



XtrX BlockChain

Paving the Road to the Future of Finance

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Introduction

The Emperor Wears no Clothes

Money as we know it will never be the same again. The Federal Reserve Note (USD) is decidedly fiat, or money backed only by our faith in this governmental decree that makes it so. To quote the ultimate authority on money, Alan Greenspan – former Chairman of the Federal Reserve Bank – “it all comes down to trust – if you trust it, it is money!”

*“We could envisage proposals in the near future for issuers of electronic payment obligations, such as stored-value cards or ‘digital cash’ to set up specialized issuing corporations with strong balance sheets and public credit ratings. Such structures have been common in other areas, for example, in the derivatives and commercial paper markets.” Alan Greenspan
9/19/1996*

On September 19, 1996 at the U.S. Treasury Conference on Electronic Money & Banking Alan Greenspan gave these remarks on the role of the U.S. Government in the development of electronic money,

The ideas represented in this paper are designed as a catalyst to radically alter the nature and functionality of a payments processor by aggregating real estate equity through a digital mortgage servicing platform.

This platform is built within a blockchain construction with the scalability and redundancy commensurate with real world values and belief systems. Our economic model is to unleash the enormous wealth frozen in real-estate assets of the middle class by inventing a new digitized version of the reverse mortgage that allows for a continuous compounding of equity interest.

Exodus

We Just Have to Believe

Much like the Exodus story, there are potentially awesome outcomes when we gather strongly around a common belief.

Our blockchain technology leads us to the edge of the new 'private currency' frontier developing colloquially as 'Cryptographic' Currencies.

As it relates the Bitcoin BlockChain, the factor that makes this inherently 'unreal' object real is our faith in the cryptographic encryption codes and the infallible model against double spending provided by PoW (proof of work).

In order to build upon this newly created value system, we wish to build a digital bridge tying the underlying financial instruments underpinning the mortgage pools currently securitized as reverse mortgages – mortgages with no payment streams much like 'Zero-Coupon' bonds – together with the inherent generative value of the massively aggregated payment data unleashed by this blockchain platform.

Liquidity = Trust

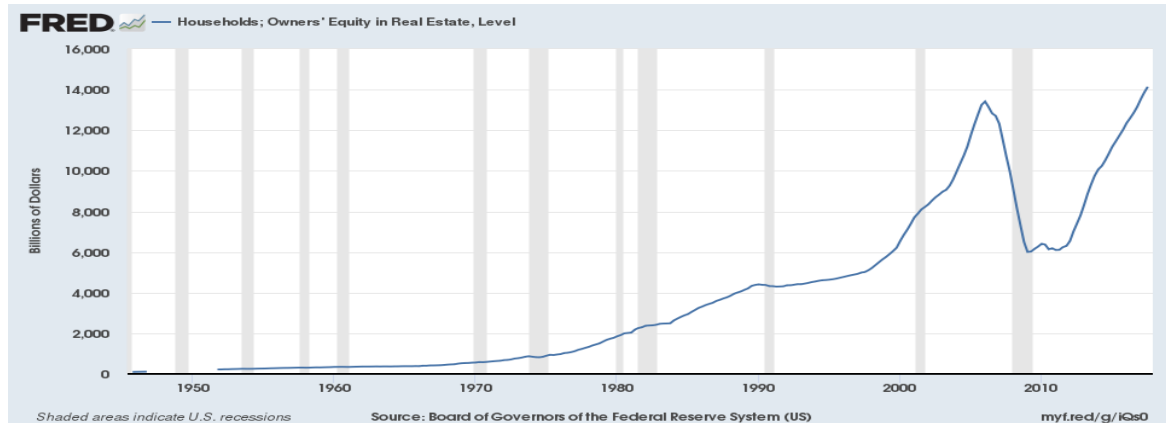
With a Little Help from Our Friends

Reverse mortgage originators enjoy a liquid pool of investment for their reverse mortgages via Ginnie Mae's Home Equity Conversion Mortgages (HECM) securities program that provides ample capital and liquidity for FHA-insured reverse mortgages.

HECM loans can be pooled into Home Equity Conversion Mortgage-Backed Securities (HMBS) within the Ginnie Mae II MBS program. They also can serve as collateral for Real Estate Mortgage Investment Conduits (REMICs) backed by HMBS (H-REMICs).

Ginnie Mae has a pioneering role in developing a liquid securities market for reverse mortgages, providing senior citizens with access to the equity in their homes during challenging economic times.

XtrX blockchain was reverse engineered to solve this growing problem that is now faced by over 100 million homeowners who have very little if any access to over \$6,300,000,000,000 of the combined current theoretical wealth they own.



XtrX blockchain will develop a revolutionary new mortgage entity, whose purpose is to fundamentally change the manner in which real-estate is held and further integrate this asset into the modern 365/24/7 digital economy.

Continuously Compound Interest

$$A = pe^{rt}$$

- p = principal
- $e = 2.7183$
- r = nominal rate per year
- t = time in years
- A = Amount

Real-estate finance has evolved using a model of debt to equity. Heretofore, the debt was the income generating machine for the creditor class, and the equity was the wealth building foundation for the debtor class.

The crux of the technology at work is to combine a program of continuous compounding returns on the equity portion of real-estate together with a yield generating algorithm based on PoW (proof of work) PoS (Proof of Stake) hybrid.

The variables used in this hybrid currency generation format are tied directly to the real-time asset value of the real-estate blockchain owner.

BlockChain as Machine

The Money Factory

One particularly useful analogy is to think of the blockchain as an autonomous pre-programmed machine whose functionality is purpose driven by consensus.

In this case the machine (blockchain) will be modeled upon the same methods and metrics as a regular “brick and mortar” money-center bank. The major difference is that our bank is designed entirely for the benefit of the depositors (real-estate equity owners).

The deposits will be in the form of real-estate equity value marked to a pre-defined and fluid market using widely available real-estate index providers (examples include but not limited to - <https://www.msci.com/real-estate-indexes>, <https://us.spindices.com/indices/real-estate/sp-corelogic-case-shiller-us-national-home-price-nsa-index>).

The bank (reverse mortgage blockchain) will honor these liabilities by issuing credit in the form of a continuous compounding model that allows its operator to define any interval of time relative to a sustainable return based in a time-value contract (forward futures contract)

By using a continual compound model we reach the ability to rapidly and securely recreate the leisure producing wealth seen in the haves class without the need for the accumulation of diversified assets.

This leads us to the other side of the equation which is where do these returns come from? In the case of the “bricks and mortar” banks the income to pay this compounded return comes from the interest derived from lending the assets.

In our digital reverse mortgage blockchain the liquidity function will be provided implicitly through counter-party agreements (securitization through trusted entities). The value produced by our blockchain is derived through growth in shared appreciation over time.

Production through Power of Belief

Like the US dollar, cryptocurrency has no intrinsic value in that it is not redeemable for another commodity, such as gold. Unlike the US dollar, however, cryptocurrency has no physical form, is not legal tender, and is not currently backed by any government or legal entity. In addition, its supply is not determined by a central bank and the network is completely decentralized, with all transactions performed by the users of the system.

Since at least 2015 the Federal Reserve Bank of the United States of America has convened the Faster Payments Task Force (<https://fedpaymentsimprovement.org/>), made up of representatives of the largest financial institutions (read Primary Banks and the Central Banks they serve).

This task force working together with the Fed designed the basic outline and functions of the “new money”. By committee they parceled out the necessary features and parameters that will permit this “new money” to radically transform the payments landscape much the same that federating communications protocols had in the early 1990’s.

Early adopters of that revolutionary shift like Yahoo, Hotmail, Gmail; were able to massively capitalize the communications landscape by recreating in a digital format the practices and processes of courier systems like the us post office.

In other words, they saw themselves as their own postmasters and designed the systems according to that model. Needless to say that the only obstacle to their creation was the coding of binary software to facilitate a trustworthy end-user experience.

Likewise we have the opportunity now to achieve the same transformational changes by capitalizing on the federation of money.

In summation, the value of this blockchain is entirely born in the feasibility of the concept and how effectively that idea is communicated. In other words, will the platform engender trust?

Digital Yield in the Age of AI

Fast becoming the technological breakthrough of our era, AI (artificial intelligence) and Machine Learning allow us to incorporate much faster paradigms as it relates to financial concepts such as ROI (return on investment), yield generation, future value, and intrinsic net tangible values. Simply put these machine driven learning capabilities are able to accomplish in seconds what it takes an individual months or years.

This accelerated return model means that we, as designers of the blockchain are “freer” to accomplish a loftier set of goals for our end-users, such as the retired real-estate owner.

A highly successful model of return currently used is HFT (High-Frequency Trading). In this schema, digitally operated traders (programmed trading bots) use fast computer generated algorithms to “trade” thousands of transactions per second that are built surrounding the underlying “real-world” trade data accumulated through electronic exchanges.

This HFT (high-frequency trading) is much more of a mathematical function rather than what we think of as a calculated risk taken by a human operator. Think of the character “Neo” in the movie “The Matrix”; the bullets did not slow down, he sped up. In the same way HFT avoids the bullets because it moves faster.

The revenue generating portion of this machine (XtrX) blockchain is at its heart, an Artificially Intelligent Algorithmically driven HFT Trading Bot. The difference between the XtrX blockchain and competing HFT trading bots is in that the design of our machine is to eliminate the risk of counter-parties by mapping these risk/return parities to a pre-existing blockchain map.

The map would ensure that the functions of yield and return are succinct and scalable with the purposes and uses that will be developed into the functionality of the end-user’s experience, specifically payment of interest and use of credit facility.

Unlike two dimensional stripping of principle and interest from a singular payment entity, our blockchain is a four dimensional representation of past-present-future payments from a reliable and replicatable pool of data.

As an organizational entity devoid of any interpersonal conflicts of data, the XtrX blockchain can manipulate the non-identifying data in a manner that enhances the value across the data spectrum.

Fund Raising and Application Plan

Compliance:

XTRX Token will have parity to Ripple (XRP), as well as other well-known cryptographic coins, as well as a nonprofit foundation. The main task of the foundation is to publicly, fairly and transparently operate and provide for the sustainability of XtrX, as well as support of the development team.

XtrX Token Risk:

XTRX token has every intention of being an investment platform whereby XTRX is the digital currency that will earn parity with all other relevant digital currencies available on said platform. The nature of this design is to facilitate acquiescence to the fast moving and fluid nature of the coin market as it evolves into a cogent means of exchanging values.

Project Risk:

The development and execution of our platform may have the risk of delay or even failure. The foundational team will strive to implement the milestones outlined in the project roadmap and will publish all progress as well as challenges as transparently as possible.

Digital Coin Risk:

Compared to other more mature assets such as stocks, bonds, and derivative products, there is an inherent volatility in digital coinage that is more pronounced. Because of these inherent risks, investors should take even more caution in determining the level of participation relative to risk tolerances.

Regulatory Risk:

XTRX will strictly comply with relevant laws and regulations, including, but not limited to, real estate, finance, securities and other related laws and regulations. In the presence or occurrence of relevant registration, approval, filing and other procedures, XTRX will strictly follow the procedures to perform the relevant procedures. At the same time, XTRX will strictly comply with the current laws and regulations relating to promoters' restrictions and foreign exchange control.

In any area where XTRX carries out the relevant blockchain business, XTRX will comply with local laws and regulations, including, but not limited to, registration, approval, filing and other related procedures.

Conclusion – Paradise

There was a song sung by Gene Wilder in the movie “Willy Wonka and the Chocolate Factory”, called Paradise that is particularly apropos:

Come with me and you'll be, in a world of pure imagination.
Take a look and you'll see into your imagination.
We'll begin with a spin traveling in the world of my creation.
What we'll see will defy explanation

If you want to view paradise simply look around and view it.
Anything you want to, do it. Want to change the world?

There's nothing to it