UBQT_B Utility Token (BNB Chain) Litepaper

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1. Introduction to UBQT_B

UBQT_B is the official enterprise-only utility token of nDAO, deployed on the BNB Chain (BEP-20). It powers a robust suite of blockchain services for the real estate and property technology (PropTech) sectors, including NFTitle Network, DeedAlert, NFTVault, and NFTMyHome.

UBQT_B is purpose-built for enterprise adoption, delivering performance, scalability, and security tailored to real estate firms, notaries, and homeowners. Seamlessly integrated

into a growing ecosystem of decentralized applications (dApps), UBQT_B provides the transactional backbone for next-generation title, deed, and property record management.

1.1 Strengths

- Clear Purpose: Designed for enterprise utility in real estate and PropTech.
- Practical Use Cases: Applications such as NFTitle, NFTVault, and NFTMyHome target title digitization, fraud alerts, and secure document handling.
- Strategic Chain Choice: BNB Chain offers speed, affordability, and cross-chain compatibility, ideal for enterprise solutions.

1.2 Enterprise-Grade Utility

UBQT_B utilizes BNB Chain's capabilities to provide:

- Low-cost, high-throughput transactions
- Smart contract automation for workflows like escrow and identity verification
- Permissioned access to enterprise-exclusive NFTitle modules
- Payments for tokenization, document minting, and DeedAlert services

1.3 Role in the Ecosystem

UBQT_B facilitates interactions across the ecosystem through:

- Access Control: Unlocks premium enterprise features
- Service Payments: Settlement layer for platform usage
- Verification: Enables notarization and data validation
- Auditability: Maintains immutable records, essential in regulated sectors

1.4 Bridging Real-World Assets and Decentralization

UBQT_B enables the digitization of real-world assets (RWA), enhancing trust and efficiency in real estate by supporting tokenized ownership, fractionalization, and compliance automation.

2. Why BNB Chain?

BNB Chain (BEP-20) was selected for UBQT_B due to its performance, ecosystem maturity, and cost-efficiency. Key benefits include:

- High Throughput: Supports enterprise-scale transaction volume
- Low Fees: Enables frequent microtransactions
- Cross-Chain Compatibility: Bridges with Ethereum, Solana, and Polygon
- MEV Protection: Guards against front-running and manipulation

3. Core Use Cases

UBQT_B powers the following services within the NFTitle ecosystem:

3.1 NFTitle Network

Mint, notarize, and manage blockchain-based property titles with transparency and jurisdictional flexibility.

3.2 CipherBPA

CipherBPA that enables secure blockchain-backed proof-of-authenticity and storage for documents and media using IPFS, Google Cloud, and smart contract integration with Polygon, Solana, and BNBChain. It integrates as an add-on to NFTitle Network. https://nftitlenetwork.com/cipherbpa/

3.2 NFTVault

AI-enhanced, secure vault for enterprise and homeowner documents. Supports automation, auditing, and smart contracts. https://nftitlenetwork.com/nftvault/

3.3 DeedAlert

Real-time title monitoring system that detects fraud and unauthorized changes using on-chain validation. https://deedalert.net

3.4 NFTMyHome

Tokenizes verified property data as NFTs, usable for mortgages, insurance, and sales.
https://NFTMyHome.net

3.5 Enterprise Tools

Provides access to APIs (See: *CipherBPA_RESTful_API_endpoints*
https://github.com/ubitquity/CipherBPA_RESTful_API_endpoints), dashboards, SDKs,
and automation workflows for enterprise users.

4. Tokenomics

- Token Symbol: UBQT_B
- Network: BNB Chain (BEP-20)
- Total Supply: 111,111,111 UBQT_B

4.1 Distribution Breakdown

Allocation	Purpose	%
Private Placement & Enterprise Use	Service access, onboarding	50%
Ecosystem Development	Grants, partnerships, tools	20%
Team & Advisors	Long-term incentive	15%
Liquidity & Listings	DEX/CEX provisioning	10%

| Legal & Reserves | Regulatory, emergency use | 5% |

5. No Airdrop Policy

To ensure utility-first integrity and reduce speculation:

- No public airdrops
- UBQT_B available via:
  - Private Placement
  - Ecosystem onboarding
  - Official grants and incentive programs

6. Staking & Rewards

UBQT_B supports liquid staking and rewards protocols to incentivize participation.

Features:

- Time-Locked Rewards: Bonuses for long-term commitments
- Cooldown Periods: Promotes system stability
- Enterprise Benefits: Reduced fees and early access for stakers
- Governance Access: Stakers may receive limited nDAO voting rights

7. How to Acquire UBQT_B

- Private Placement: https://ubqt.trade
- DEX Listings: Targeted for Q2–Q3 2025
- CEX Listings: In discussion, targeting Q4 2025

8. Governance Role

UBQT_B is not a default governance token. However, staking may grant:

- Protocol upgrade voting
- Ecosystem grant approvals
- Integration strategy input

Governance is reserved for committed, long-term stakeholders.

9. Legal Disclaimer

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10. Learn More

- Official Site: https://ubqt.trade
- NFTitle Network: https://nftitlenetwork.com
- Support Portal: https://support.ubitquityx.com

11. Conclusion

UBQT_B is designed to bring transparency, security, and decentralization to real estate and PropTech services. From immutable title records to smart document management, UBQT_B enables a modern, scalable approach to legacy challenges.

As real estate evolves, UBQT_B provides the tools and infrastructure necessary to adopt Web3 without compromising compliance or usability. Anchored on the BNB Chain, UBQT_B is well-positioned to become the industry standard for blockchain-enabled property solutions.

By focusing on purpose-driven distribution, real-world applications, and enterprise-ready design, UBQT_B represents the next step in real estate's digital transformation.

The future of real estate is on-chain. UBQT_B is how we get there.