



WHITE PAPER

VERSION 1.01

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, through its app, will provide real estate opportunities for the people, by the people, via a sovereign digital ecosystem that uses artificial intelligence and blockchain technology to provide an integrated real estate system. Some of its features include its own cryptocurrency, smart contract technology, cryptocurrency exchange platform, NFT marketplace, robust data management, in-app messaging systems and more...

The founders have top experts on their team and have been involved in every aspect of real estate, going as far as developing condominiums to tokenize. It is thanks to their expertise that they realized that to bring the real evolution to real estate there must be a user-friendly platform where carefully crafted cutting edge technology serves as the backbone and where anyone can prosper and benefit from it. 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 transactions, and the severely deficient mechanisms to make that happen. 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 make 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.

THE SOLUTION

With the tools that OBI has developed, owners/sellers, OBI Agents, end buyers/investors, subcontractors, real estate brokerages, government entities, and real estate development companies will have the ability to manage their real estate needs all in one place: the OBI platform. Within it, they will be able to take part in the first artificial intelligence driven real estate platform with the largest interconnected and active digital real estate community. The OBI app will streamline and simplify every aspect of real estate through real estate focused, artificial intelligence engineered systems by savvy real estate professionals using a decentralized peer to peer (P2P) 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, in simple terms, buy and sell real estate

without being handicapped by the current, traditional methods.

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 in total. 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 2.3 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.

THE TECHNOLOGY

There is an ever-increasing need for a system of recording real estate information that is difficult to hack or cheat, and that works through the entire real estate transaction process. The technology that powers OBI is built upon an artificially intelligent and algorithmic based platform that ensures all information is verified and validated before entering the OBI infrastructure that empowers the

metaverse that OBI is built around. The seamless scalability of the OBI infrastructure allows OBI to instantly grow its business 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 of any technology on a global scale.

The OBI app will be backed through a powerful blockchain-based software which allows for every action on the platform to be safely stored as NFT's within a public blockchain. Meanwhile, everything done on the platform will be recorded as a transaction and will automatically get stored within a private blockchain known as the OBI registry.

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, OBI Coin, is a utility token that drives OBI's innovative features like transaction requests, subscription to real estate-related services, and facilitating fractional ownership of properties, just to name a few.

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I. Introduction

Currently in the USA, there are an estimated 1.46 million real estate agents¹, 106,548 real estate brokerages², 1,900 title companies³, more than 680,000 construction employers, 7 million construction workers⁴, 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 million⁵ 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 estate⁶.

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 fail⁷, and up to 96% of subcontractor companies fail⁸, as well as the fact that 99% of sellers use the traditional selling method, which has

¹ "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/>

² "Quick Real Estate Statistics". NAR.

<https://www.nar.realtor/research-and-statistics/quick-real-estate-statistics>

³ "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>

⁴ "US Construction By the Numbers: Construction Statistics You Need to Know". Levelset.

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

⁵ "Civilian labor force in the United States from 1990 to 2020". Statista.

<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/>

⁶ "Real Estate Licensing During COVID-19". Aceable.

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

⁷ "87% of All Agents Fail in Real Estate!". Tom Ferry.

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

⁸ "Why Real Estate Rental Investors Fail". We Lease.

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

long been argued to handicap 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 artificial intelligence, OBI's blockchain, the OBI NFT marketplace, the OBI app, OBI social media and more, all driven through the OBI Coin, will also serve as a cornerstone to bring the power of real estate to the people.

The OBI app has already been built, funded directly by OBI's original founders. This paper is to present the OBI platform for those that want to buy the OBI Coin and be a part of OBI as it grows and scales to each state and city in the United States, as well as each country and province in the world.

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 sovereign

movement of real estate with the OBI system by buying OBI coins.

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. 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 (P2P) focused design, the app makes real estate accessible and profitable for an exponentially larger number of people who, through the app, will be able to participate in a sovereign and secure ecosystem to buy and sell real estate.

As OBI holds its pre-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 a better real estate system which works for the people.

I-B. 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/Seller 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.

Buyer/Agent Problems

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

End Buyer/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 dedication 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 transactions⁹. Moreover, this type of

⁹ "2020-21 Top Ten Issues Affecting Real Estate". The counselors of real estate.

uncertain environment can be prone to fraud, as few security mechanisms exist to ensure that fraud does not take part in a transaction process¹⁰.

Simply put, there currently does not exist any type of automated or organized system to facilitate real estate transactions among all the parties involved as well as no mechanism set in place to ensure that communications are preserved for people involved in the real estate community. Therefore, what is needed is an automated system to facilitate real estate transactions that is both efficient and economical - OBI platform.

I-C The OBI Platform

The OBI platform is the future of real estate. Building and nurturing a symbiotic OBI real estate ecosystem, the OBI platform allows everyone to benefit from the systems, OBI

<https://www.cre.org/external-affairs/2020-21-top-ten-issues-affecting-real-estate/>

¹⁰ 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/>

blockchain, OBI NFT market, and OBI social media integrated into the OBI platform and driven by the OBI Coin. OBI is the first real estate company that brings people the power to be involved and to capitalize on making money in real estate. The platform brings an unprecedented transparent, robust, inclusive, and active ecosystem for anyone, anywhere to benefit from and prosper from each other.

The OBI app uses the most cutting-edge technology in blockchain and cryptography, with artificial intelligence that systematically helps all user types in a step-by-step process through any real estate transaction. The users just need to use the platform and enjoy its many benefits through a truly integrated and intuitive experience.

The OBI app is a place for people to make business, but it's also a place for people to build a sovereign real estate community that is both self-sustainable and self-sufficient. For the first time in history, provided

with a social network aimed at their real estate related needs. With its powerful blockchain-backed technology, smart contract features, real estate transaction registry, and OBI's own cryptocurrency, the OBI app is the world's 1st all-in-one real estate platform that offers 100% trust and transparency to all of the parties involved.

Currently, the app has already been developed, and will soon be publicly available in every state in the United States by the end of 2022.

I-D Solutions Through the OBI App

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, the OBI app, with its powerful framework of cutting-edge software and blockchain-backed technology, is here

to not only iron out these issues but to bring the entire real estate industry into its next evolution.

Considering the issues of there being a huge disconnect within the people involved with real estate, and the fact that the processes involved with transactions are disentangled and inefficient, the OBI app will streamline the entire process, providing the industry with much-needed optimization and to shift from being institution-centric towards being people-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. The OBI app lacks any fees. These characteristics will significantly reduce the user's technical and capital related hindrances and generate a truly free and democratic market.

Regarding fraud, the app's secure blockchain technology will make it so that every transaction performed within the app is registered on the OBI blockchain. This way, censorship,

tampering, and corruption can be confidently prevented.

Owner/Seller 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 what the owner's net profit will be after the title fees. Under the OBI app, sellers will have access to unlimited OBI agents to sell their home, contrary to having only one agent under the typical and outdated real estate 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. Owner 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.

Buyer/OBI Agent Solutions

The OBI app is a virtual working ground for the OBI Agent. Each agent can use the app to complete every aspect of a real estate transaction, from finding homes, chatting with owners/investors, executing contracts, securing option money, utilizing provided data and comps, and listing investors to close deals, 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 artificial intelligence 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 brand as they would like at no cost on the OBI platform.

End Buyer/Investor Solutions

With OBI, 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, etc. 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 brand at no cost to the user.

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.

Subcontractors Solutions

OBI social media 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.

II. OBI P2P Deregulated and Decentralized Real Estate App

The OBI app is a real estate platform that allows owners/sellers, agents, and buyers/investors, brokers, notaries, and escrow/title companies to come together and utilize its many features to facilitate real estate transactions with utmost security and transparency. The app also provides a social media 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 culmination of a transaction on the app is a digital transfer of ownership on the OBI blockchain.

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.

The OBI DApp 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 artificial intelligent

system to close deals confidently and quickly

- Blockchain backed technology to ensure that all transactions within the app 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.

III. The OBI Network

In real estate, there are many main parties involved, including: owners, people who have the legal title for a property; investors, people who want to buy the 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.

IV. OBI Social Media

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

OBI Social Media platform 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. With its social media features, owners, OBI Agents, buyers, and investors will be able to contact each other, post their work, and stay up to date with the new deals and offerings on the market. The OBI app will truly become the one-stop platform for every user's real estate-related needs.

The OBI social media is an unprecedented and comprehensive real estate power-house system that will completely change 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, like 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. In the future, this 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 becoming aware of it, and they are also completely decentralized.

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 Social media: with blockchain technology, every public action performed by a user inside the OBI app will be registered through a NFT which will become stored inside OBI's public blockchain. These include, but are not limited to, all deals, all images, all work published on OBI, all user chats which are time stamped and more.

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 public blockchain.

NFT marketplace on OBI blockchain: OBI Marketplace will be the first marketplace where anything related to real estate including art and design

will be made an NFT and be bought, sold, traded, staked and loaned as collateral.

Items include but aren't limited to:

- Artwork,
- Videos,
- Floorplans,
- Architectural work,
- Services,
- Permits,
- Disclosures,
- and much more

OBI NFT marketplace will be the first entirely real estate centered, blockchain backed NFT marketplace.

Real estate will be tokenized then easily, securely and instantly be traded, fully or partially liquidated, sold or bought with utmost security and functionality.

Tokenizing is also beneficial for the owner, as whoever holds the token can have access to relevant information by either scanning the physical token or entering the relevant information into the app.

VI. OBI Title Registry

Until now, there has not been a single platform for title registries. The traditional method to retrieve information from governmental offices regarding title registries is very slow, bureaucratic, and full of technical and political roadblocks. Many problems will be solved and currently OBI is working on pilot programs with government entities.

OBI title registry is a novel unified property storage and asset platform specifically developed for the real estate industry. Initially, the OBI Registry will mirror registry records in which real estate transfers are recorded. Ultimately, however, OBI's vision is that an increasing number of jurisdictions around the country will adopt the OBI Registry as their official ledger of record such that the transfer of a property on the OBI Registry will constitute a legal transfer as well as a legal registration for that property.

By leveraging OBI's Registry and OBI's smart contracts platform, unnecessary delays and impediments inherent to property rights registration systems could be significantly reduced and potentially eliminated. OBI's title registry enhances the security of transactions while also reducing inefficiencies that lead to substantial fraud through its innovative use of mobile, cloud, and blockchain technologies linking all parties from anywhere in the world.

VII. OBI Blockchain Notary

OBI is on track to become the first digitally recognized blockchain notary, creating benefits for users, governments, and the whole of the real estate market. This by itself is a very pivotal tool for anyone in real estate and anyone in need for blockchain backed notarization.

VIII. OBI Coin

OBI Coin is a utility token that 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. The OBI platform is projected to become the most reliable, trustworthy and one of the most used platforms considering people can buy property and virtual assets to make money, and also buy personal property and virtual assets to utilize on a personal level. The OBI Coin will be the driving force and energy that sustains and builds this powerful infrastructure and functionalities.

The following are the immediate OBI Coin related features:

The OBI Wallet: The OBI Coin Smart 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.

Subscriptions: The OBI Wallet opens up an exciting, unprecedented new feature for cryptocurrencies and the real estate industry: the ability to create real estate subscription services. This way, real estate service providers and real estate owners will be instantly connected and will be able to ask for and provide services like home repair, maintenance,

property management, rental agreements, background checks, and much more. Each service provider will be verified and vetted before being allowed to transact on the OBI platform.

Fractional Ownership: Since real estate owners will be able to sell their real estate to OBI and convert it to OBI Coins, OBI users will have the ability to invest in fractional shares of properties, thus multiple participants will have the opportunity to collectively invest on a single property. This will make it more attractive for more buyers to take part in the OBI ecosystem as investors, which will create an incredible opportunity for consumers to invest in large multi-family properties. These fractional shares will be held on the OBI blockchain to ensure proof of their fractional ownership.

Other aspects of the OBI Coin:

Initial distribution: The coins will be distributed via providing OBI Coins to OBI users directly. OBI coins will be sold for \$0.015. The coins will have a

20% staking for the first 3 months of the 6 month crowdsale, then during the latter 3 months, the staking will be 12%. After the total 6 months of crowdsale, the coins will be unlocked from OBI and users will be able to trade the coins on crypto exchanges.

Economic model: OBI Coins will have a fixed supply of 1 trillion coins. New tokens cannot be created, and the existing coins will be systematically burned to insulate the coin value from inflation. The network growth pool of OBI Coins would be used to incentivize the engagement of users in the platform. OBI users would receive rewards in OBI Coins when undertaking certain actions on the platform.

As more users join the platform, there could be an associated increase in the number of real estate transactions performed on the platform. OBI also intends to make distributions of OBI Coins from the network growth development pool to governments and other large institutions to incentivize and solidify the

utilization of the platform. OBI expects that this would accelerate the fruition of OBI's vision.

Network Growth: While current network performance and infrastructure is predicted to be sufficient for the future expansion and utilization of the OBI platform, we recognize the importance of continued protocol based development to help achieve the ubiquitous usage of blockchain technology and to support the load of millions of users and billions of transactions.

IX. OBI Exchange

There are many cryptocurrency exchanges in the market currently. There are some good, some bad and some fraudulent. OBI has developed its own exchange with lower fees, faster transactions and has integrated robust systems, savvy tech and sovereign considerations into the exchange so that the users can have a cost effective, beneficial, and enjoyable experience. OBI exchange customer service will accessible and

helpful 24/7 for all users to ensure no users feel abandoned or vulnerable to any insecurities.

X. Real Estate Market

As of 2021, the valuation provided by IBIS World, the real estate market in the US is valued at around \$33.6tn¹¹, while the global real estate market is valued at \$280tn¹², 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, 2021 has already resumed the markets upwards trend with an expected annual growth rate of 3.37%

¹¹ 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>

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

according to a recent Statista market forecast¹³.

XI. Business model

When a property is purchased on the OBI network, OBI takes a small percentage of the final purchase price. OBI also charges real estate brokers per transaction for using OBI's technology and tools. These charges, due to them being handled through a largely automatized process, are considerably smaller than those charged by the existing intermediaries and other networks.

The NFT Marketplace will be monumental. The marketplace is provided to users at no cost. OBI will take a small percentage of every transaction on the marketplace.

XII. Conclusions

Through OBI, the real estate market will go through an evolutionary transformation to meet the world demand of what is really needed in

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

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 freer, safer, 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.

XIII. Disclaimer

Certain phrases in this whitepaper contain predictive statements which should not be interpreted as to imply 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 app'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 August 30th 2021.

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