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**WHITE PAPER**

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VERSION 1.02

## **EXECUTIVE SUMMARY**

*OBI Real Estate is the world's 1st all-in-one real estate platform that offers 100% trust and transparency.*

Funded by its founders, OBI is a digital platform that will provide real estate opportunities for the real estate community via a sovereign digital ecosystem that uses machine learning and blockchain technology to provide an integrated real estate system.

The founders have top experts on their team and have been involved in every aspect of real estate. They realized that to bring the evolution of real estate to fruition, OBI must not only involve the community at-large but also focus on bringing the benefits of real estate to the community. To do so there must be a synergistic and user-friendly interface where carefully crafted cutting edge technology assists OBI users from start to finish in any real estate transaction, including buying, selling, and investing in real estate to tokenizing properties. This drive and dedication is what led them to develop OBI Real Estate.

### **THE PROBLEM**

There is a clear disparity between the huge demand for real estate as a whole, and the severely deficient mechanisms and framework for people to complete real estate deals. The real estate market is comparatively not as organized or efficient as other markets, often showing slow transaction times, inefficient price discovery

mechanisms, a lack of standardization in its processes, and entry costs so high that making getting into the market too difficult for most people. Not only that, the market also has issues with a lack of tracking, transparency, and fluidity, which can make it a very rigid and unfavorable environment for people to thrive within the real estate industry.

Another key issue is real estate liquidity. Traditionally people use banks or private lenders as an avenue for any liquidation needs which are not in the best interest of the community.

### **THE SOLUTION**

OBI users will have the ability to manage all of their real estate needs all on the OBI platform. Within it, they will be able to take part in the first machine learning driven real estate platform with the largest interconnected and active digital real estate community. The OBI platform will streamline and simplify every aspect of real estate with machine learning engineered systems influenced by savvy real estate professionals using a decentralized peer to peer blockchain backed system which will make the real estate market more efficient and more secure, while making every step of the process more cost effective for all parties involved.

OBI is the first true company that allows for decentralization of real estate transactions so anyone can buy and sell real estate without being

hindered by the current, traditional methods.

OBI, through tokenization of properties and assets, solves the issues of real estate liquidity. OBI has developed the patent-pending processes and infrastructure for decentralized real estate tokenization.

OBI has realized that the traditional process of liquidating property is expensive, outdated, time-consuming and does not focus on the property owner's best interest amid any market conditions. With OBI, property owners can use the community for liquidation needs. The community wins and the property owner wins.

## **THE MARKET**

Currently, the real estate market in the United States is valued at \$33.6 trillion, while globally it is valued at \$280.6 trillion. With trends as they are going, these numbers will only grow, which makes the addressable market for OBI significant. In the United States, there are roughly 3 million wholesalers, and 1.46 million real estate agents, which means the potential user base for the platform is tremendous.

Meanwhile, cryptocurrencies are currently valued at around \$2 trillion. Cryptocurrency market is still in the beginning years, which makes the untapped potential for combining cryptocurrencies and the real estate market likely to create unprecedented monumental earnings for everyone

involved in real estate transaction, including and not limited to buyers, sellers, agents, investors, property owners and subcontractors.

## **THE TECHNOLOGY**

There is an ever-increasing need for a system of recording real estate information that is difficult to hack, and that works through the entire real estate transaction process. Machine learning combined with an algorithmic based platform powers OBI to ensure optimized real estate transaction results for the users. The seamless scalability of the OBI infrastructure allows OBI to instantly grow to meet any future real estate technological challenges and needs. As exponential technological progress takes place throughout the world, OBI is at the forefront of providing instant integration on a global scale.

Every aspect of OBI will be backed through OBI's own blockchain to ensure ultimate security, safe storage and ease of accessibility. OBI built its own blockchain so that fees can be controlled in favor of the community.

The app itself has a REST API which stores all its transactional data in a MySQL managed database from a cloud provider. This allows for a high-performance MySQL cluster. The backend of the app also uses a message broker and a CQRS with SAGAs architecture which ensures a resilient, well distributed, and sustainable system.

OBI's cryptocurrency is a utility token that powers the OBI platform.

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## I. Introduction

Currently in the USA, there are an estimated 1.46 million real estate agents<sup>1</sup>, 106,548 real estate brokerages<sup>2</sup>, 1,900 title companies<sup>3</sup>, more than 680,000 construction employers, 7 million construction workers<sup>4</sup>, and many other people that are integrally part of the real estate network.

These numbers are going to grow tremendously due to many factors, including COVID-19 jeopardizing people's jobs one way or another. In the USA, the workforce is around 160.74 million<sup>5</sup> people, 51% (or 81.98

million) of which have claimed that they would consider making a full career change if they lost their job or experienced a significant reduction in pay or hours. Out of the entire workforce, 18% or 28.93 million people said they would consider a change in career into real estate<sup>6</sup>.

However, these powerful numbers come with obstacles for those that decide to pursue work in any realm of real estate. Considering that 87% of people who want to make it as real estate agents fail, 95% of real estate investors fail<sup>7</sup>, and up to 96% of subcontractor companies fail<sup>8</sup>, as well as the fact that 99% of sellers use the traditional selling method, which has

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<sup>1</sup> "Number of National Association of Realtors members in the United States from 2009 to 2020". Statista.

<https://www.statista.com/statistics/196269/us-national-association-of-realtors-number-of-members-since-1910/>

<sup>2</sup> "Quick Real Estate Statistics". NAR.  
<https://www.nar.realtor/research-and-statistics/quick-real-estate-statistics>

<sup>3</sup> "Title insurance industry in the u.s. -market and business opportunity. Ver.1.3". Slideshare.

<https://www.slideshare.net/HarshVardhan1/title-insurance-industry-in-the-us-market-and-business-opportunity-ver13>

<sup>4</sup> "US Construction By the Numbers: Construction Statistics You Need to Know". Levelset.

<https://www.levelset.com/blog/us-construction-statistics-you-need-to-know/>

<sup>5</sup> "Civilian labor force in the United States from 1990 to 2020". Statista.

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<https://www.statista.com/statistics/191750/civilian-labor-force-in-the-us-since-1990/>  
"Real Estate Licensing During COVID-19". Aceable.

<https://www.aceableagent.com/blog/real-estate-career-change-survey-2020/>

<sup>6</sup> "Real Estate Licensing During COVID-19". Aceable.

<https://www.aceableagent.com/blog/real-estate-career-change-survey-2020/>

<sup>7</sup> "87% of All Agents Fail in Real Estate!". Tom Ferry.

<https://www.tomferry.com/blog/87-of-all-agents-fail-in-real-estate/>

<sup>8</sup> "Why Real Estate Rental Investors Fail". We Lease.

<https://weleaseusa.com/why-real-estate-rental-investors-fail/>

long been argued to inhibit the seller's potential.

With prospects at an all-time high and problems being very prominent in this industry, we present the OBI platform which will not only solve these problems but, with its precise integration of machine learning, will also serve as a cornerstone to bring the power of real estate to the community.

The OBI app has already been fully built, funded directly by OBI's founders and accepted by Apple Store.

OBI provides the opportunity for people to join the future of real estate by utilizing the platform as a user and/or by supporting the real estate movement by buying OBI's utility token, called "OBI coin", as it grows and scales to each state and city in the United States, as well as each country and province in the world.

### **I-A Background**

Real estate has usually been regarded as one of the most stable

and secure investments, a trend that has only risen as recent data has shown it to be the best performing investment in modern history, when you combine price appreciation and tax advantages. However, real estate has also been called by many a "playground for the rich", as opportunities within it typically only get to be taken advantage of by the richest and most well-connected individuals.

Now, with its peer to peer focused design, OBI makes real estate accessible and profitable for an exponentially larger number of people who, through the platform, will be able to participate in a sovereign and secure ecosystem to buy and sell real estate and tokenize their real estate

As OBI holds its ICO for its own cryptocurrency, everyone who purchases will be able to support this evolutionary change in real estate. Implementing OBI coin will provide further efficiency for every user and every transaction within the OBI platform. With its blockchain-backed technology, OBI coin will become a

secure payment method that improves the user experience and allows the platform to reach its potential for an industry-wide shift towards an optimized real estate system which works for the community.

### **I-B The OBI Platform**

The OBI platform is the future of real estate. Building and nurturing a symbiotic real estate ecosystem, the OBI platform allows everyone to benefit by providing: OBI App, OBI Tokenization, OBI blockchain, OBI NFT marketplace and more. All these are integrated into the OBI platform driven by the OBI Coin. OBI is the first real estate company and platform to bring an unprecedented transparent, robust, inclusive, and active ecosystem to the community so that anyone, anywhere can pick up their phone and easily buy and sell real estate, tokenize real estate, buy and trade NFTs, etc.

### **I-C. Problems in Real Estate**

Real estate has a huge disconnect between the players in real estate (owner/seller, agent, end buyer/investor and subcontractors) with no optimized structure or system that benefits the community and parties involved. Other real estate platforms have high fees for the users and are also not comprehensive. There is a high point of entry into real estate including the need for capital and experience. With subcontractors' work being a rogue business, it is difficult to evaluate the merit and the quality of subcontractors. There is no real mentorship without gouging those in need for guidance.

#### **Owner Problems**

There are high fees when selling your house. Without proper experience, owners get taken advantage of. Traditional cash buying companies are not profitable and they typically have a cap on purchase price. Another major issue is that owners are tied down to one agent.

## Traditional Agent Problems

There is no real estate focused network to use. Other networks, including social media networks are saturated, impersonal, and outdated. Agents have a hard time finding deals and listings. Building your brand and career is extremely difficult and even more so to stand apart from the crowd. Resources cost a lot and provide very little true value.

## Investor Problems

Trusting agents to buy from is very difficult and takes a lot of time to vet out potential agents to work with. Investors do not have time to find their own deals and usually one or two agents work to get investors deals. It is also complicated to find subcontractors that can be trusted as their type of work is typically difficult to review. There are also high selling costs and high fees that affect general return-on-investment.

## Subcontractor Problems

There is no real estate focused platform nor process that is optimized

and cost-effective to use where subcontractors can showcase their work and browse potential jobs. Just like investors, subcontractors have to trust the investors' integrity and commitment to pay and to complete jobs.

In addition, the real estate market is very cumbersome, with inefficient pricing mechanisms, slow transaction times, and a general lack of standardization which hinders its market efficiency, a problem which becomes much worse when dealing with inter-state or even inter-county transactions<sup>9</sup>. Moreover, this type of uncertain environment can be prone to fraud, as few security mechanisms exist to ensure that fraud does not take part in a transaction process<sup>10</sup>.

Simply put, there currently does not exist any type of automated nor

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<sup>9</sup> "2020-21 Top Ten Issues Affecting Real Estate". The counselors of real estate. <https://www.cre.org/external-affairs/2020-21-top-ten-issues-affecting-real-estate/>

<sup>10</sup> Basile, Caroline. "These are the 5 issues impacting real estate right now". Housing Wire. June 13, 2018. <https://www.housingwire.com/articles/43673-these-are-the-5-issues-impacting-real-estate-right-now/>

organized system to facilitate real estate transactions among all the parties involved, rather the system is disconnected and not focused for the benefits of the community. Therefore, what is needed is an automated system to facilitate real estate transactions that is both efficient and economical - OBI platform.

### **I-D Solutions through OBI**

The real estate market currently has a lot of problems, most of which are related to its tendencies towards over-centralization, a lack of optimization in transaction processes, and general pricing inefficiencies which make it highly difficult and expensive for people to get started in the industry, much less be successful in the industry. Fortunately, OBI, with its powerful framework of cutting-edge software and OBI's own blockchain technology, is here to not only iron out these issues but to propel the entire real estate industry into its next evolution.

Considering there is a huge disconnect within the people involved

in real estate, and the fact that the processes involved with transactions are entangled and inefficient, the OBI platform streamlines the entire process, providing the industry with much needed optimization and to shift from being institution-centric towards being community-centric. It will also serve as a trusted and secure platform for all parties involved to connect with one another and create a genuine real estate community where everyone benefits from each other. These characteristics will significantly reduce the user's technical and capital related hindrances and generate a truly free and democratic market.

Regarding fraud, OBI's blockchain technology will make it so that every transaction performed on the platform is stored on the OBI blockchain. This way, censorship, tampering, and corruption can be confidently prevented.

#### *Owner Solutions*

OBI is free of commissions. There is no traditional 3% on the buyers' side

and 3% on sellers' side. Instead, the contract price agreement corresponds to the owner's net profit. Sellers will have access to unlimited OBI agents to sell their home, contrary to having only one agent under the typical and outdated model. Closing on transactions will become more simple, much quicker, and much more secure. The OBI platform provides trusted and transparent data to the owner. Owners can see the credentials and work history of any OBI agent to easily vet out. The owner is constantly updated with the status of the deal, step-by-step and no user fees. All documents are securely stored and accessible on the OBI blockchain.

#### *OBI Agent Solutions*

The OBI platform is a virtual working ground for the OBI Agent. OBI Agents are analogous to traditional real estate agents in the traditional model, although they are not the same. OBI agents can use the platform to complete every aspect of a real estate transaction, from finding homes, chatting with owners and investors,

executing contracts, securing option money, utilizing provided data and comps, all within the OBI platform. Furthermore, every process is securely time-stamped and saved on the OBI blockchain. OBI Agents can easily track every process, increase efficiency, and track performance. Updated data is readily available at no cost. Vetted professionals are available every step of the way in the real estate deal. Additionally, OBI's machine learning technology is systematically integrated into the entire process to aid, optimize and transparently execute transactions quickly and securely. OBI Agents can create and promote their own brand as they would like at no cost on the OBI platform.

#### *Investor Solutions*

Investors are sent unlimited deals with unlimited agents with no exclusivity requirements. OBI serves as a tool for investors to track their deals, optimize their return-on-investment, solidify profitable OBI relationships and more. Investors also have vetted

professionals in the field from agents to subcontractors to contact, chat with and hire for jobs. They can also create and promote their own brand at no cost.

### *Subcontractor Solutions*

OBI platform provides subcontractors with the platform to showcase their work, be reviewed by clients and peers, become active in the OBI community and get hired for jobs all comfortably on the OBI app and at no cost.

This is a monumental aspect of OBI: the investor of one transaction, becomes the Owner in the next transaction where the Investor sells the home that was bought in the initial transaction. In order to stay efficient for the user, the property never has to leave the OBI platform as the system continues indefinitely.

## **II. OBI App**

OBI app uses the most cutting-edge technology in blockchain and cryptography, with machine learning that systematically helps people selling their home, people wanting to

put in work to sell a home to make money, people that are investors, people that are subcontractors, and more. The user experience is intuitive and simple for anyone to use as the app goes step-by-step through every individual real estate transaction.

The OBI app is a decentralized platform that allows anyone in the real estate sector to utilize its many features to facilitate real estate transactions with utmost security and transparency. OBI provides a platform for real estate people to connect with each other on one platform that is specific to real estate that includes many functions to optimize and conduct real estate transactions.

The OBI app is a decentralized app (DApp) which means an application whose entire or partial backend code runs on a decentralized ledger with a user interface to facilitate interaction with a blockchain code. The OBI platform is decentralized because the code that is written into the blockchain is publicly accessible, and since the

code runs on multiple devices at a time, there is no central point of failure.

OBI has been developed to allow users to find properties and initiate the purchase process. The current system consists of the following features and primary functions:

- Robust data management to handle millions of users and enables the app's user network to become the largest and most secure active real estate community out there
- Categorical, detailed, and multi-user interfaces to make it easy for anyone to use the app
- Secure in-app messaging system that allows all parties in the real estate transaction to contact one another and utilize OBI's machine learning system to close deals confidently and quickly

- Blockchain backed technology to ensure that all transactions are securely stored
- Social media features that let users contact one another to share their work publicly or privately, be rated by their peers, showcase their work history, etc. All to facilitate and catalyze symbiotic business

On the technical side, the backend on the platform offers a REST API to the OBI app which stores all its transactional data in a MySQL managed database from a cloud provider. This allows for a high-performance MySQL cluster. The backend also uses a message broker and a CQRS with SAGAs architecture which ensures a resilient, well distributed, and sustainable system. The OBI app has been designed with the intention for it to handle all the necessary processes for its further growth, as well as the deepening of its functionalities.

Currently, the app is already developed, and will soon be publicly

available in every state in the United States. OBI has a provisional patent on buying and selling real estate on a network.

### **III. OBI Tokenization**

OBI executives were part of the first tokenization project in 2017. Since then, tokenization of real estate has been investigated, analyzed, and consulted with reputable law firms including security law firms. OBI has added top blockchain, security and machine learning experts to the OBI team that have come together to build the OBI Tokenization platform.

OBI has a provisional patent on decentralized real estate tokenization.

#### **Anyone can become a landlord**

OBI Tokenization platform is the 1st to market decentralized real estate platform. Now anyone, regardless of socioeconomic status, can become an owner of a property through owning a token of a property which

has been tokenized by dividing the physical asset into digital tokens. These digital tokens are called “OBanks”. When a property is tokenized, OBanks are created in order to sell fractional ownership of that property. OBanks owners can exchange their Obanks on the OBI tokenization platform.

Tokenization of assets creates many opportunities in the real estate sector. Now, anyone can become a landlord of a property. This is unprecedented.

#### **Anyone can tokenize their property**

Anyone can now tokenize the equity that they own of a property. OBI strives to bring more opportunities to the real estate sector by providing a decentralized real estate platform that allows fractional ownership, instantaneous liquidity, and an exchange to buy and trade real estate assets. Therefore, providing the first opportunity for property owners to hedge against any market condition.

### **IV. OBI Network**

In real estate, there are many parties involved, including: owners, people who have the legal title for a property; investors, people who want to buy a property in order to either rent it, renovate it, keep the property as a rental, or live in it; subcontractors, people who provide contractual construction services; OBI Agents, whose job is to put a contract on a property with the intent of assigning the contract to an investor or a third party. OBI Agents are analogous to traditional real estate agents in the traditional model, although they are not the same.

Until now, real estate parties had no specific reliable platform to connect with other real estate professionals. There are plenty of social media platforms, but none of them are specifically tailored to the needs of those actively conducting transactions.

OBI provides users with an environment for them to showcase their work, grow their brand, and stay active within the real estate

community while starting or growing their real estate career. Owners, OBI Agents, investors and subcontractors will be able to contact each other, post their work, and stay up to date with new deals and offerings on the market. OBI will truly become the one-stop platform for every user's real estate related needs. OBI completely changes the speed, quality and how the real estate market operates.

## **V. OBI Blockchain**

A blockchain can be defined as a type of shared database, the contents of which are verified and agreed upon by a network of independent servers. In order for a new piece of data, for example, the new owner of a transferred property, to be added to the blockchain, the independent verifiers within the networks must come to a consensus as to its validity.

As each new set of transactions, known as "blocks", is cryptographically linked to the previous block, it would be virtually

impossible to change any element of the data stored inside a blockchain, as any such changes would be readily detectable by the network. Because of this, blockchains are widely considered to be immutable and can thus serve as a reliable record of proof of ownership. OBI is predicting that this data will be admissible in court.

When making a transaction on a blockchain, each user makes use of a public address needed for other users to send a transaction to that user, and a cryptographically paired “private key”. These private keys are used to sign transactions digitally, serving as a form of authentication which ensures that a given user has genuinely generated a transaction.

OBI has two types of blockchains: private blockchain and public blockchain. Private blockchains are those whose data is only available to a select number of participants, which usually are only allowed access via an invitation to join with only a handful of entities controlling the network.

They are, however, still decentralized as all information stored inside it is replicated within the blocks that each participant holds

Then there are public blockchains which anyone can have access to in order to read, write, and participate in it. These are much more democratic in the sense that no single entity has the ability to modify anything inside the network without every other user agreeing upon it through the consensus protocol.

Smart contracts on the OBI blockchain: the real estate transaction tool which OBI's engineering team has designed, combines solutions from the legal and payment industries, to provide a smart contract blockchain based technology. This will allow each party of a blockchain transaction to sign off on a transaction for properties, hold a copy of that contract and be notified on every modification that is performed on the contract. All transactions that take place within the platform will

automatically take part on OBI's private blockchain.

OBI Network: with blockchain technology, every public action performed by a user inside the OBI platform will be registered and stored on OBI's public blockchain.

This cutting-edge approach will make the platform, and all the information stored within it, as secure as current technology permits, since it would be virtually impossible for any piece of information to be modified or deleted from the blockchain.

NFT marketplace on OBI blockchain:

OBI NFT Marketplace will be the first digital marketplace where anything related to real estate including art and design will be minted as an NFT and able to be exchanged on the marketplace.

Items include but aren't limited to:

- Artwork,
- Videos,
- Floorplans,
- Architectural work,
- Services,

- Permits,
- Disclosures,
- and much more

## **VI. OBI Coin**

OBI's utility token, called "OBI Coin", is used within the OBI platform. This utility token will be the key component for transactions within the OBI platform. OBI Coin makes transactions faster, more secure, and more reliable than ever. OBI Coin backs every aspect of the OBI platform; including but not limited to, cutting-edge software, digital wallets, plug-ins, and any monetary exchanges. OBI platform is projected to become the most reliable, trustworthy and most used platforms. OBI Coin will be the driving force and energy that sustains and builds this powerful infrastructure and functionalities. Since OBI Coin is on OBI blockchain, OBI can control the fees associates to ensure transaction costs are as low as possible and not gouge the community.

The following are the immediate OBI Coin related features:

OBI Wallet: The Wallet will streamline the user experience even further by integrating every transaction into one easy to use interface. User accounts on the OBI platform will be synched-up to the user's OBI Wallet address, making it a key component to utilize the OBI Coin.

Transaction Requests: Instead of forcing users to copy and paste account addresses or receive risky web-injected transaction commands, the OBI platform will send every transaction request to the users OBI wallet automatically. The user will be prompted with useful information about the transaction and can accept or deny it with a single click. This creates a clean and seamless user experience and prevents the confusion and uncertainty typically associated with blockchain wallets.

## OBI Coin Information

Initial distribution: The tokens will be distributed to OBI users directly through purchasing on OBI website ([www.obirealestate.com](http://www.obirealestate.com)). There will be a fixed supply of 1 trillion tokens. No new tokens will be created. OBI coins will be sold for \$0.015 each. The tokens will have an 18% staking for the first 6 months of the 9 month crowdsale, then during the latter 3 months, the staking will be 10%. After the total 9 months of crowdsale, the tokens will be unlocked from OBI and users will be able to trade the tokens on crypto exchanges.

## **VII. Real Estate Market**

As of 2021, the valuation provided by IBIS World, the real estate market in the US is valued at around \$33.6tn<sup>11</sup>, while the global real estate market is

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<sup>11</sup> Gerrity, M. "U.S. Housing Market's Combined Value Hits \$33.6 Trillion in 2020". World Property Journal. <https://www.worldpropertyjournal.com/real-estate-news/united-states/los-angeles-real-estate-news/real-estate-news-zillow-housing-data-for-2020-combined-housing-market-value-in-2020-us-gdp-china-gdp-rising-home-value-data-11769.php>

valued at \$280tn<sup>12</sup>, and has experienced a consistently upwards trend for the better part of the last decade. Even though the industry did experience a drop in 2020, mainly due to the COVID-19 pandemic, and the economic uncertainty that came with it, since 2021 the market has already resumed an upwards trend with an expected annual growth rate of 3.37% according to a recent Statista market forecast<sup>13</sup>.

## **VIII. Business model**

OBI charges a service fee when transactions are completed. These charges are considerably smaller than those charged by the existing intermediaries and other networks.

## **IX. Conclusions**

Through OBI, the real estate market will go through an evolutionary transformation to meet the world

demand of what is really needed in the real estate sector and to bring the autonomy for anyone to be involved in real estate and prosper. OBI's cutting-edge technology will make the market more free, more safe, more efficient, and more democratic than ever before. With the OBI platform, more people than ever will be able to participate in an active real estate community.

The tools that OBI has already developed display a profound understanding of the problems people face when operating within the market, and its projections show an optimistic, yet grounded, surge of users onto the platform to further push the real estate sector into the future. The company has certainly shown its capacity to face the challenges ahead, and to consistently thrive and react to the demands of the people and the real estate market.

## **X. Disclaimer**

Certain phrases in this whitepaper contain predictive statements which should not be interpreted as to imply

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<sup>12</sup>Syrios, A. "Here's what \$280 trillion of real estate looks like". Bigger Pockets. <https://www.biggerpockets.com/blog/visualizing-280-trillion-real-estate>

<sup>13</sup> Statista Market Forecast. "Real Estate – United States". Statista. 2021. <https://www.statista.com/outlook/io/real-estate/united-states>

complete certainty regarding the actual results of the company, the integrity of the technologies it employs, the software it has developed or the performance of either its cryptocurrency, its app, or any of the platform's features mentioned in the pages above. Furthermore, the company recognizes the possibility of there being external factors that might cause or contribute to the company not meeting or exceeding the goals stated during this whitepaper. All the data points provided are directly taken from the sources utilized. These data points were obtained with the information available within the corresponding links as of January 31, 2022.

## **XI. Sources**

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