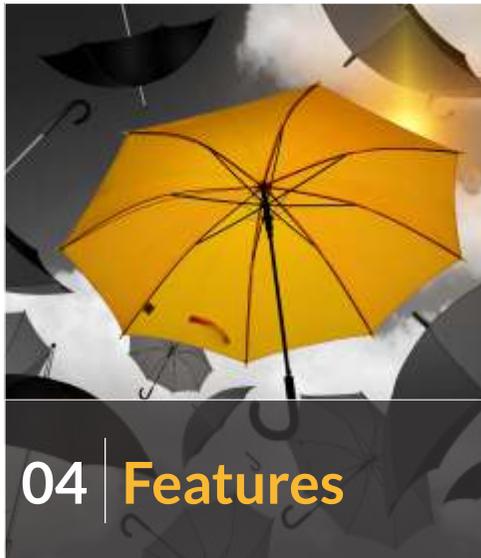
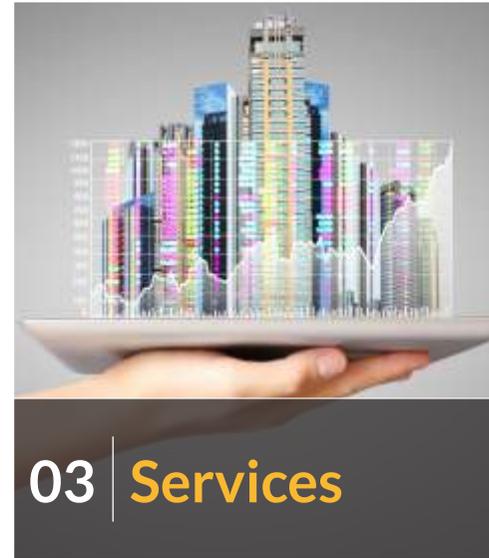




CONTENTS



Introduction

After the development of Bitcoin one after another cryptocurrency started opening their doors to new development in every decentralized digital asset, including having no centralized issuer, controller and no intrinsic value. However, Ethereum uses alternative protocol for building decentralized applications where anyone can write smart contracts, can create their terms for transaction formats, ownership and state transition functions. The decentralized digital currency concept and alternative applications like property registries have long history. Although we are familiar with Nick Szabo who in 2005 came out with the concept of secured property titles with owner authority, that is, how blockchain-based system can allow documents to store a land registry, their ownership including framework for homesteading, adverse possession and Georgian land tax. In practical, however it become possible after the development of Bitcoin in 2008-2009 and as a result rapidly alternative decentralized application began to emerge. This provides us a mechanism for creating a new cryptocurrency protocol with advanced features that can be used to implement some classes related to Real Estate(ESTATEin).



Abstract

From the ancient times Real estate has been one of the major components of economic system to keep financial assets and wealth which also in the present times falls most commonly in the form of houses, lands, properties, farm houses, Commercial buildings and Apartments etc. According to the survey all the money from whole economic system directly or indirectly at the end falls into the real estate. CBRE's(2017) Global Investor intentions survey reveals that across the whole world a major 2000 investors response towards global real state increases in 2017 as compared to previous year's, most importantly in Commercial real estate. But to store or invest wealth in Real estate have major issues of liquidity, registry, transfer of ownership, sale/purchase, transparency, cross-border transactions as well as rental and agents' commissions etc, hence considering all these issues ESTATEin is developing the next generation decentralized platform for global Real estate investments underlying the blockchain technology. ESTATEin is Ethereum based token that reveals the new beneficial, transparent and ease investments ways in the Real estate conducting p2p(peer to peer) transaction between buyer and seller without a third-party involvement also trade able with other cryptocurrencies on different exchange in addition with the features of tradeability with fiat currencies in future.

ABOUT



What is Real Estate?

Let us debunk the general conception of real estate being all about houses. Because when we talk about Real Estate the first thing that comes to the mind of every individual are generally houses in an in-built society. However real estate has much more to it than just the business of buying and selling rental property. Because the fact with real estate is vast and they include commercial stocks, private infrastructure and public infrastructure (schools, hospitals, roads, dams, bridges, airports and parks), places of work, commerce, worship, recreation, and physical environments as well as a wide range of business characteristics. In other words, we can say Real estate is property itself.

The general term of property means anything tangible asset that can be owned or possessed. However property (land, building or houses) can also include intangible assets (mortgage/lease agreements, financial claims, interests, patents, or trademarks etc). To understand better the core of real estate let us classify and simplify to three basic ways. First, to identify the tangible assets. Second, to denote "rights", associated with the ownership and use of the physical assets. The third refers to business activities (operations, acquisition and disposition of the physical assets). The magnitude of Real Estate is what makes real estate the largest component of wealth in our world. Almost half of the World's wealth consists of Real Estate. Hence, real Estate plays an important role in shaping the economic conditions of society (individuals, families, and firms). The Real Estate market, participants and its features make Real Estate's assets unique and become a symbol of independence, stability and strength, which significantly affect the living standards of life.

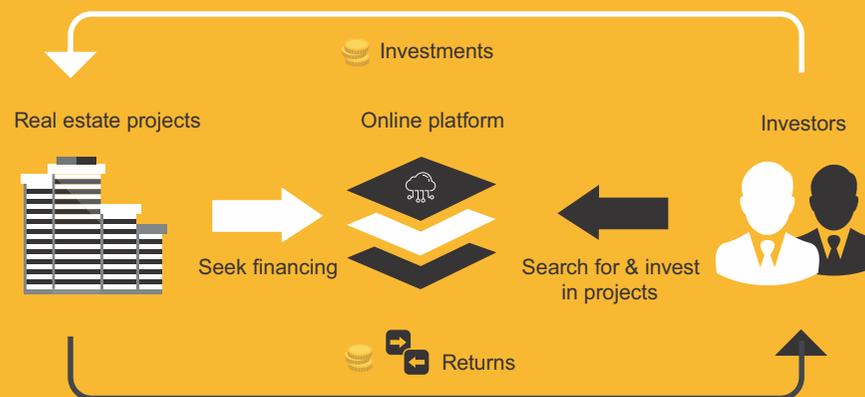
ESTATEin:

ESTATEin team is building a platform which will provide effective, technical and beneficial ways to store or invest in the Real Estate and make possible for every individual to take profit/benefit from Real Estate even with or without investment in the Real Estate. In addition, all the transaction through ESTATEin token will be peer to peer, fast, secured and without a risk of loss. Now, the real question is, will it be possible? Because in present time almost every individual related to crypto-world have enough knowledge about blockchain, Bitcoin and Ethereum etc. Keeping in mind the awareness of the majority to such technologies, let us directly come to the ESTATEin, i.e. what ESTATEin provides?

ESTATEin is a decentralized application(DAPP), it will be built using Ethereum technology, specifically developed for Real Estate, that runs smart contract. According to Ethereum, these apps run exactly as they are programmed without fraud, third party involvement, censorship and downtime. Also, these are built on custom built blockchain that can move value and show ownership of property without involving the middleman and reducing the risk. Hence ESTATEin is a Tradeable digital token that can be used as a coin/currency, a share/asset representator or for proof of ownership etc. The advancement of ESTATEin will be seen in the various features and characteristics

ESTATEin and Real Estate:

Taking the whole outlook of real estate to the next level, ESTATEin is the next generation decentralized Real Estate smart contract based on the blockchain technology. Blockchain technology as we know has opened a whole new chapter of epoch-making with teams from all around the world reshaping every aspect of economy to the decentralized world. The basic concept behind the development of ESTATEin is to decentralize the Real Estate shared in the global economy. ESTATEin team has a Real Estate business background and has been working in the field since the past many years. This experience has driven ESTATEin to the conclusion that there are many things to be changed in order to make Real estate beneficial for every individual, considering the common issues faced globally in Real Estate. Such as issues relating to landlord, investor, buyer/seller, rental, time problem, sale/purchase of household property or for business point of view, infrastructure development, agents, commissions, transactions fees, liquidity, registry, transfer of ownership and cross-border payments etc. As a result, the development of ESTATEin is focused on reducing the barriers in the Real Estate field.



SERVICES



ESTATEin-Rentals

Renting of Real Estate assets is very common in every parts of the world. ESTATEin is an open source and p2p network platform for rental where token holders of ESTATEin can tokenize their property for rent and p2p transaction will be held between the tenant and lessor without any third-party involvement. We must all be familiar with many online services providing the facility to rent out such as Airbnb. However, with the blockchain technology, ESTATEin have directed these services in the decentralized manner and made p2p rental transactions beneficial for both the tenant and lessor in terms of little transaction fees(gas cost), no fake reviews and rating, fast and secured transaction. Global tokenized property is available for rent and the amount of rent can also be compared with similar other properties.

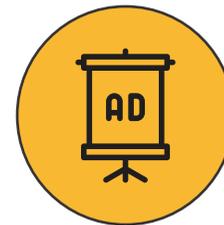
Hotels and properties available for rent worldwide are accessible through online platforms to which they charge a commission fee from both tenant and the lessor depending upon the location. However, most of data available on the services websites are not transparent because of fake reviews i.e via deleting or changing the reviews, fake rating via owner self-rating, biased information sharing by the agents, along with the problem of high cross-border transaction cost and commission fees. ESTATEin team considers all the problems regarding rentals and to sort out these problems we classify Rentals as a separate section or category on our platform. Some of the basic features are described below



ESTATEin-Rentals will not charge any commission fee from both lessor and tenant. But both will have to pay a little transaction cost for doing a cross-border transaction (Gas required to execute transaction).



Global hotel booking facility will also be available at ESTATEin-Rentals including verified information about the World's top hotels and their booking rates along with their rental booking facility for the token holders with discounted rents and low transaction cost.



ESTATEin platform will be a free, Rental open source for token holders, where any token holder can advertise their property (house, apartment, shop etc) for rent. There will be free "Ad"space for the ESTATEin token holders where they can tokenize their properties for rent.

All the Ads listed in the ESTATEin-Rentals will be available for users after verification, done by legal team of the ESTATEin.



To make the Ad listing free from fraudulent and biased information lessor will send a security deposit to the platform(escrow contract) and if someone gets caught in any fraudulent activity, their security tokens will be burned.



If any tenant is interested to take any listed property on rent and agree to the terms and conditions, he/she will deposit the rental payment as a security to the ESTATEin-Rentals, the same as deposited by the lessor.



ESTATEin-Buying/selling

A large percentage of Real Estate transactions are conducted through real estate agents because these agents have information and expertise on pricing, bargaining, formulating a property for sale and make buying and selling convenient for the common people. In addition, they also advertise, show properties on ground and take responsibility of paperwork and have access to MLS (a database that contains information about all properties listed by local realtors). Commissions for residential real estate brokers is about 6% for a home's closing price so most commonly they charge 6% to both buyer and seller respectively which is a huge commission in cases of expensive properties. For example;

Let us say property (A) is sold through agent(x) of price \$1 million (10,00,000).

Agent(X) commission = 6% of \$10,00,000 = \$60,000 from both (buyer and seller)

Total agents(X) commission = 60,000+60,000 = \$1,20,000(which is quite high)

Direct marketing for buying and selling can be done directly through flyer, newspaper and other methods of advertisement but internet has provided an alternative way to offer inexpensive and potentially more operative platforms to facilitate directly to the owner such as FSBO or two-sided network. But these platforms have many complications such as non-transparency, high transaction cost especially payments across the border, property rights opacity, different tax inclusion, biased information, selling of non-possession area, price discrimination and delayed payment transfer etc. All these problems make the common individual out from the Global investments and lack the interest in investors as well as of buyers and sellers shrinking huge network to limits. ESTATEin team study and examine all the problems including the behaviour of buyer and seller who determine the market network.



ESTATEin-buying/selling aims to provide temper poof platform for both the buyer and seller and provide space for the sellers (individual owner, agents, any online platform member) who are token holders that list their Ad of property (mentioned region and states by ESTATEin), who then tokenize their property (house, land, apartment or shop) for sell.



To make the Ad listing free from fraudulent and biased information seller will send a security deposit (depends upon the price of property) to the platform (escrow contract) and if someone is caught in fraudulent activity, their security tokens will be burned.



Identity of both buyers and sellers will be confidential and will not be disclosed to anyone until both buyer and seller of specific property are willing to buy and sell respectively and deposit a security to the ESTATEin.

Both the Buyer and seller will submit their original documents including their passport, identity card and other documents that is required by the ESTATEin-buying/selling to register as a user.



All the Ads listed in the ESTATEin-Buying/Selling will be available for users after verification done by legal team of ESATATEin.



If any Buyer is interested to buy any listed property and agree to the terms and conditions, he/she will deposit the payment as a security to the ESTATEin-buying/selling.





ESTATEin-Buying/Selling will confirm from both the buyer and seller about the transaction. Once confirmed from both sides then payment submitted by buyer will be transferred to the seller and legal agreements papers with digital signatures of local authorities will be transferred to the buyer and along with the transfer of ownership.



ESTATEin-Buying/Selling will charge commission of total 1% fee i.e. 0.7% from buyer and 0.3% from seller. This fee is charged for the ESTATEin-Buying/Selling team who will be responsible for every type of legal documentation, property existence, fraudulent and ownership transfer, including all other local legal requirements of region or State.



ESTATEin will provide a proper separate FORUM for buying and selling properties where all the information will be available globally according to the given Region and States of the world.

Both buyer and seller will pay a little transaction cost for the cross-border transaction (Gas required to execute transaction).



In-case of any dispute between the Buyer and Seller, ESTATEin will play a role of mediator between both the parties and try to resolve the issue according to the terms and conditions mentioned in the agreement provided by the ESTATEin-Buying/Selling to which fee will be accordingly charged to the losing party.



Seller will submit all their verified legal documents of property which he/she wants to tokenize to sell along with the verified copies of transfer of ownership-deed approved by local authorities which our legal team also verifies under legal act of given region or state. Once it is verified the Ad will be placed from the seller's side according to the price provided by the seller as per the market comparison.



	Current Experience	Enhanced with Blockchain
Booking	<ul style="list-style-type: none"> Manually enter government-issued ID info Hosts rely on posted guest reviews and text messaging 	<ul style="list-style-type: none"> Government ID is securely stored and authenticated Guests and hosts rely on fully authenticated reviews
Payment	<ul style="list-style-type: none"> Manually enter credit card data upon booking Payment released to host 24 hours after guest check-in 	<ul style="list-style-type: none"> Secure storage of payment credentials tied to ID Funds released per fulfillment of "smart contract" terms
Reviews	<ul style="list-style-type: none"> Guests and hosts leave reciprocal reviews Review authorship can be difficult to trace Negative reviews can potentially be deleted Potential for "self-promoting" reviews 	<ul style="list-style-type: none"> Review is not accepted unless digitally signed by reviewer Review must be validated by historical paid transactions Reviews can be traced and do not disappear
Conflict Resolution	<ul style="list-style-type: none"> Manually verify details of the conflict from both parties Extensive staff globally to maintain system order International phone charges to service born by the disputor Lengthly process as platforms are not incentivised by speed 	<ul style="list-style-type: none"> Indeocent arbiters incentivised to resolve conflicts quickly Self regulating P2P system without need for expensive staff Escrow system ensuring just decision-making Ability to quickly arbiter situations independent of location

FEATURES



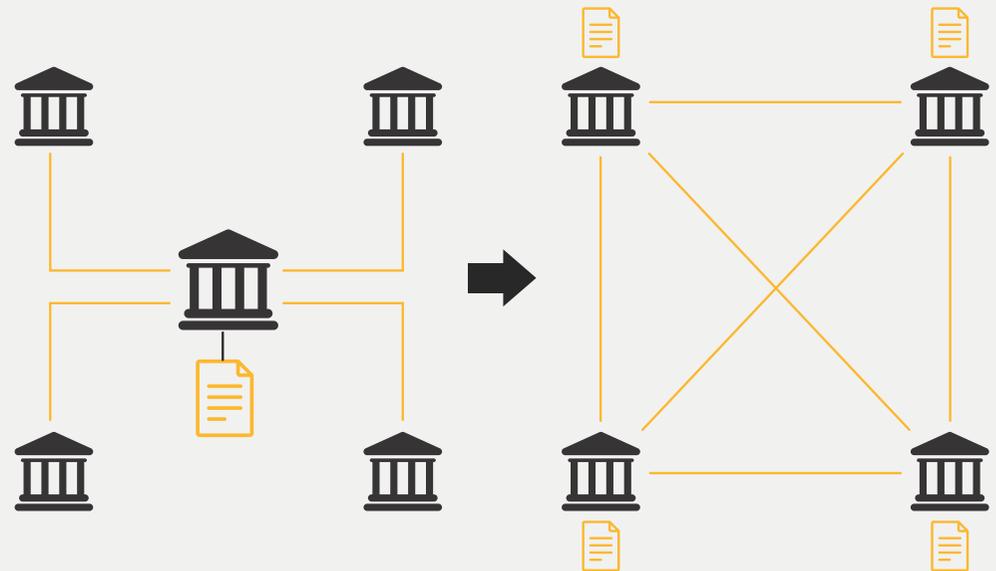
Global Property Tokenization and Registry

ESTATEin is developing the platform so as to make possible Global Real Estate assets to be tokenized and registered on the digital record. Blockchain technology has totally reshaped the globalized world. ESTATEin allows everyone from any part of the world to tokenize their Property and register on the blockchain allocated ledgers, which distinctively identify and classify the information regarding legal, physical, historical, financial, transfer of ownership or all other required information about Real Estate asset depending upon the nature of tokenization (Rental, Buying/Selling, Investment in any ESTATEin project etc, to be discussed in detail in the latter part of this white paper).

We believe in a variety of investments. Subsequently, our platform allows some multiple ways to tokenize the Physical asset into Digital asset and their probable consistent returns. Digital assets whereas on blockchain are programmable electronic data that can be decentralized with transparent, fast, near to zero cost and without any middle man. Hence users on the ESTATEin can tokenize, register, trade and circulate the multiple types of Real Estate assets. In addition, their digital identity is protected by law. Digital identity refers to identity information of every entity related to Real Estate assets that exist in electronic form.

Initially ESTATEin will allow selected transparent dominions to tokenize properties. And further on with the voting of users and our expertise we hope to capture the global market share steadily. Real Estate assets will tokenization also keeps the record of ownership on the blockchain allocated ledger and registration using the following mechanism

ESTATEin platform built-in automated programming and coding will distribute the tokens according to the market price of property set by the users and send the transaction data including all the required legal information to the smart contract of specific property for confirmation and store in the database as well as on-to the blockchain. It will also find the users who are interested in obtaining the specific property tokens. The use of ESTATEin database is to protect the user's rights according to the law of the local authority.



Capital, Ownership and Profit Distribution

Token holders get the percentage share of profit side by side with the sale of project (RS&C) according to their percentage share in the total capital of project which represents their ownership of property. We have given the simple Numerical example with assumed value, limited to four token holder investors for better understanding of users as follow

Let ESTATEin list the Society development project in Dubai along with feasibility report, whose required capital for development, mention in the report is \$1000. we assume 4 token holders A, B, C, D are satisfied with project profit and time duration and are willing to invest \$100, \$150, \$250 and \$300 respectively, then they will be able to invest through voting and we have already mentioned that vote can be submitted only through EIT token i.e. 1 vote = 1 EIT and as more the no of votes higher will be the share in the ownership and profit of property but in this category investment of token holders cannot exceed the 85% of total required capital. 15% to 25% of total required capital investment is reserved for ESTATEin team.

NOTE:

All the profit will be paid to investors in equalling ethers, along with EIT tokens which they invested. Profit will be distributed to token holders monthly, with the selling process of project.

Projects	Type	Required Capital (\$)	Project sold (\$)	Profit margin (\$)	Voting period (days)	Development period (days)	Selling period (days)
X	Residential Society	5 million	11 million	6 million	30-45		
Y	Commercial building	10 million	25 million	15 million	45-60		

NOW Token Holder A, B, C, D will invest \$100, \$150, \$250 and \$300 by depositing 1000, 1500, 2500, 3000 EIT in Project(X), which will be registered as a 1000, 1500, 2500, 3000 votes respectively and in this example remaining required capital is \$200 which is reserved for us and we will invest as token holder by depositing our 2000 EIT, hence percentage share of A, B, C, D and ESTATEin in the Capital, ownership and profit of whole ongoing project (society development) represented below

Let the Society to be developed = X

Capital required for development = \$1000 = 10000 (EIT tokens). [1EIT = 0.1 USD

1USD = 10 EIT]

A invests = \$100 = EIT 1000

B invests = \$150 = EIT 1500

C invests = \$250 = EIT 2500

D invests = \$300 = EIT 3000 and

ESTATEin invests = \$200 = EIT 2000 (reserved)

Total investment = Required Capital = \$1000 = EIT 10000

Percentage share of A in the capital, ownership and profit of project(X) = $(100/1000) * 100 = 10\%$

Percentage share of B in the capital, ownership and profit of project(X) = $(150/1000) * 100 = 15\%$

Percentage share of C in the capital, ownership and profit of project (X) = $(250/1000) * 100 = 25\%$

Percentage share of D in the capital, ownership and profit of project (X) = $(300/1000) * 100 = 30\%$

Percentage share of ESTATEin in the capital, ownership and profit of project(X) = $(200/1000) * 100 = 20\%$

Now let the project(RS) sold at Selling price = \$2000 = EIT 20,000

Profit = selling price – purchasing price

= 2000 – 1000

= \$1000 = EIT 10,000

Profit of A = 10% of 1000 = \$100 (paid in ether)

Profit of B = 15% of 1000 = \$150 (paid in ether)

Profit of C = 25% of 1000 = \$250 (paid in ether)

Profit of D = 30% of 1000 = \$300 (paid in ether)

Profit of ESTATEin = 20% of 1000 = \$200(taken in ether after full project sold)

ESTATEin-Fees

ESTATEin platform will not charge any fee from any investor, buyer or seller as profit or interest. Our incentive is to provide maximum benefit to our token holder, even we will not keep any cut from any investors profit that they will earn through our platform and paid in ether.

ESTATEin Security, Transparency and Audit

We all know that Blockchain technology consists of new and unique type of decentralized data repositories. However, ESTATEin platform is designed as a shared and distributed database to increase security and transparency whose copies will be duplicated among thousands of Ethereum nodes and split into blocks where each block contains the detail of seller, buyer, investor, price, contract terms and all other required information authorized by the entire network with encrypted signatures of required multiple parties. The transaction will only hold if confirmed by all nodes and if not transaction will not be executed. Therefore ESTATEin is a secured and transparent platform, synchronized and upheld among thousands of nodes. Once data is written it cannot be changed i.e. tokenization of properties with signatures and forensic verification once stored with all the details are unchangeable and reviewed by every member of network to certify the validity of transaction. ESTATEin platform also acquires a highly professional Audit team which will increase the transparency of our platform. The Audit team will issue and publish audit-report along the progress report precisely for the (RS&C) development and investment projects at the end of every month and year in addition with the monthly audit report on all Real Estate investments and incomes.

ESTATEin Tokens (EIT) and Economic Future

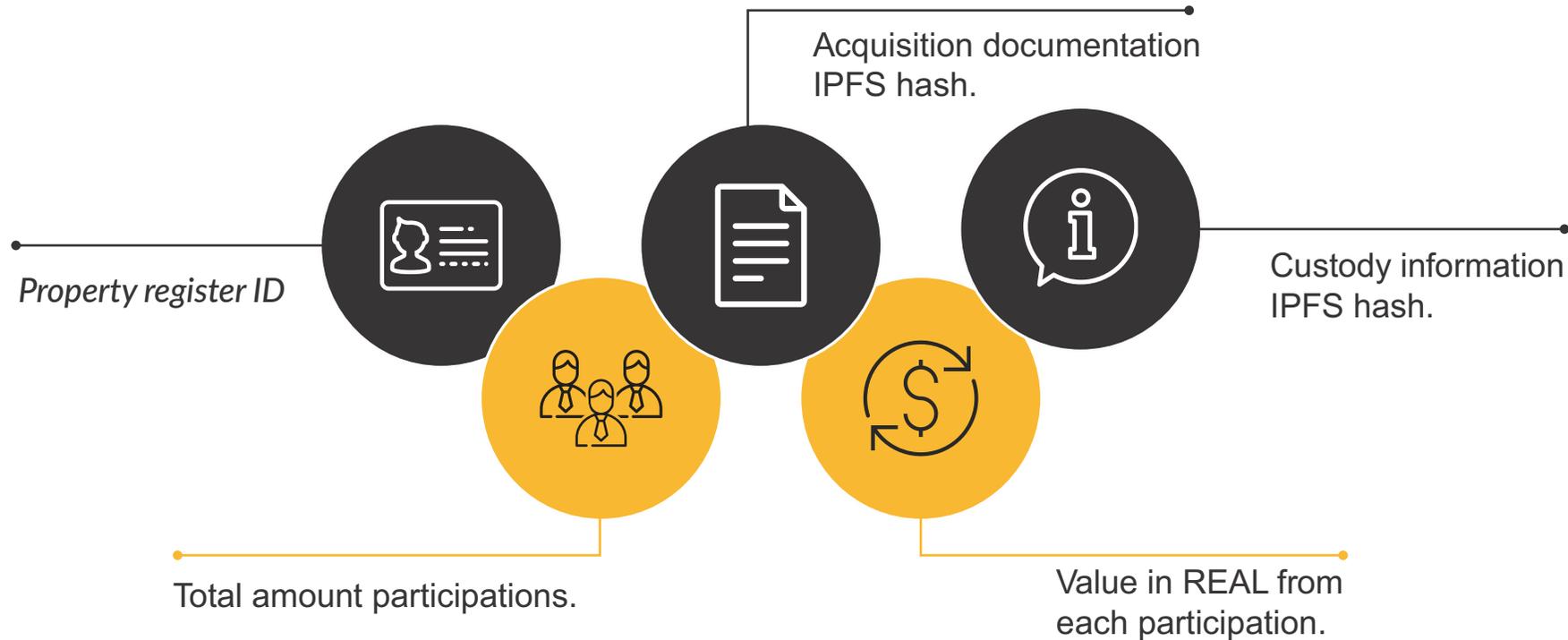
We have discussed earlier in details about real estate economic importance and effects of real estate on the economy due to its huge share in global economy how they have brightened more with the advent of ESTATEin tokens (EIT). As they are exchangeable and tradeable digital cryptocurrency above and beyond profit from investments in real estate assets. ESTATEin tokens (EIT) are beneficial and provide multiplier effect to the token holders' capital. As we know that price of any cryptocurrency increases if its market capital increases. In simple worlds if token holder acquire cheaper tokens in crowdfunding and later on invest in some of ESTATEin project, the price of EIT increase by 100% as we have mentioned in investment category that invested tokens will return along with the profit in equalling ether. Hence, token holder will get double the investment they invested, along with their percentage share of profit in ether representing the multiplier effect investments. But if we say for any reason, price of token falls and EIT are invested in any ESTATEin projects then invested percentage remains the same for investment, ultimately increasing the profit return in ether i.e. if price falls by 10% then profit in ether increases by 10%. This empowers the potential and economic future of ESTATEin to enlighten and compete with other cryptocurrencies of the market cap and price. In addition, any invested project market cap of EIT will ultimately increase due to multiplier effect on return investments and profits. The price will go up as a result making EIT attracted for stock traders to hold ESTATEin tokens and multiply their money



ESTATEin (EIT) Smart Contract And its Working

We will have a smart contract that will represent the property acquisition (We call this REAL Property Contract). This contract will have different steps. Each step will be stamped in the blockchain by the contract.

Once a new property asset is entered in our platform there will be a list of required tasks to be performed. This information will be audited and shared with the platform investors. When we purchase a new property to upload to the platform we will create the property contract associated and will populate it with its basic data:



When we do that the system will automatically create all the associate data for the contract and will mint the Property participations associated to it so that each user will be able to purchase them.

REAL Property Participation or RPP will represent the shares on each property. Each investor will be able to exchange REAL tokens for this property's participations through our platform. RPPs will also be tradable inside REAL platform so that any investor will be able to transfer and sell their investment to gain liquidity.

When the users buy RPP with their REAL tokens the property contract will hold the REAL balance in an associated wallet. They will be returned to the user when the property is sold.

Each month the platform's property responsible will add to the property smart contract the earnings from renting the property so the contract will automatically divide and pay in ETH to each RPP holder.

If the platform owners decide to sell the property the distribution of the rental income will get frozen and the platform owners will deposit the profits of the sale (in ETHER) inside the contract, as well as the proper legal documentation of the sale. The RPP holders will automatically receive the REAL tokens invested when the property was bought plus the ETHER corresponding to the profits of the sale related to the RPPs he had at the block when the property was sold.

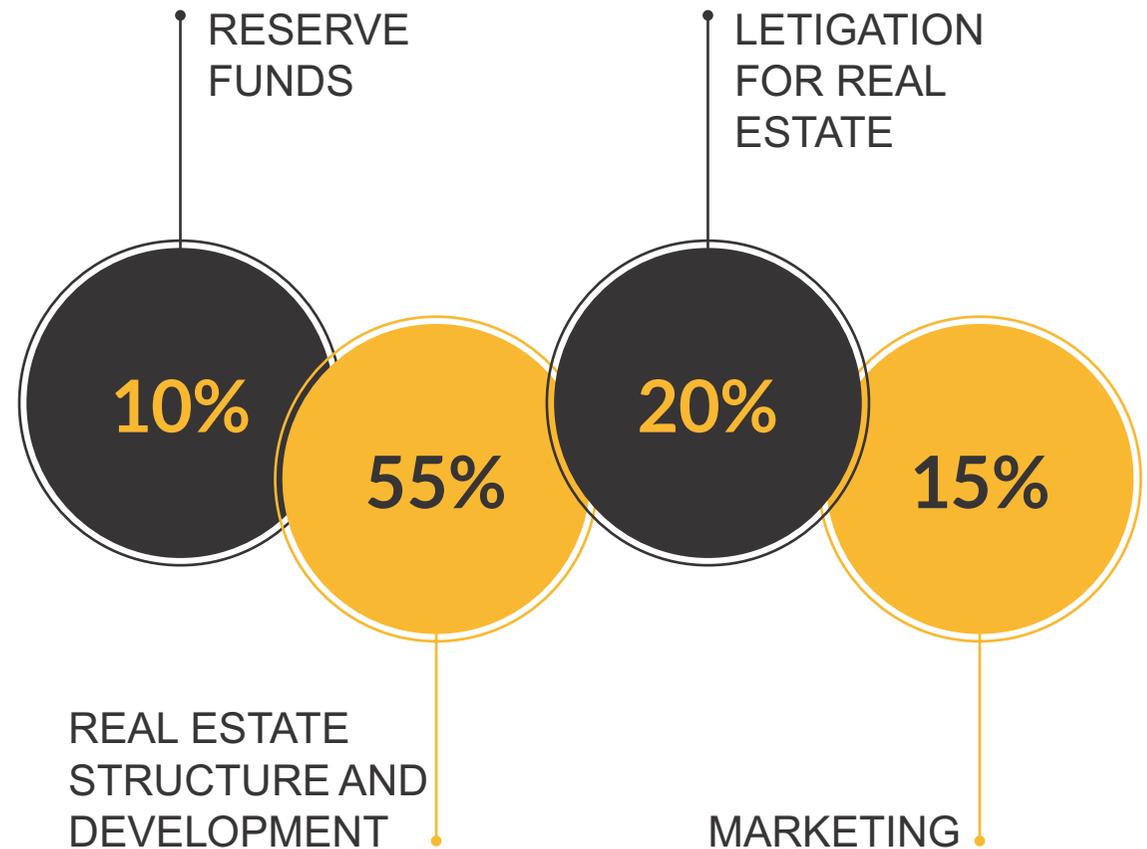
ICO



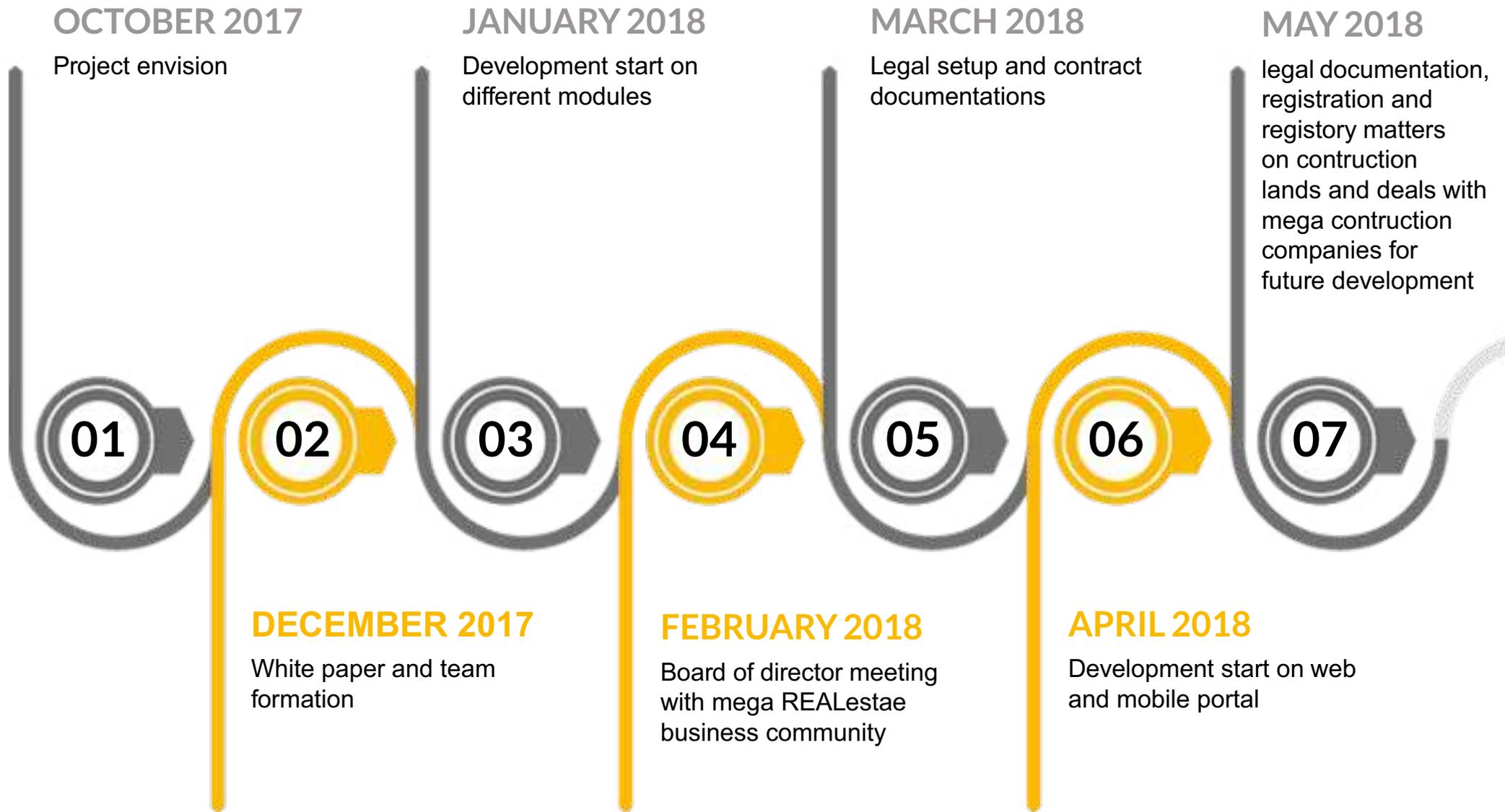
ESTATEin COIN DETAILS

Token Name	ESTATEin
Token Symbol	ESTI
Decimals	18
Referral Commission	8%
Total Supply	32 MILLION
Token Price Pre Sale	0.05\$
Token Price Public Sale	0.15\$
Total Crowd Sale	70% OF TOTAL SUPPLY
Reserve Token for Bounties and Rewards	4.5 MILLION
Token for Team Member and Advisors	1.9 MILLION

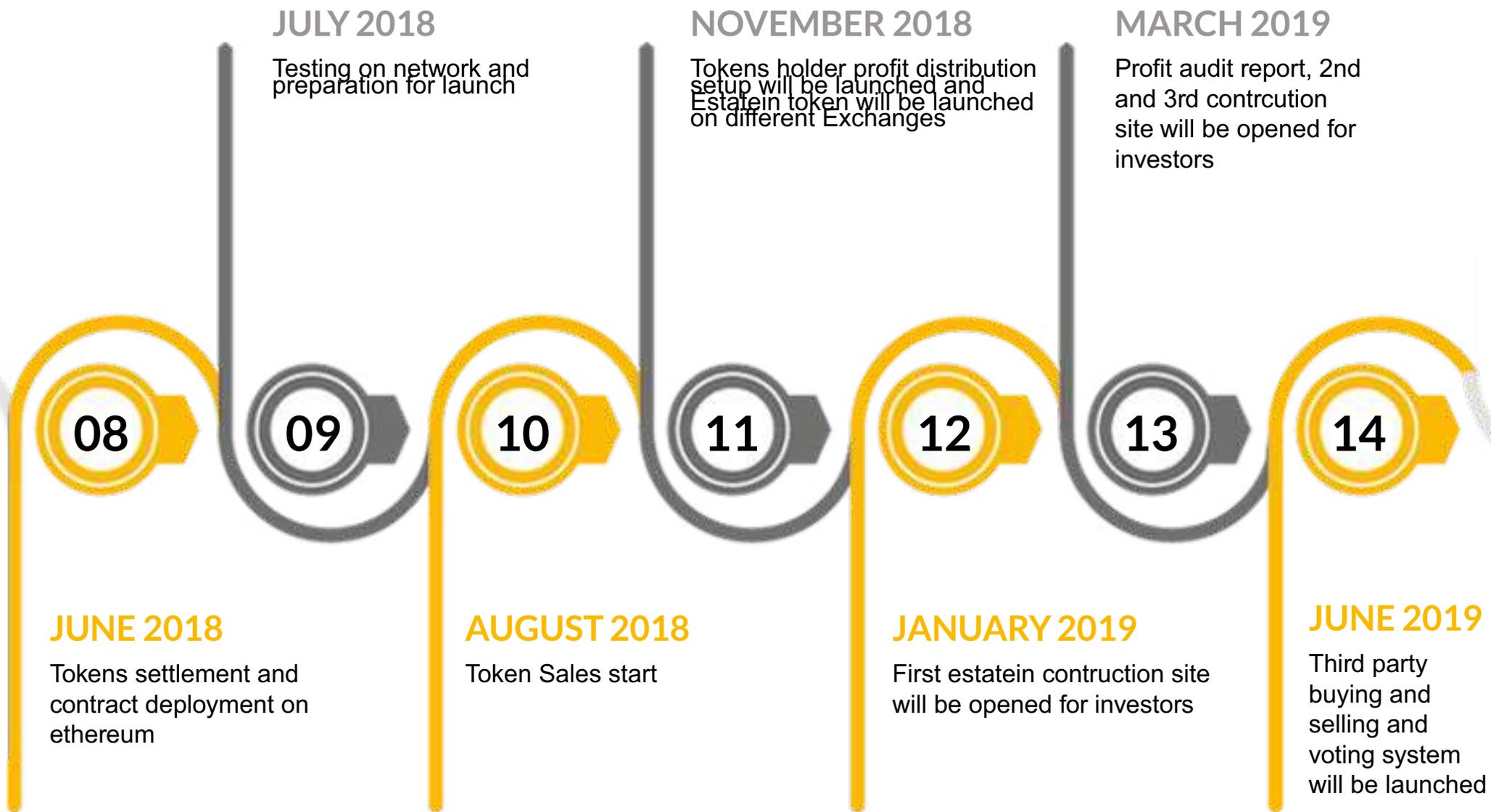
FUNDS ALLOCATION

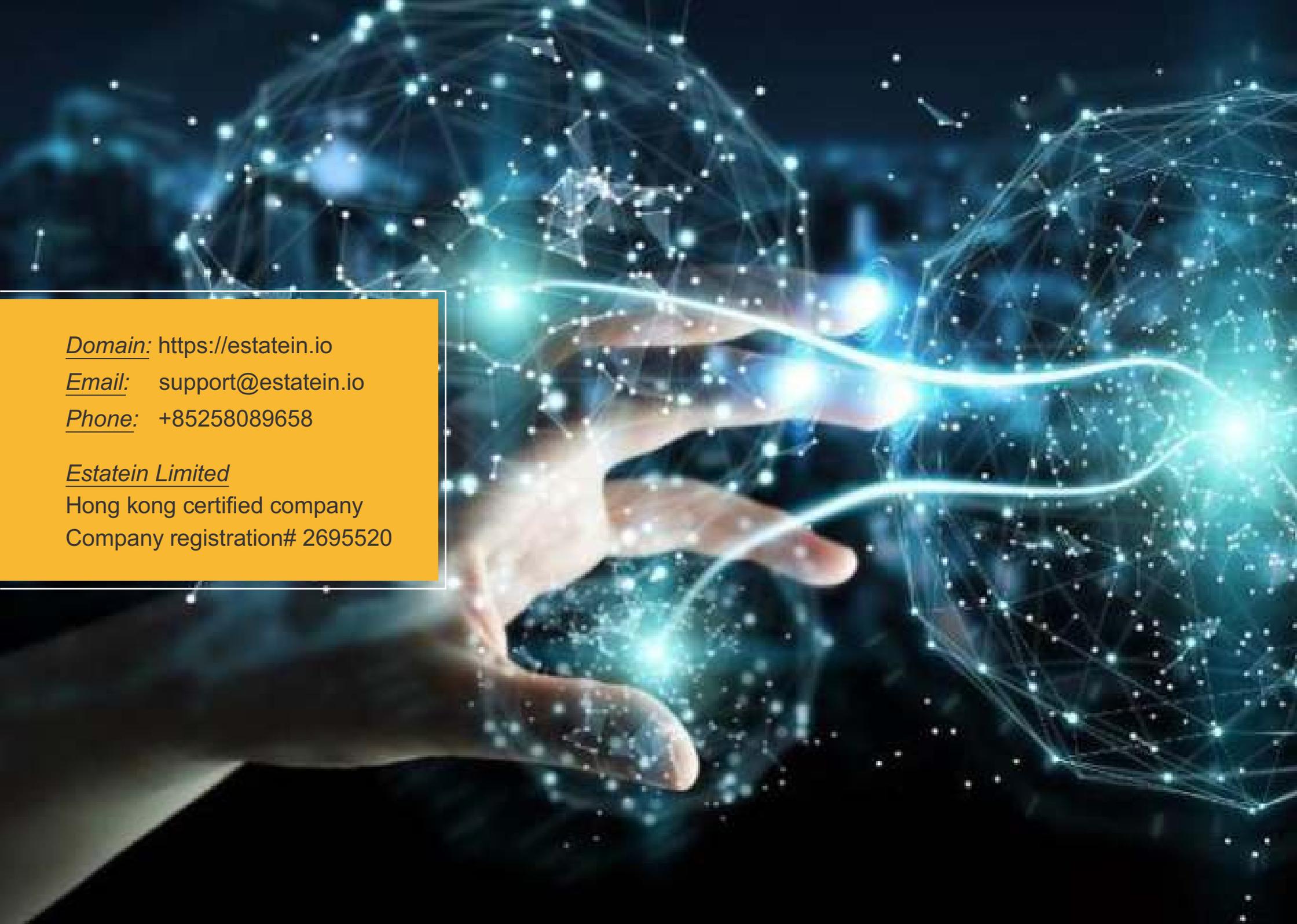


Roadmap



Roadmap





Domain: <https://estatein.io>

Email: support@estatein.io

Phone: +85258089658

Estatein Limited

Hong kong certified company

Company registration# 2695520