens can be used to “tip” Creators
- $STUFF tokens can be earned for lending assets from person to person
- $STUFF token rewards can be delegated to other consumers or causes
- $STUFF tokens are used within the Stuff.io Marketplace and Secondary Marketplace to reduce fees that other 3rd party marketplaces and exchanges charge
- $STUFF tokens are the only acceptable form of payment for certain specific assets
- $STUFF tokens are the only acceptable form of payment for certain specific merchandise, both digital and physical
- $STUFF tokens may be required by certain Creators to access exclusive social channels within Stuff.io
- $STUFF tokens may be used to tip other users for reviews

Token History & Next Phase

Version 1 (V1) (2021)

On June 2, 2021, a fixed supply of 10,000,000,000 (10 Billion) non-divisible $BOOK tokens were minted as native-based Cardano tokens as a Read-to-Earn™ Loyalty Utility Token. The original transaction for this is available for review at: http://bit.ly/3xyxaeu

Version 2 (V2) (2023)

On June 9, 2023, a fixed supply of 10,000,000,000.000000 (10 Billion) divisible $BOOK tokens was minted as a native-based Cardano token to replace the original V1 $BOOK token, which was non-divisible. The original transaction for this is available for review at: http://bit.ly/3XuDvWx

Version 3 (V3) (2024)

The V2 $BOOK token utility and functionality will be further expanded and utilized by the Stuff.io platform as well as the Book.io platform. There will not be a new token creation event for Stuff.io. Instead, the $BOOK Token will be renamed to $STUFF token and utilized across all media types. The $STUFF token will be a Consume-to-Earn™ token.

This utilization and transition will occur in multiple phases:

1. $BOOK accepted on Stuff.io

Initially, $BOOK will be accepted as a form of payment for certain assets on the Stuff.io platform.

2. Renaming $BOOK to $STUFF

Similar to other tokens (like Polygon changing its native token to $MATIC), the metadata for the existing $BOOK token will be updated to the name $STUFF. It will retain the original Policy ID with the same Contract and the same fixed volume of 10B tokens that currently exist. As the Cardano Token Registry is a centralized system controlled by the Cardano Foundation, this change will take place within their system and across all instances of

$BOOK, whereby it will instead render the designator as the $STUFF token name. It is worth mentioning that this does not change the original policy or contract in any way — and on-chain in the original contract, it will still list "BOOK" as the original abbreviation that was inserted — thus, this is only a metadata enhancement to how it renders across DEX's, CEX's, and dApps.

This expansion of the token to support all media formats — still including eBooks and Audiobooks — will allow the token to have a larger audience application and more utility. As not all customers will care about eBooks or audiobooks, utilizing a $STUFF token for all audio, music, video, etc., will create greater demand, increase token velocity, and operate across both Stuff.io and Book.io properties.

It is notable to mention that the Book.io platform, brand, and bookstore will not disappear or be disabled. Quite the opposite, they will continue to grow and expand deeper into eBooks and Audiobooks and be focused on that audience and vertical — much like Kindle is within Amazon's ecosystem.

3. Token Bridge to EVM

As previously publicly mentioned, the native token will be bridged to other blockchains as well, which will include an instance on Polygon, and on Base. This will spread liquidity to other ecosystems and focus more on mass adoption across the crypto ecosystem. It has always been our stated position and intent to be a blockchain-agnostic platform whereby creators elect how they want to distribute their works. This will allow consumers the freedom to choose where and how they wish to aggregate the tokens they earn for consuming media.

These changes make it possible for the Book.io platform to operate within the Stuff.io ecosystem — and also allow a scalable architecture to add other future vertical properties under Stuff.io that will also use the $STUFF token.

4. Updates to Consume-to-Earn System™

Changing from Read-to-Earn to Consume-to-Earn will also allow for two dynamic changes to the distribution system overall.

First, the modification from a 50 year distribution schedule to a 100 year schedule will decrease the inflationary effect to the circulating supply.

Second, moving from a halving distribution like Bitcoin to a more advanced function of a bell curve will allow an on-ramping period as the Stuff.io audience grows and then taper off over the longer release period.

The release function is described as follows in Figure 4:

$$f(x) = r \times \left(\left(\frac{2}{\omega} \cdot \frac{1}{\sqrt{2\pi}} e^{\frac{-(x-\xi)}{2\,\omega}} \right) \cdot \frac{1}{2} \left(1 + \frac{2}{\sqrt{\pi}} \int_0^{\left(\alpha \frac{x-\xi}{\sqrt{2}\,\omega}\right)} e^{-t^2} dt \right) \right)$$

$$\begin{aligned} \omega = 219144/3 &: \text{Length of Distribution} \\ \alpha = 23 &: \text{Strength of Skew} \\ \xi = 1700 &: \text{Offset from Origin} \\ r \approx 5 \times 10^9 &: \text{Scaling Factor for } 5 \times 10^9 \text{ Tokens} \end{aligned}$$

Figure 4.

This produces the following release curve in Figure 5:

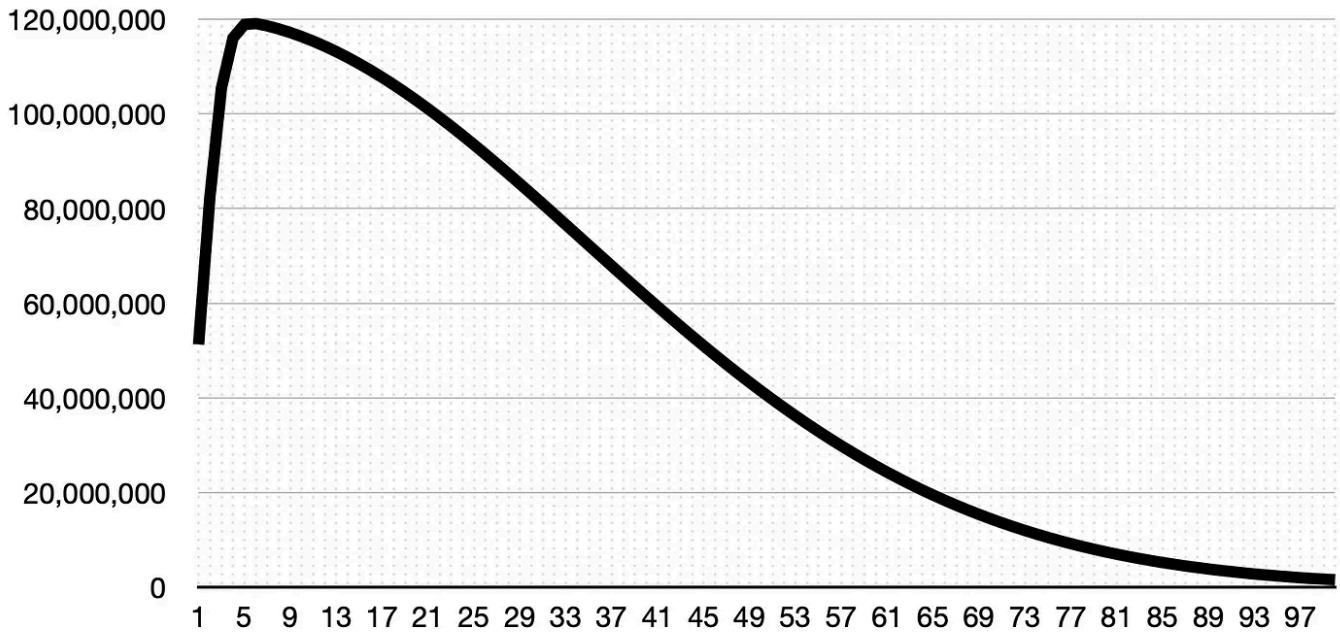

Figure 5.

Important Notes:

- This entire system will be migrated to and managed by a DAO.
- Every 4-hour token distribution will have an exact known amount, and an explorer will be built to easily find this information.
- Distribution will begin and then scale up over the duration of 6 years, where it will achieve its highest hourly distribution rate at 5 years and 1 week (inside the beginning of year 6).
- Rewards by media type will be published prior to the launch of the system, whereby Reading will have additional reward emphasis placed on it.
- Following this release schedule, there will be a balance of 14,756,746 tokens at the end of the 100-year period — this system could be extended

by the DAO utilizing that balance of tokens or through capturing $STUFF tokens from purchases to replenish the supply to extend it beyond that period.

- The average 4-hour reward will be divided across all media consumers during that time period.

The following is the distribution schedule by year:

Year 1 51,270,570 Avg 4-hour Reward: 23,411

Year 2 82,764,752 Avg 4-hour Reward: 37,792

Year 3 105,563,789 Avg 4-hour Reward: 48,203

Year 4 116,051,009 Avg 4-hour Reward: 52,991

Year 5 118,927,784 Avg 4-hour Reward: 54,305

Year 6 119,095,976 Avg 4-hour Reward: 54,382

Year 7 118,614,444 Avg 4-hour Reward: 54,162

Year 8 117,958,822 Avg 4-hour Reward: 53,862

Year 9 117,195,775 Avg 4-hour Reward: 53,514

Year 10 116,332,773 Avg 4-hour Reward: 53,120

Year 20 102,833,650 Avg 4-hour Reward: 46,956

Year 30 83,087,595 Avg 4-hour Reward: 37,940

Year 40 61,362,762 Avg 4-hour Reward: 28,020

Year 50 41,422,984 Avg 4-hour Reward: 18,915

Year 60 25,559,104 Avg 4-hour Reward: 11,671

Year 70 14,415,100 Avg 4-hour Reward: 6,582

Year 80 7,431,174 Avg 4-hour Reward: 3,393

Year 90 3,501,588 Avg 4-hour Reward: 1,599

Year 100 1,508,135 Avg 4-hour Reward: 689

Example:

In year five of the system, the 4-hour reward to be distributed across all active consumers is 54,305 $STUFF tokens.

As the goal of Stuff.io is to achieve multiple billions of users, here are a few outlined example numbers:

With 100,000 active consumers, the average reward would be 0.543 $STUFF tokens.

With 1,000,000 active consumers, the average reward would be 0.054 $STUFF tokens.

With 10,000,000 active consumers the average reward would be 0.005 $STUFF tokens.

However, each reward will be based on that user's total 4-hour consumption against all other's consumption during that time period. The details between text, audio, music, and video will be outlined prior to launch and will eventually be managed by the DAO in charge of the reward distributions.

$STUFF Economy & Token Recirculation

Inasmuch as is possible without sacrificing consumer freedom or economic sustainability, the Stuff.io protocol is designed to be a closed-loop system whereby the tokens are earned, spent, and used by different parties in a recirculating economy.

Figure 6 illustrates the recirculation of $STUFF beginning with the requirement by Authors and Publishers to be spent in order to create DEA digital books. Books are then purchased by consumers in either Fiat or Crypto, and in some instances will receive discounts for purchasing with $STUFF. The Author & Publisher can then be paid with $STUFF for selling their work. Consumers will earn $STUFF as they read their books from the Read to Earn™ system. Data from their reading, as well as book ownership, is anonymous and available for Authors and Publishers to learn about how their books are consumed and to market to Readers for new releases that they might be interested in — both of which require $STUFF to access. Additionally, authors who host book clubs can charge a fee in $STUFF to have access if they wish, which will allow access to exclusive content, etc. $STUFF can also be a payment method for consumers wishing to loan out their books, and Readers can tip Authors directly in $STUFF.

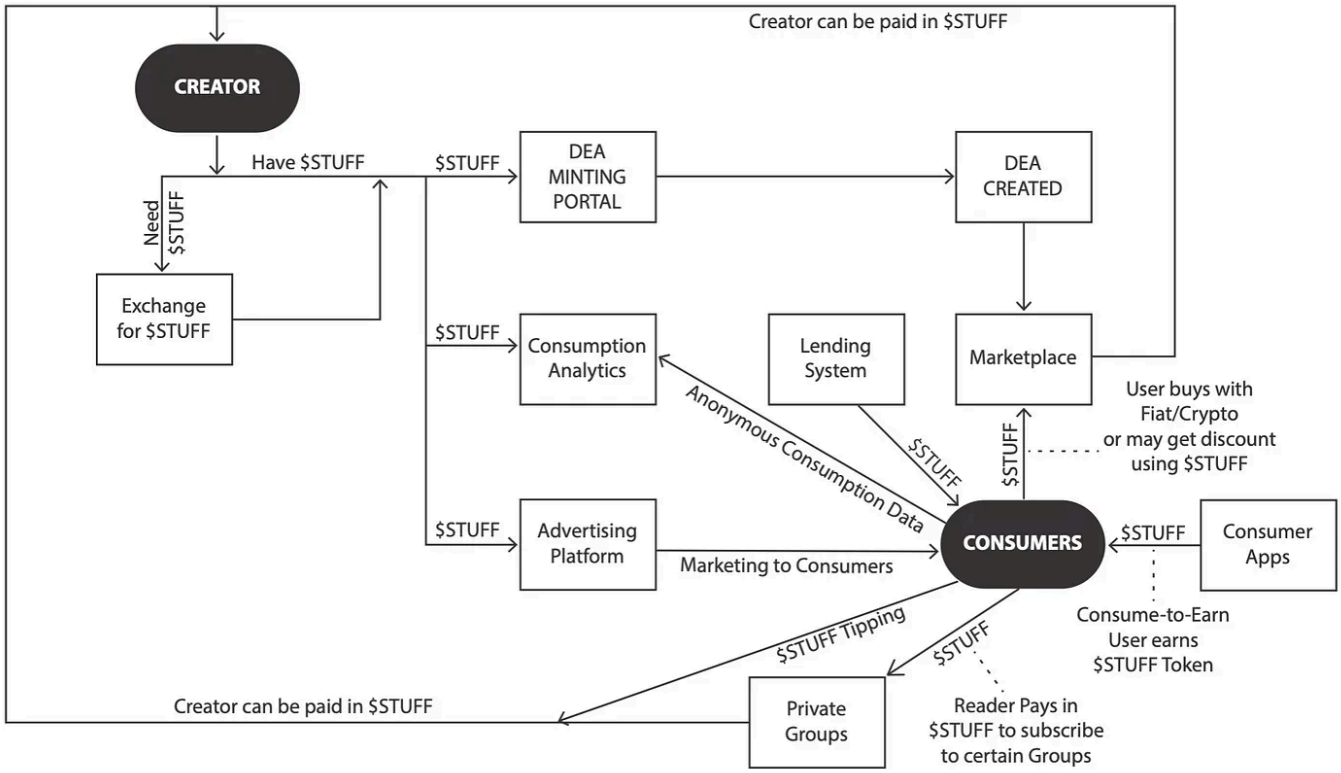

Figure 6.

Consume To Earn™ Loyalty Reward Program

The Consume to Earn (CTE) system exists to incentivize consumers to engage with the media they own by providing a direct and immediate reward. This is also referred to as “consumption rewards,” “consumer mining,” and “knowledge mining.” This is because the process is similar to the Bitcoin Difficulty Adjustment and solving a problem to be eligible for the block reward. In the Stuff.io ecosystem, consumers must consume content in order to compete for a proportional award.

In the CTE model, consumers receive $STUFF tokens for meaningfully engaging with the platform as a positive reinforcement and not just collecting assets. Consumers will be incentivized to engage through an ever-expanding catalog of quality books, audio, music, and video content, and

they will also measurably see a financial benefit that they can use within the Stuff.io ecosystem.

Rewards for Reading:

Meaningful change does not happen in one grandiose gesture but in small, persistent changes that aggregate over time. What gets incentivized gets done. Encouraging people to read, even through a token incentive, will align the immediate goals of people with those of society. Education is a net positive, and society must encourage its development. Societies with a higher level of education, on average, produce a higher GDP and have less violent crime. Because of this, we want to positively incentivize consumers who read at a higher rate than listening to music or watching videos, as both of those activities can be more passive and require less mental effort.

Creating a positive feedback loop through the CTE model will likely prove to be a qualitative advantage over the competing alternatives. All things being equal, when a consumer is presented with the choice of consuming media on a platform they have no control over or one that gives them complete control over their asset and additionally rewards them for engaging with it, then the choice seems clear.

The core model is:

- There is an allocated supply of $STUFF dedicated to the RTE model
- This supply will run the course of 100 years
- Every 4-hours, a reward is portioned
- Each consumer that has consumed media within that 4-hour time period is rewarded in proportion against all combined consumers' cumulative

consumption

- A consumer can only earn $STUFF from consuming an asset a single time

Tokenomics

The Token Allocations as outlined in the Book.io Whitepaper 2.0, dated June 30, 2023, have not changed other than to note that unsold tokens from the Initial Token Offering were placed into a rewards pool for 1) Gutenberg Holders, 2) Farming rewards, 3) Stake Pool Rewards.

$STUFF tokens are allocated as follows:

Token Sale 1,500,000,000 15.00%

Seed Sale (done) 500,000,000 5.00%

Initial Token Offering (done) 1,000,000,000 10.00%

Development 900,000,000 9.00%

Development & Operations 300,000,000 3.00%

Exchange Liquidity 500,000,000 5.00%

Technical Bounty 100,000,000 1.00%

Team, Advisors & Acquisitions* 2,600,000,000 26.00%

Consume to Earn Program 5,000,000,000 50.00%

- *Indicates Lock-up Period Requirements*

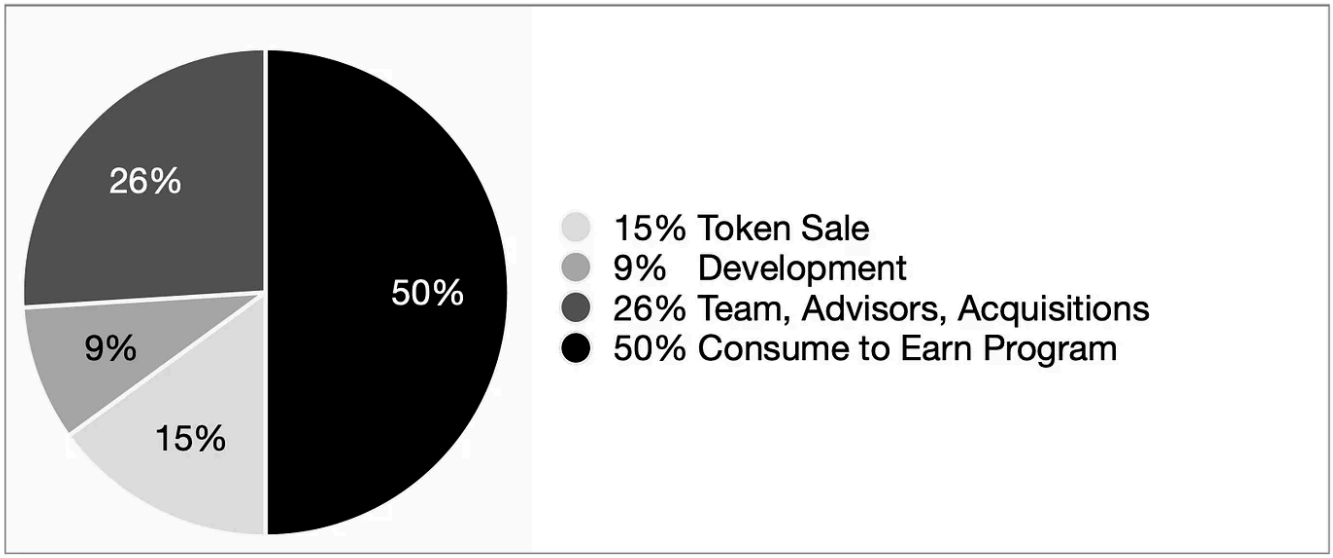

Figure 7.

5. Roadmap

On July 20, 2022, Book.io started with the launch of the first DEA, the world's first fully encrypted and decentralized asset. It featured ten times the amount of text of a normal book (in Latin), over 70 high-resolution images that only the asset's owner can view, and a fully decentralized video with an audio voice-over and music — as a primer containing all of the core elements of media that would be expanded to all online media and content.

Book.io has been the fastest growing publishing startup of all time — growing faster than Amazon's first years — and is the world's largest Web3 store for eBooks and Audiobooks, with sales in over 110+ countries. With collaborations from numerous publishers and authors, Book.io has

pioneered true digital ownership for revolutionizing the future of digital media.

Unlike many other Web3 projects that suffered and collapsed during the last bear cycle, Stuff.io and Book.io have actual products to sell to a customer base that already buys digital media — but with all of the added benefits of what that asset being blockchain-based means. There are millions of different individual book titles, albums, videos, podcasts, etc., which will all have exact inventory and produce multiple billions of new assets on-chain.

The Stuff.io ecosystem is a groundbreaking blockchain solution for developing decentralized media assets. It has been built with the rigor of high-assurance formal development methods and aims to continue to achieve the scalability, interoperability, and sustainability needed for expanded publishing applications.

Stuff.io is designed to be the platform of choice for both large-scale Publishers, Labels, and Studios as well as Independent Creators- with the focus and mission being to supply the best consumption, purchasing, and reselling economy of the future. To create the Stuff.io ecosystem, multiple prerequisite phases exist. Some of these tasks could come via the acquisition of existing contracts and/or technology.

Phase 1: Genesis (Complete)

- **Complete:** Team Formation
- **Complete:** Initial Fundraising
- **Complete:**Product Roadmap Creation
- **Complete:**Technical Roadmap Creation

- **Complete:**Initial Token Generation
- **Complete:**Author Partnerships
- **Complete:**Publisher Partnerships

Phase 2: Foundation (Complete)

- **Complete:**Infrastructure for DEA books: This is the setup of the technology environment for the platform
- **Complete:**DRM encryption
- **Complete:**Initial SmartContracts
- **Complete:**NFT Gating for V1 Book Club Functionality

Phase 3: Decentralized Encrypted Asset (DEA) Launch (Complete)

- **Complete:** Fully Decentralized Encrypted DEA eBooks (First Decentralized Encrypted Assets — DEAs): This was the first official release of completely decentralized encrypted assets. This is the first major milestone in creating a completely decentralized platform. The book itself and all associated assets for the EPUB file are 100% decentralized and stored on-chain in encrypted shards with manifest files that are used to reassemble and decrypt the book, audio, video, etc. More about this is located in the Technology section of this white paper.
- **Complete:** Anonymous Browser-based Open eReader dApp: The initial release of the eReader was a browser-based dApp. This application does not store eBooks in any centralized database — it merely filters any CIP-30 connected wallet to display any Book DEA contained in the wallet and allows the book to be opened and read anonymously.

- **Complete:** Initial Retail Marketplace: Books will be sold directly from the Book.io marketplace for the initial sale, while secondary sales will occur on 3rd party marketplaces to start.

Phase 4: More Book DEAs + $BOOK Token (Complete)

- **Complete:** Continued Book Releases: Expand the number of titles and DEAs that are minted. This expansion of the book catalogue will occur from the Book.io internal publishing unit, working directly with Publishers, and working with Independent Authors.
- **Complete:** Mobile Apps: Both iOS and Android reading apps that allow you to connect a wallet and read.
- **Complete:** Multi-Chain Support: Integrate with several top blockchains and continue building a framework that is blockchain agnostic to empower creators to mint the DEAs to the blockchains that make the most sense for them.
- **Complete:** Self-Directed Wallets: To have a more seamless Web2 experience, a consumer can generate an account that creates a wallet for them in the background — this is needed to reach a non-crypto native audience. This will allow for a more normal digital book purchasing experience. However, retain “advanced” functionality for crypto-native consumers who want full control over their library.
- **Complete:** Easy Account Setup: Create a simple onboarding process that does not require any pre-existing cryptocurrency or wallet to get started.
- **Complete:** Credit Card: Accept Credit Cards for purchasing NFTs in order to remove any possible purchasing barriers for non-crypto consumers.

- **Complete:** Bulk Redemption Process: This allows anyone to distribute a DEA digital book with just a simple redemption code. This will allow books to easily be sold or given away and onboard new non-crypto consumers.
- **Complete:** Onboarding of Publisher Catalogues: Working with Publishers to onboard their books. Each Publisher enters into an agreement with Book.io for the end consumer digital ownership of the asset instead of the current licensing model. This includes significant onboarding and client education processes as most Publishers are not versed in blockchain/crypto.
- **Complete:** Reader Editions: Launch non-rare editions of DEAs that are not collectibles that will work for Mass Trade implementation.
- **Complete:** Mint+Print™ Prototypes: Working with Ingram Content to deliver single 1:1 Print Edition books based on DEA ownership. This will be a test of the system.
- **Complete:** Multi-Language and Localization support: Support other languages across the entire platform.

Phase 5: Build, Build, Build

- **Complete:** Audiobooks Launch
- **Complete:** $BOOK Utility Token Launch: An Initial Token Offering of $BOOK utility tokens.
- **Complete:** Payment Options in multiple Fiat types for International expansion and other Cryptocurrency support for payment
- **Complete:** Accept Credit Cards for all supported blockchains

- **Complete:** Expansion to multiple EVM blockchains
- Public Launch of Stuff.io
- Video DEA Launch
- Music DEA Launch
- Stuff.io Mobile Apps
- Onboard Authors and Publisher catalogues to scale up inventory
- Onboard music, video, etc., from Creators
- Creator Portal: This will allow Creators to use the system to create and launch DEA assets
- Robust Marketplace and Secondary P2P Asset Exchange: Launch an exchange so that consumers can directly trade with one another.
- Verified Reading, Listening, Watching: Launch a system to accurately verify the amount of content that has been consumed
- Consume to Earn™ Reward System Launch
- Mint+Print™ Book Bundling: To combine the utility of Book DEA's with a real-world application, introduce a solution to allow DEA owners to order printed copies of their books from print-on-demand printers. These custom books will have their unique cover artwork linked to the DEA book they own
- Accessibility Support
- Social Clubs Structure: This will create a social infrastructure so that friends can connect within Stuff.io and make it easier to share and lend assets

- Friend Structure: Will allow users to connect and communicate directly with friends
- Sending Assets: Making it easier to send assets to a friend with zero wallet interaction for non-crypto users
- Gifting System: To make it easy to gift books to others
- Lending Books: A protocol for how book lending will work and how owners could be paid for lending if they desire
- Continued Mobile App Development
- Continued Promotional Bulk Redemption System
- Affiliate System

6.6 Phase 6: Scaling, Analytics & Governance

- Expansion into other countries, territories, and languages
- Continue Multi-chain expansion to other relevant Blockchains
- Continued Mobile App Development
- Continued Marketplace Development
- Continued Social Club Development
- Consumption Analytics Dashboard: This will allow Creators insight into their books and relative consumption metrics
- Enterprise Marketing Platform: This system will allow Creators the ability to send notifications, messages, and discounts to their audience
- Fully Decentralized Media Viewer App Structure: While the DEA digital book portion of the platform is completely decentralized, plans to make

the Viewer itself completely decentralized

- Fully Decentralized Consume to Earn™ Program managed by a DAO
- Autonomous Key Management dApp and Decentralized Storage Infrastructure: This will be the system by which content creators and any consumer can share in the storage effort and key decentralization
- SDKs for any external reader implementation: This will allow other platforms, apps, and wallets the ability to let consumers access DEA asset contents
- Launch or employ a Voting Mechanism/Platform to allow creators and consumers the ability to manage the prioritization of future roadmap and system implementations

6. Team

The founding team behind Stuff.io has previously worked together on other successful digital publishing projects. In 2007, the team first met and worked on a project that involved licensing materials from HarperCollins and eventually sold to a media conglomerate.

Following that, the team developed and sold an eBook platform and distribution company that attracted more than 6 million registered users. Its rapid growth stemmed from being the first eReader that could be used on any device, including Android and iOS (before the Kindle mobile apps), and offered an HTML5 web reader as well, which was a pioneering feature in the reading platform space at that time. Choosing to work with, instead of against Publishers, the catalog contained over 186,000 publishers and imprints worldwide, including major players like Penguin Random House,

Hachette, HarperCollins, Simon & Schuster, and Macmillan. This extensive catalog encompassed millions of book titles.

The team received notable recognition in technology publications and set the standard for innovative reading experiences, with many elements being adopted by large, centralized retailers. Through strategic partnerships with influential entities such as Wall Street Journal, Intel, T-Mobile, Apple, Microsoft, Google, AARP, CBS, General Mills, over 50 prestigious universities (including Stanford), and numerous other organizations, the company became the world's largest distributor of bulk eBooks. Their comprehensive digital publishing ecosystem created a unique position that would be exceedingly challenging for newcomers to compete with or replicate easily.

Stuff.io approaches this world-changing endeavor with a founding team that is steeped in over 15 years of experience in digital publishing, combined with a cutting-edge distributed team around the globe.

Joshua Stone, Co-Founder & CEO.

With more than 25 years of involvement in the tech industry, Josh has traversed various stages, from fledgling startups to established enterprises. In 1999, he contributed to the initial development of Fandango.com; later, he led the interactive marketing teams for AT&T, and further led the Product/UX team for hotels.com/Expedia, Inc. Josh has had two startup exits, Big Jump Media (GodTube.com), and BookShout.com, where he was President and Chief Product Officer. Most recently, he served as CEO of a

NYT-Bestselling Author's digital training platform before starting Book.io and Stuff.io.

Ben Illian, Co-Founder & Chief Growth Officer.

A natural entrepreneur, Ben has been drawn to tech and startups since 2004. He has led teams as a VP of Marketing & Sales, Product Owner, Social Media

Manager, and Chief Growth Officer. Working with Josh, Ben was part of two startup exits and now works full-time as a Chief Growth Officer, coming up with innovative ways to maximize revenue, lower acquisition costs, and provide the best customer journey.

RJ Regenold, Chief Technology Officer

RJ has over 20 years of software engineering experience and has led teams at both startups and Fortune 10 companies. He has delivered a wide variety of production software written in over 15 different programming languages. RJ has contributed to mobile apps for Walmart and Sam's Club, pharmaceutical logistics software that manages the inventory at over 12,000 pharmacies, a social reading platform, a high-traffic social network, and many other projects. As a lifelong learner, he enjoys tackling difficult problems with innovative solutions.

7. Investors

Ingram Content Group

www.ingramcontent.com

The world is reading, and Ingram Content Group ("Ingram") connects people with content in all forms. Providing comprehensive services for publishers, retailers, libraries, and educators, Ingram makes these services seamless and accessible through technology, innovation, and creativity. With an expansive global network of offices and facilities, Ingram's services include digital and physical book distribution, print on demand, and other services for the publishing industry. Ingram Content Group is a part of Ingram Industries Inc. and includes Ingram Book Group LLC, Ingram Publisher Services LLC, Lightning Source LLC, Ingram Library Services LLC, Tennessee Book Company LLC, Ingram Content Group UK Ltd. and Ingram Content Group Australia Pty Ltd.

Bertelsmann Digital Media Investments

www.bdmifund.com

BDMI is a wholly owned subsidiary of the global media, services, and education company Bertelsmann. As a financially driven corporate venture investor, BDMI draws upon Bertelsmann's global reach to provide not only capital but also access to their network of businesses within Bertelsmann and across the media and tech industries. BDMI has invested in over 100 startups since 2007 and is currently focused on the categories of next gen media, web3, enterprise SaaS, and fintech. Bertelsmann is a media, services, and education company that operates in about 50 countries around the

world. It includes the entertainment group RTL Group, the trade book publisher Penguin Random House, the music company BMG, the service provider Arvato, the Bertelsmann Printing Group, the Bertelsmann Education Group, and Bertelsmann Investments, an international network of funds. The company has 145,000 employees and generated revenues of €18.7 billion in the 2021 financial year. Bertelsmann stands for creativity and entrepreneurship. This combination promotes first-class media content and innovative service solutions that inspire customers around the world. Bertelsmann aspires to achieve climate neutrality by 2030.

Radical Investments, LP

A Mark Cuban Company

Mark Cuban is an American entrepreneur, investor, and TV personality. He made his fortune during the dot-com boom by co-founding Broadcast.com, which was later acquired by Yahoo!. Cuban is the owner of the Dallas Mavericks basketball team and has been involved in various technology startups and investments. He gained further fame as a “shark” investor on the TV show “Shark Tank,” where he evaluates and invests in aspiring entrepreneurs’ business ideas. Known for his outspokenness and philanthropic efforts, Mark Cuban is recognized as a prominent figure in the business world, sports industry, and the realm of popular culture.

8. Conclusion

The current digital media landscape is flawed due to a lack of true ownership for consumers and inadequate compensation for creators. Traditional digital licensing models restrict user rights and depend on centralized providers,

leading to revocable access, limited sharing capabilities, privacy concerns, and vulnerability to changes in service terms.

Stuff.io offers a revolutionary solution by leveraging blockchain technology to create Decentralized Encrypted Assets (DEAs), allowing consumers to truly own their digital media and creators to directly sell their work. This model ensures genuine ownership, enhanced security, and fair compensation for creators. It also integrates user-friendly onboarding and multi-chain interoperability, aiming to transition the digital media market from restrictive licensing to true digital ownership, thus fostering a more equitable and sustainable ecosystem for all stakeholders.

9. Disclaimers

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This Whitepaper provides a summary of the main features of the Company. It contains general advice only and has been prepared without taking into account any participant's objectives, financial situation, or needs. Participants should read the Whitepaper carefully and assess whether the information is appropriate for them in respect of their objectives, financial situation, and needs.

This Whitepaper does not purport to contain all the information that a prospective participant may require. In all cases, interested parties should conduct their own investigation and analysis of the Company and the data contained in this Whitepaper.

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The Company makes no representation about the underlying value of the tokens. Prospective participants must make their own assessment about whether the price of the tokens being offered represents fair value.

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Participation in tokens can carry high risks. Before participating in any project about which information is given, prospective participants are strongly advised to seek appropriate professional advice. The information contained in this Whitepaper has been prepared by or on behalf of the Company.

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The information contained in this Whitepaper is not intended to be the only information on which a decision is to be made and is not a substitute for a

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Future Statements

Except for historical information, there may be matters in this Whitepaper that are forward-looking statements. Such statements are only predictions and are subject to inherent risks and uncertainty. Forward-looking statements, which are based on assumptions and estimates and describe the Company's future plans, strategies, and expectations are generally identifiable by the use of the words 'anticipate', 'believe', 'estimate', 'plan', 'expect', 'intend', 'seek', or similar expressions. Participants are cautioned not to place undue reliance on forward-looking statements. By its nature, forward-looking information involves assumptions, inherent risks, and uncertainties both general and specific that contribute to the possibility those predictions, forecasts, projections, and other forward-looking statements will not occur. Those risks and uncertainties include factors and risks specific to the industry in which the Company operates as well as general economic conditions. Actual performance or events may be materially different from those expressed or implied in those statements.

All forward-looking statements attributable to the Company or persons acting on behalf of the Company are expressly qualified in their entirety by the cautionary statements in this section. Except as expressly required by law, the Company undertakes no obligation to publicly update or revise any forward-looking statements provided in this Whitepaper whether as a result of new information, future events, or otherwise, or the risks affecting this information.

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Value Risks

Tokens issued by the Company may drop substantially in value, or may remain illiquid for long periods of time or indefinitely. The Company cannot guarantee an active secondary market for the exchange of tokens purchased. Not all disclosures or statements are being made in this disclaimer section. Participants should seek the professional advice of legal counsel and investment professionals.

$STUFF tokens may change in value based on a number of factors that are outside Stuff.io's control. There is no guarantee or expectation that $STUFF tokens will increase in value, provide a return, or have sufficient adoption and liquidity on exchanges. Owning these tokens does not constitute a share of equity or ownership in the company. The token economy is new and exciting. Regulatory circumstances may require that token mechanics be changed or altered. $STUFF tokens may have no value. The company reserves the right to refuse or cancel token purchase requests at any time at its sole discretion.

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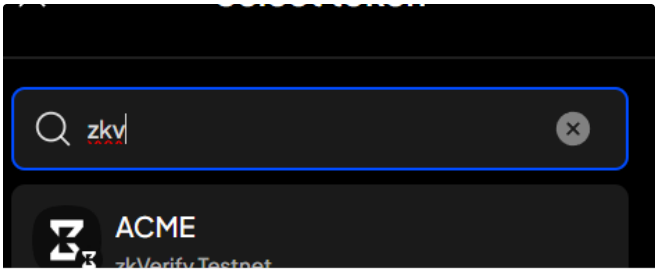

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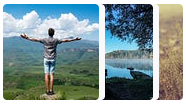

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