

# UNITED

Connecting Crypto With Real Estate

LightPaper 2.0/ March 2020

## INTRODUCTION

This light paper is an overview about UNITED S.L. and publicly traded UNITED real estate token.

## OPPORTUNITY

If you have ever thought that someone should connect classical, proven real estate investments with lucrative cryptocurrency market and create a safe, but rapidly growing investment opportunity, then we thought about it too and we made it real!

With us it is possible even for young investors to participate in the real estate investments and owning the asset, while getting hundreds of % potential growth from the cryptocurrency public trading.

This way your cryptocurrency investment gets backed up with real estate what is proven to bring money in the long term, meanwhile cryptocurrency market gives possible high returns almost instantly.

## **UNITED MISSION**

Our mission is to create a bridge between the cryptocurrency and real estate, what gives higher returns for investor, sustainability for the cryptocurrency and accessibility for sustainable wealth for everyone!

## **WHAT DO WE DO**

UNITED is tokenizing the real estate assets and gives everyone a possibility to invest into real estate!

Our main activity is to buy and rent residential real estate in Europe and Middle East, while giving room for the innovation in cryptocurrency and IT.

We know that over the hundreds of years, the real estate has been the most secure source of wealth for the rich people. Since average real estate ROI is near to 10% and the entry level for investing into real estate has been so high that most of us carry the debt throughout the lifetime while never making significant profits out of it. This restriction has kept the middle-class out of the real estate game.

Today, because of the vast development of info technology and internet growth, the investment world is changing and open public ledger technologies like blockchain and dagchain are opening the doors for the new possibilities.

We saw that regular real estate crowd fundings are not paying out enough money for the investors to be happy and regular cryptocurrency tokens are not holding sustainable value, because of the company behind the token doesn't have any real assets, money generating products or often not even the vision about the companies future.

We created the solution by adding blockchain into the equation.

This move creates two independent income streams for investor, gives access for wider audience to participate in real estate market and faster returns from token growth in the cryptocurrency trading market.  
More about how it works, under “UNITED real estate token”

After the private offering in august 2020, the expected value of our real estate portfolio, exceeds 14 million EUR in residential rentals, what is paying out rewards once in a month to UNITED real estate token (UTED) holders.

Traders with short term goals will make profits out of the market fluctuation and long term investors secure their investments, by holding the part of the company issued UNITED real estate tokens and get rewarded with 8-12% annual profits.

## UNITED INVESTOR GETS

- 1) **Asset-** To own part of a real estate portfolio without any downside. Means that you don't have to deal with paperwork, rent collecting, repairs or looking for new tenants. Just invest, hold UNITED and collect the rewards every month!
- 2) **Dividends-** Receiving rewards from the profits of UNITED every month will be eventually more profitable than collecting rent every month by yourself as private owner, because when UNITED owns more real estate over time, means more profit for the company, which means bigger payout for investor!
- 3) **UTED real estate token-** Freely tradable open source crypto token what you can buy or sell any given time. Similar token offerings have grown over 400% over past half a year while the biggest growth of the crypto tokens has been over 150000% only in 2017 and preserving big part of the value until today. Since the the tokens what are issued by our company carry the real value in the company, we expect our token to perform much over the average results.
- 4) **UNITED Wallet-** User friendly UNITED wallets are using ETHEREUM, ERC20 protocol for fast transactions all around the world or just holding your UNITED and ETH safely in your android phone!
- 5) **Legally binding-** We create legally binding contract between off-chain assets and on-chain tokens which will guarantee for the investor the reward payout every month when terms are met.

6) **Easy Investment**- Just Download the UNITED wallet, buy the tokens and hold until you are satisfied with your profits.

7) **Right timing** - Crypto market is recovering from the last fall at 2018 and known economists are expecting the long low for the real estate market, what would make our concept even more profitable.

Read more under “**Timing**” .

# ROADMAP AND MILESTONES

## 1) 2019 NOVEMBER

Everything started from a problem of preserving the wealth what we have gained at the 2018 cryptocurrency bubble.

We as a private investors gained extreme profits from the growth of bitcoin and smaller altcoins, but when market crashed, it affected negatively everyone who was in the crypto race at it's peak, including us.

We wanted to have a possibility to invest into rapidly growing crypto currencies, but we also knew that most of the ICO coins will not last over few months, because there is no real business behind it. Shortly after, we came up with an idea of UNITED real estate token what holds real asset value in the company and guarantees the sustainability of the investment!

## 2019 DECEMBER

We started talking with numerous crypto exchange owners and blockchain developers who gave us many good ideas and support. At the end of same month we made our first agreements and development started.

## 2020 MARCH

Shortly after hiring the developers, the beta version of the wallet was ready, what after slight improvements turned out to be incredible! It is now launched in google play store for public. Web page and white paper released to the public together with the wallet.

## 2020 AUGUST

First part of private sales will be finished successfully by collecting 100% of the targeted 19 900 000 EUR.

UNITED token is launched in reputable public exchanges for open trading. Development for card payment system creates additional income source what would benefit the investors even more.

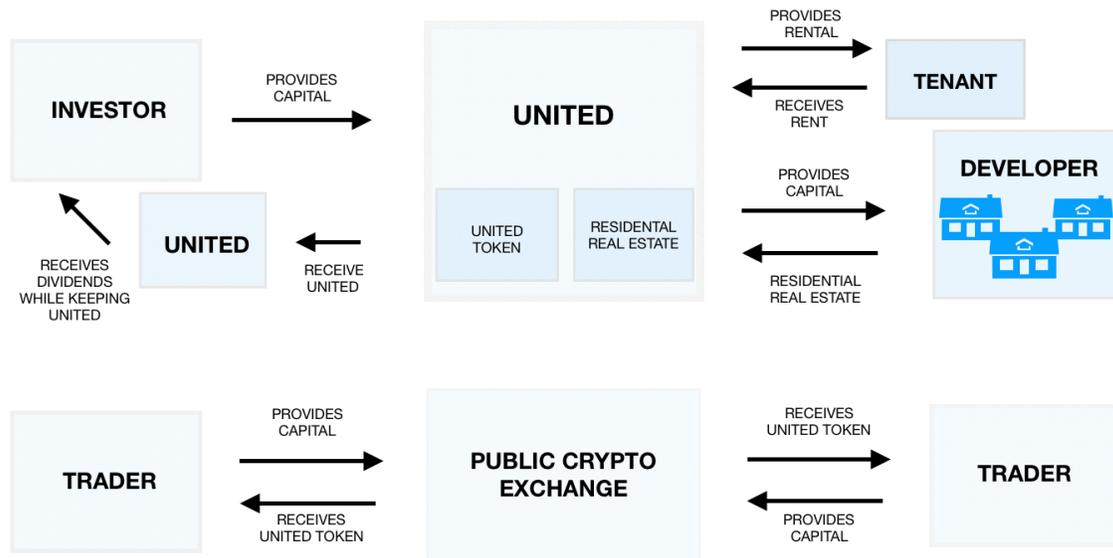
# UNITED TOKEN BENEFACTORS

The two main types of participants are Long position holders “investors” and short position holders “traders”!

The long term investors hold the UNITED real estate token as the share of the company and get paid rewards once every month, while not selling the tokens.

Trader is short term investor who mostly buys undervalued tokens and selling again with a higher price in public crypto exchanges. Tokens are free to sell at any given time for everyone, with any given price what suits the best for the traders or investors strategy in the market.

While holding the token, trader also holds the legal rights for the monthly rewards, what’s ownership will be sold together with the sale of the token. Trader is able to claim the rewards when he or she holds his tokens at least from beginning of the month until the end of the month.



# **INVESTORS OWN UNITED**

## **UNITED REAL ESTATE TOKEN VALUE**

UNITED real estate token will be traded in exchanges what has higher trading volumes and better reputation (The symbol in exchanges is “UTED”).

We are in contact with several exchanges already at the moment, but final decision will be announced in summer 2020.

To maximise the trading volumes and give our token more visibility, we have planned 15% of total collected funds for marketing purposes which includes direct referrals, promotions and internet marketing.

To give our token high Growth and high returns to our investors, We need to create high demand and keep the supply as low as possible.

For keeping the supply as low as possible, we hold majority of the tokens always in the company. The public offering will be also shared into 5 different parts and tokens will be released based on the demand in the marketplace. More about it is written under “UNITED real estate token offering”.

Contrary to many crypto projects in the market, UNITED real estate token stands for real assets on the name of the company, what rewards the token holders monthly basis. To increase the trust, we audit the company every year and show the results to the public, which gives more reasons for investors to feel secure about the increasing demand on the market and also gives extra profit for investors every month while sustaining the ownership of the asset.

## **REWARDS**

Rewards from the real estate profits are paid out once every month directly to your bank account or exchange wallet, dependent on the laws in the countries where the investors are tax residents or what they will choose themselves.

Payout for the rewards will be 8-12% annually and will be paid out of the company profits in the month.

The amounts will be calculated based on investors portfolio size and will only be paid out for investors who hold the coins at 1 full calendar month in escrow account from the beginning of the month.

First reward payout will happen within 2 months after we have purchased the first building. Expected to happen already in AUGUST 2020.

Investors can sell their UNITED real estate token any given time during the month as well, but in this case would not receive the payout in the end of the month.

## REWARD CALCULATION

Investor who invests in 100 000 EUR in first phase of private offering with the price 0.01 EUR per UTED (UNITED real estate token) will receive 10 000 000 tokens out of existing 1 billion.

### **Example:**

When company makes the profit of 15 000 euros per month or 45 000 EUR per first quarter. Then reward payout for investor who owns 10 000 000 UTED is 2000 EUR in first quarter, which would be approximately the same as buying apartment and managing tenants, taxes, paperwork, vacancy etc by yourself, while with us, we do it for you and also profit increases possibly every quarter!

Continuing at the same example then total return for investor in rewards would be 8% and the growth of the token from 0.01 to 0.9 (when we sell all tokens by the end of 2020 as planned) would be 808% in total.

As you now understand, the dividends are security for long term investor what gives higher returns when UNITED portfolio increases, while UNITED real estate token gives faster returns for the traders who look for higher volatility and faster profits.

## TIMING

We know that real estate is proven to be the safest and most certain way to create wealth for generations, but like in every business, the timing matters!

The last big crisis in economy was at 2008, before that it was the dot-com bubble in early 2000s and now the economists were expecting next crisis to come within a year.

The cryptocurrency market was born at the time of the previous recession. Banks were no longer a safe option, stock market and real estate was falling which forced investors to look outside of the box.

Investors were looking for alternative ways to generate more cashflow and invest anywhere where they can make faster potential profits.

In other words, we have many reasons to believe that if the economists are correct, it will be extra fuel for crypto market and for us as well.

Past couple of months has been very unpredictable due the virus breakout and while the world is in lockdown, we already see that predictions was accurate and new economic crisis will be deeper than the one in 2008.

Stock market is already closed and investors in deep minus.

Soon millions of businesses will close down and hundreds of millions of people will lose their jobs. When this happens, then house prices will drop and rental prices increase, what grows our profitability even more.

The possibility that real estate prices drop and crypto gets more attention, creates perfect ground for us to launch UNITED real estate token even more successfully than planned.

## HOW IS IT BETTER

Everyone knows, that real estate is safe and even when profits are almost always guaranteed, there is barely any returns for small investors.

Average returns on real estate is 10% annually. Which means that investor who starts with 100 000 EUR, will most likely make his first profits after 10 years and this is why we are different!

Instead of buying an apartment from the private seller directly, you can buy UNITED real estate token what gives you possibility for hundreds of % yearly profits, rather than just accepting monthly rental to covert costs.

UNITED has another great advantage in the real estate market. We have more capital for investments than most of the private investors, what allows us to buy residential real estate directly from developers in larger quantities and lower prices. UNITED real estate token behaves like a dividend share in the stock market which represents real part of the company itself. The owner of UNITED real estate token can claim himself rewards from company's profit monthly basis by just holding it in escrow wallet.

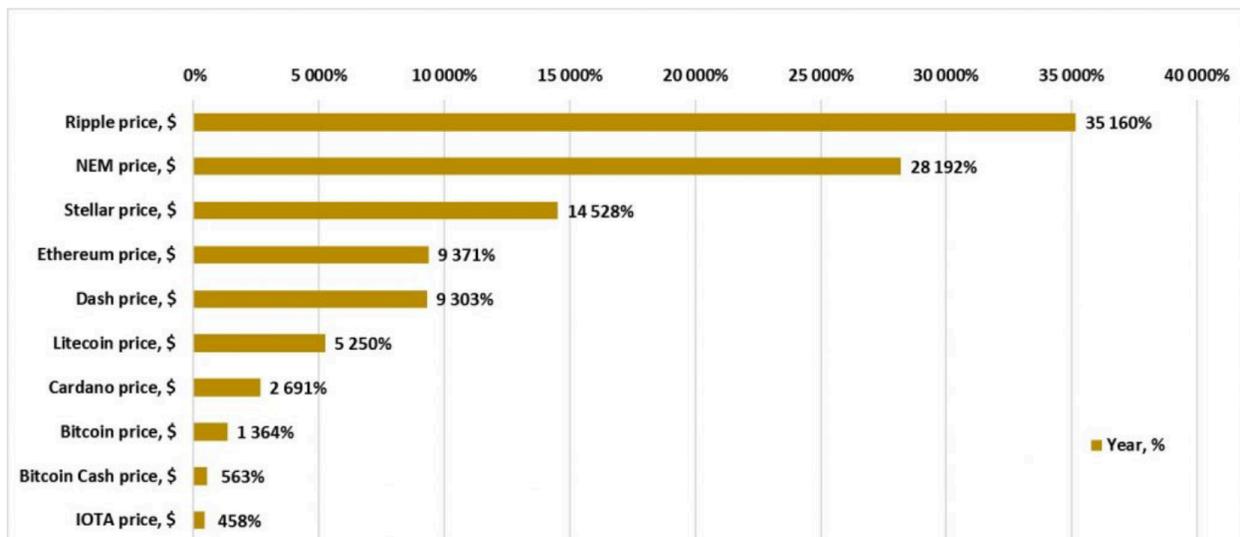
This approach will guarantee the returns even for unexperienced investors, because part of the real estate what we own brings the profits from the Real estate portfolio, even when the token trading prices would decrease.

Since UNITED real estate token is like security what is traded in major stock exchanges, then UNITED real estate token will be traded also in public crypto currency exchanges which gives extra possibility for exponential growth for the investors asset.

# CRYPTOCURRENCY PROFITABILITY AND STATISTICS

There are thousands of cryptocurrencies in existence today what is being traded in over 10 000 crypto exchanges around the world with total market capitalisation over 200 Billion dollars.

So far the most popular trading year has been 2017 and compared with traditional investment opportunities, the crypto market is extremely volatile and for some, also extremely profitable.



The biggest problem to solve for most of the cryptocurrencies, is how to sustain the value and this is where we are different.

Reward payouts are increasing when the company is growing what gives more reasons for investors to hold the ownership of the token.

This increases the demand in the market and also keeping the supply lower, which is perfect combination to keep the UNITED token prices growing and investors happy!

Our nearest competition launched their token at 2018 and grew the in market capitalisation over 40 000 000 within the first year, while giving out smaller part of the company assets, which meant lesser returns for the investors.

Now when market has recovered from 2018 crypto fall and real estate market is in our favour , we expect to get same thing done much faster. When we reach our targets in first year, then the approximate value of our token will be 0,9 EUR.

## **UNITED SECURITY TOKEN OFFERING**

UNITED token pre-sale period is 1 MARCH 2020 - 1 SEPT 2020

Offering has 5 phases.

Each Phase releases 100 000 000 UTED(UNITED security token) with fixed price and price increases with each phase.

**Phase 1-** 100 000 000 UTED

**Price-**0.01EUR

**Phase 2-** 100 000 000 UTED

**Price-** 0.019 EUR

**Phase 3-** 100 000 000 UTED

**Price-** 0.03EUR

**Phase 4-** 100 000 000 UTED

**Price-** 0.05EUR

**Phase 5-** 100 000 000 UTED

**Price-** 0.09 EUR

When the pre-sale period ends at 1 SEPT 2020 we will start trading in public exchanges. Which exchanges we start our trading, will be announced in AUGUST 2020.

Base rate where trading starts will be defined by the phase what we reach by 1st JUNE.

If we reach phase 4, we start at 0.05. If we finish our presale successfully on phase 5, we launch it with with a price of 0.09EUR.

UNITED will collect back depreciated tokens from the market to preserve bigger part of the ownership of the company, when it is possible and reasonable at this particular moment.

UNITED uses their own tokens for making extra profits from the cryptocurrency trading and uses it to liquidate the assets for bigger projects in real estate market when it is profitable for the investors and for the company, while always preserving at least 30% of the tokens!

## **THE TEAM**

Right now we are blessed to have small talented teams working with us to get the project launched, but since everyone is overloaded with work today, we are constantly looking for developers, app testers, managers and partners in real estate. If you are one of the people who is looking to make big things in crypto industry and has the skillset necessary, Please send us the letter with your proposal to [hire@uted.net](mailto:hire@uted.net)

Current team:

### **TEAM REAL ESTATE AND MANAGEMENT**

Cristina Sánchez Fuentes(ES), Jessica Daza (IR), MJ Propiedades S.L.(ES)

### **TEAM SOCIAL MEDIA AND MARKETING**

Karl Niilo(EST), Kent Kruusmaa(EST)

### **TEAM APP DEVELOPMENT AND TESTING**

Sarvana Kumar(IN)

### **TEAM LEGAL**

Juani Gestor(ES), Jose Maria Sanchez (ES)