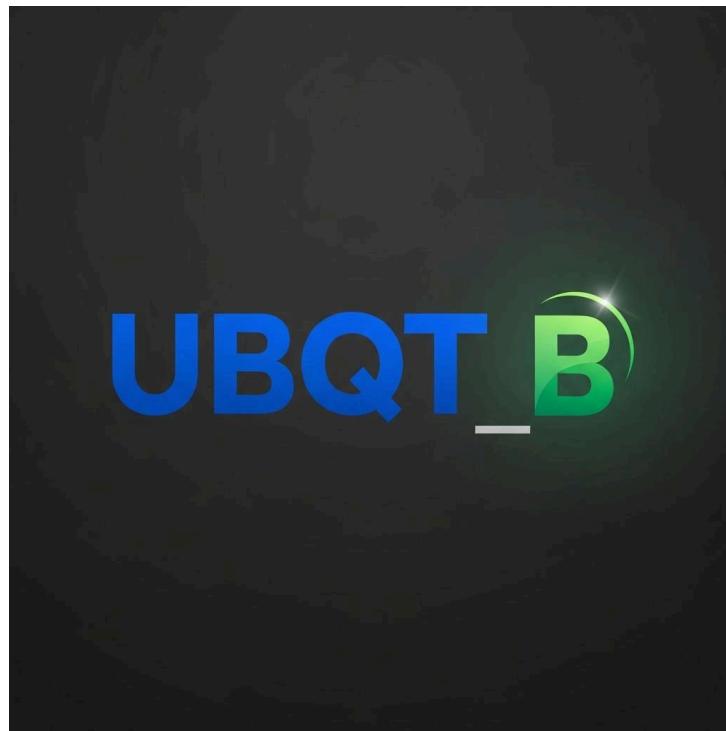


UBQT_B Enterprise Utility Token (BNB Chain) Whitepaper v4.0

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Abstract

The global real estate industry, while foundational to the economy, remains encumbered by legacy systems characterized by inefficiency, opacity, and vulnerability to fraud. nDAO introduces the UBQT_B Enterprise Utility Token, a BEP-20 token deployed on the BNB Chain, as the transactional cornerstone of a decentralized ecosystem designed to modernize property technology (PropTech). UBQT_B powers a suite of enterprise-grade services, including the NFTTitle Network, DeedAlert, NFTVault, and NFTMyHome, which collectively offer blockchain-based solutions for title management, document authentication, fraud prevention, and the tokenization of real-world assets (RWA). This whitepaper details the technical architecture, tokenomics, strategic vision, and core use cases of UBQT_B, outlining its role in creating a more secure, transparent, and efficient future for real estate. Our multi-chain strategy, leveraging BNB Chain as a primary settlement layer with integrations into Polygon, Solana, and

XRPL, ensures maximum interoperability and scalability. Unlike competitors such as Propy or Realt, our focus is on providing a comprehensive B2B infrastructure toolkit rather than a consumer-facing marketplace, enabling existing industry players to seamlessly transition to Web3.

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1. Introduction: The Digital Transformation of Real Estate

1.1 The Problem: Inefficiencies in the Modern Property Market

The real estate sector is a multi-trillion dollar industry fundamental to global wealth. However, its operational mechanics are largely archaic. Title registration, document verification, and transaction settlements are often paper-based, fragmented across disparate databases, and reliant on costly intermediaries. This creates several critical challenges:

- **Fraud:** Deed fraud, title theft, and document forgery are persistent and growing threats, costing homeowners and lenders billions annually.
- **Inefficiency:** Transactions can take weeks or months to close due to manual verification processes, redundant paperwork, and bureaucratic delays.
- **High Costs:** Intermediary fees, including those for title insurance, notaries, and legal services, add significant overhead to every transaction.
- **Lack of Transparency:** Opaque processes and siloed data make it difficult to establish a clear, immutable chain of ownership and provenance for property assets.

1.2 The Solution: A Decentralized Framework for Trust and Utility

Blockchain technology offers a powerful solution to these challenges by providing a decentralized, immutable, and transparent ledger. nDAO has developed a comprehensive ecosystem of decentralized applications (dApps) specifically engineered to address the pain points of the real estate and PropTech industries. By leveraging smart contracts, non-fungible tokens (NFTs), and decentralized storage, our platform establishes a new paradigm for managing property rights and data with unprecedented security and efficiency. Our solution is projected to reduce transaction closing times from an average of 30–45 days to under 7 days and cut associated administrative costs by 30–50%.

1.3 Introducing UBQT_B: The Engine of the nDAO Ecosystem

UBQT_B is the official enterprise-only utility token that fuels the entire nDAO ecosystem. Deployed as a BEP-20 token on the BNB Chain, UBQT_B is not a speculative asset but a functional instrument designed for a singular purpose: to facilitate transactions and unlock services within our suite of real estate solutions. It serves as the transactional backbone for enterprises, including real estate firms, title companies, notaries, and government agencies, as well as for individual homeowners seeking to secure their most valuable assets.

1.4 Our Vision

Our vision is to build the global standard for on-chain real estate and property data management. We believe the future of property ownership is digital, transparent, and accessible. UBQT_B is the key that enables this future, bridging the gap between real-world assets (RWA) and the trustless, efficient world of Web3. We are committed to a compliance-first approach, actively engaging with regulatory bodies and exploring sandboxes like those offered by the SEC (USA), FCA (UK), and MAS (Singapore) to ensure our solutions meet the highest standards of legal and regulatory integrity.

2. Architectural Framework: A Multi-Chain Strategy Led by BNB Chain

The choice of a blockchain is a critical architectural decision. UBQT_B was strategically deployed on the BNB Chain for its unique combination of performance, scalability, low cost, and a mature ecosystem, which are essential for enterprise adoption.

2.1 Strategic Rationale for Primary Chain Selection

While our architecture is multi-chain, BNB Chain serves as our primary settlement and utility layer due to:

- **High Throughput & Low Fees:** BNB Chain can process a high volume of transactions per second at a fraction of the cost of other leading blockchains. This is crucial for real estate applications, which can involve frequent microtransactions for document notarization, data verification, and service payments.
- **EVM Compatibility:** As an Ethereum Virtual Machine (EVM) compatible chain, BNB Chain benefits from a vast ecosystem of developer tools, established standards (like BEP-20), and a large pool of experienced developers, accelerating innovation and integration.
- **Ecosystem Maturity:** BNB Chain is one of the most widely used blockchains, with deep liquidity, robust infrastructure, and a diverse range of DeFi, NFT, and infrastructure projects that can be leveraged for future integrations.
- **Fast Finality & MEV Protection:** Quick block times and measures to mitigate Miner Extractable Value (MEV) provide a seamless and secure user experience necessary for sensitive enterprise operations.

2.2 Cross-Chain Interoperability and Supportive Chains

Our ecosystem is designed with interoperability at its core. We are actively developing bridges and integrations with other leading blockchains, including Polygon, Solana, and XRPL, to serve specific functions and ensure maximum flexibility. This multi-chain strategy ensures our solutions can serve a diverse market, allowing assets and data to move seamlessly across different Web3 environments.

Chain Comparison Overview

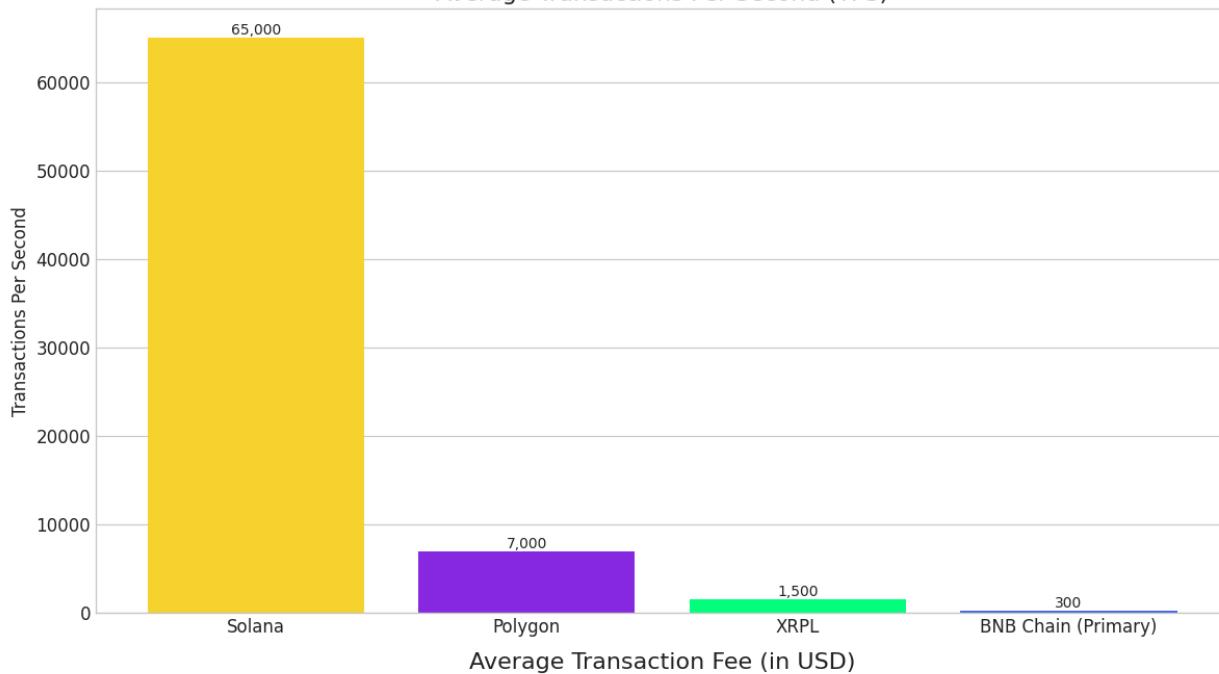
Here are the charts visualizing the blockchain comparison data.

Blockchain Features and Roles

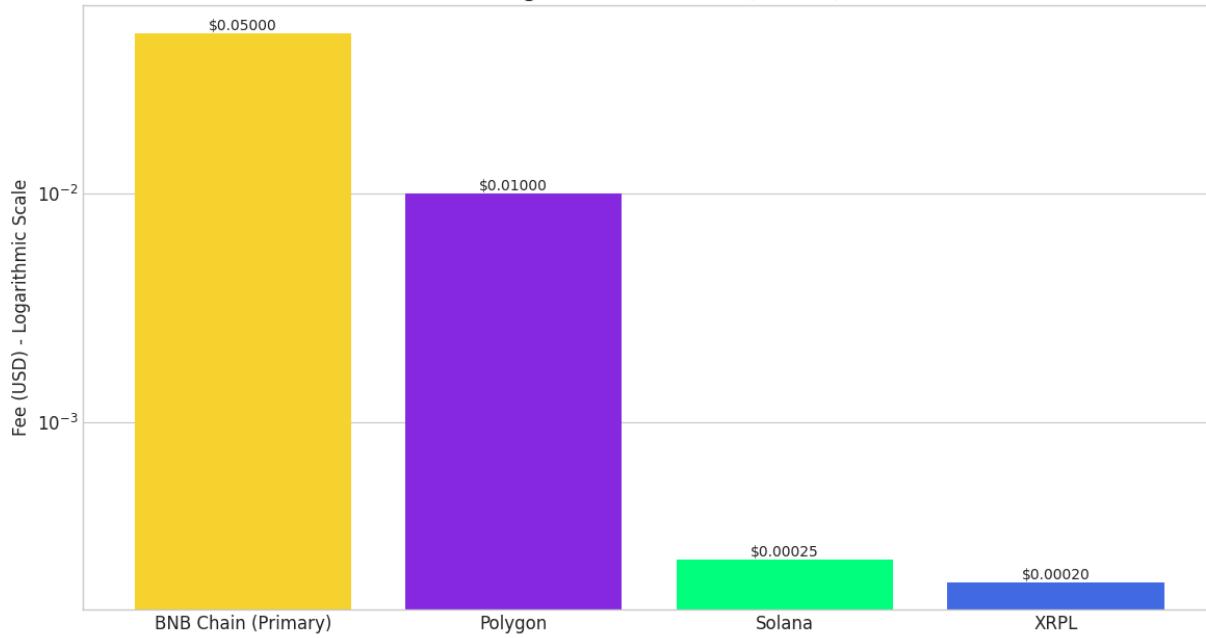
	BNB Chain (Primary)	Polygon	Solana	XRPL
Consensus Mechanism	Proof of Staked Authority	Proof of Stake	Proof of History	XRP Ledger Consensus
Role in nDAO Ecosystem	Primary Utility & Settlement	Data Verification, dApp Hosting	High-Speed Data Services	Cross-Border Settlement

Blockchain Comparison: Performance and Cost

Average Transactions Per Second (TPS)



Average Transaction Fee (in USD)



Performance and Cost Analysis

This chart compares the four blockchains based on their average transactions per second (TPS) and average transaction fees.

- **Transactions Per Second:** Solana leads with approximately 65,000 TPS, followed by Polygon at 7,000. XRPL and BNB Chain show lower throughput in this comparison.
- **Transaction Fee:** XRPL and Solana offer the lowest fees, making them highly cost-effective for microtransactions. BNB Chain and Polygon, while still inexpensive, have comparatively higher fees. Please note the logarithmic scale on this chart, which is used to display the wide range of fee values clearly.

Features and Ecosystem Roles

This table provides details on the consensus mechanism and the specific role each blockchain plays within the nDAO ecosystem.

3. Core Ecosystem Services & Use Cases

UBQT_B is the exclusive token for accessing and utilizing the following integrated services:

3.1 NFTtitle Network

The flagship platform for minting, managing, and transferring legally compliant, blockchain-based property titles. The NFTtitle Network provides an immutable and transparent record of ownership, dramatically reducing the risk of fraud and disputes.

- **Case Study:** A pilot program for a Miami condominium utilized the NFTtitle Network to process a title transfer. The transaction was completed in **6 days**, compared to the local average of 45 days, and **saved the client over \$12,000** in intermediary fees, administrative overhead, and carrying costs.

3.2 CipherBPA

An advanced service that enables blockchain-backed proof-of-authenticity for any document or media file. It integrates seamlessly as an add-on to the NFTtitle Network, utilizing IPFS and Google Cloud for decentralized storage and smart contracts on Polygon, Solana, and BNB Chain for verification. Learn more at nfttitlenetwork.com/cipherbpa/.

3.3 NFTVault

An AI-enhanced, hyper-secure digital vault for both enterprises and homeowners. NFTVault allows users to store, manage, and share critical documents like deeds, insurance policies, and

wills, leveraging smart contracts for permissioned access and auditable event logs. Learn more at nftitenetwork.com/nftvault/.

3.4 DeedAlert

A real-time title monitoring system that acts as a decentralized security service for property owners. DeedAlert continuously scans on-chain and off-chain data sources for unauthorized changes or fraudulent activity related to a property's title. Learn more at deedalert.net.

3.5 NFTMyHome

This platform facilitates the tokenization of verified property data into a comprehensive "Property NFT," which serves as a dynamic, verifiable digital identity for a home. It can be used to streamline processes like mortgage applications, insurance underwriting, and property sales. Learn more at NFTMyHome.net.

3.6 Enterprise Tooling and Future Applications

To facilitate seamless adoption, we provide enterprises with a robust suite of developer tools, including RESTful APIs, SDKs, and management dashboards. While our initial focus is real estate, the underlying technology is asset-agnostic and poised for expansion into other sectors, including fine art, industrial equipment, and digital certificates of authenticity.

4. Tokenomics and Utility Model

4.1 Token Specifications

- **Token Name:** UBQT_B Utility Token
- **Token Symbol:** UBQT_B
- **Network:** BNB Chain
- **Standard:** BEP-20
- **Total Supply (Fixed):** 111,111,111 UBQT_B
- **Contract Address:** 0xae4cA357D7f15653E402FCC2759670f14D551225

4.2 The Role of UBQT_B in the Ecosystem

UBQT_B is the lifeblood of our platform, serving five primary functions:

1. **Access Control:** Required to unlock premium, enterprise-exclusive modules.
2. **Service Payments:** The native currency for all platform transactions (minting, API calls, subscriptions).
3. **Verification and Notarization:** Consumed as a transaction fee for on-chain actions.
4. **Auditability and Record-Keeping:** Creates an immutable audit trail on the BNB Chain.
5. **Deflationary Mechanism:** A portion of platform revenue generated in UBQT_B will be programmatically used for a **buyback-and-burn program**, progressively reducing the total supply and rewarding long-term holders.

4.3 Total Supply and Distribution

The fixed total supply of 111,111,111 UBQT_B is allocated as follows:

Allocation Category	Percentage	Purpose	Vesting Schedule
Private Placement & Enterprise Use	40%	Strategic partners, enterprise adopters.	10% unlock at TGE, linear vesting over 24 months.
Ecosystem Development	20%	Grants, partnerships, innovation.	Vested quarterly over 36 months.
Team & Advisors	15%	Long-term incentives for the core team.	12-month cliff, then linear vesting over 36 months.

Liquidity & Listings	10%	Provisioning for DEX and CEX liquidity.	50% unlocked at TGE, remainder as needed.
Legal & Reserves	10%	Compliance, contingencies, operations.	Vested as needed, with public disclosure.
LaunchPad Ecosystem	5%	Early supporters via official LaunchPad.	As per LaunchPad terms.

4.4 A Utility-First Distribution Strategy: No Public Airdrops

To maintain the integrity of UBQT_B as a pure utility token, we have adopted a strict no airdrop policy. UBQT_B will only be distributed through channels that align with long-term ecosystem growth: Private Placement, Onboarding Programs, and official Grant/Incentive Programs.

5. Staking, Rewards, and Governance

5.1 Staking Mechanics and Incentives

UBQT_B holders can participate in the ecosystem's success through staking protocols designed to reward long-term commitment.

- **Liquid Staking:** Users can stake UBQT_B while retaining liquidity through a derivative token.
- **Time-Locked Rewards:** Stakers who commit tokens for longer periods receive bonus rewards.
- **Enterprise Benefits:** Enterprises that stake UBQT_B receive tangible benefits. **For instance, staking 50,000 UBQT_B or more grants a 20% discount on platform service fees**, priority API access, and early access to new features.

5.2 Governance through Stakeholder Commitment

UBQT_B is primarily a utility token. However, we believe in progressive decentralization. A portion of governance rights for nDAO may be extended to long-term stakers.

- **Governance Roadmap:** Our path to decentralization includes a phased rollout: **limited voting rights on protocol upgrades will be introduced in 2026, with a more comprehensive governance model for nDAO planned for 2027.**

6. Token Acquisition and Market Strategy

6.1 Acquisition Channels

- **Private Placement:** Accredited investors and enterprise clients can acquire UBQT_B directly via launchpad.ndao.org/#private-placement
- **Decentralized Exchanges (DEX):** Liquidity pools will be established on THENA and PancakeSwap, starting **Q4 2025**.
- **Centralized Exchanges (CEX):** We are in active discussions with **top-20 global CEXs for listings targeted for Q1 2026** to enhance accessibility and liquidity.

6.2 LaunchPad Initiative and Liquidity Strategy

A significant portion of funds raised via the UBQT_B DxSale LaunchPad (commencing July 31, 2025) is earmarked for fortifying liquidity pools for our entire suite of utility tokens, ensuring minimal price slippage and fostering user confidence.

6.3 Exclusive Private Placement Bonus

Participants in the UBQT_B private placement via DxSale will receive an exclusive 10% bonus allocation of tokens. Learn more at launchpad.ndao.org.

6.4 Strategic Partnerships

We are actively forging partnerships with key industry players, including title insurance companies, local banking institutions, and notary networks, to accelerate adoption and build a trusted ecosystem.

7. Roadmap

7.1 Q3 2025: Launch and Liquidity

- [✓] Completion of UBQT_B token audit.
- [✓] Launch of the official DxSale private placement.
- [✓] Establishment of initial liquidity pools on PancakeSwap and THENA (July 31, 2025).
- [✓] Onboarding of the first wave of enterprise customers via the Private Placement program.
- [✓] Launch of the UBQT_B LaunchPad Presale Portal.

7.2 Q4 2025: Expansion and Integration

- Secure listings on one or more Tier-2 Centralized Exchanges.
- Release of updated SDKs for seamless integration of UBQT_B payments.
- Full integration of UBQT_B across all services: NFTtitle Network, NFTVault, and DeedAlert.
- Launch of a pilot program for the NFTMyHome platform with select real estate partners.
- **KPIs:** Onboard **10+ enterprise clients** and tokenize **100+ properties**.

7.3 2026 and Beyond: Ecosystem Maturity and Governance

- Expansion of cross-chain bridges to Ethereum and Solana.
- Introduction of the first phase of the stakeholder governance model.
- Launch of the nDAO Developer Grant Program.
- Target listings on Tier-1 Centralized Exchanges.
- Global expansion of the NFTtitle Network into new legal jurisdictions.
- **KPIs:** Achieve **1,000+ enterprise users** and monitor **10,000+ deeds** with DeedAlert

8. Team and Leadership

The development of UBQT_B and the nDAO ecosystem is led by a team of seasoned entrepreneurs and technologists with deep expertise in blockchain, real estate, and enterprise software.

- **Nathan Wosnack, Founder & Co-Chair, nDAO:** A serial entrepreneur with 15+ years in technology and a pioneer in applying blockchain to real-world assets. Nathan's focus is on strategic vision and enterprise adoption.

- **MJ Phillips, Co-Chair, nDAO:** An expert in tokenomics and decentralized governance models. MJ has structured several successful utility token ecosystems and brings rigorous economic design to nDAO.
- **Mr Tree, Contributor & Ecosystem Architect:** A full-stack developer with a decade of experience in enterprise software and distributed systems. Mr Tree leads the technical architecture, ensuring the platform is secure, scalable, and interoperable.

9. Conclusion

UBQT_B is more than a utility token; it is the catalyst for the digital transformation of the real estate industry. Anchored on the high-performance BNB Chain and driven by real-world enterprise demand, UBQT_B is designed for sustainable growth and long-term utility. By focusing on purpose-driven distribution, a compliance-first mindset, and tangible applications, UBQT_B represents the next logical step in the evolution of property technology.

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

10. Learn More

- Official Token Site: UBQTB.nDAO.org
- NFTitle Network: nftitenetwork.com
- Support & Documentation: support.ubitquityx.com
- nDAO Launchpad: launchpad.ndao.org

11. Legal & Compliance

Compliance Roadmap

Our strategy includes a proactive compliance roadmap, with plans to engage with regulatory sandboxes such as those offered by the SEC (USA), FCA (UK), and MAS (Singapore). We are also pursuing pilot programs for integrations with government land registry systems to ensure our technology aligns with public-sector requirements and standards.

Legal Disclaimer

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