



PLATFORM FOR THE DIGITIZATION

AND INVESTMENT OF REAL ESTATE

Remove all technological, economic and geographical barriers
Get access to a liquid, transparent, global Real Estate Market

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I. OVERVIEW



1.1. Unirealchain's Vision and Mission

Unirealchain's mission is to remove all barriers and create a fair, transparent, and safe real estate investment environment for all investors around the globe.

The traditional real estate investment market is currently only open for investors with a strong financial background. Investors with smaller amounts of capital have no access to highly profitable real estate investment opportunities. Unirealchain's mission is to build a platform which enables highly profitable real estate investments for every type of investor.

Thanks to NFTs (Non Fungible Tokens), which enable the digitization of assets on the blockchain, buying and selling real estate has become more accessible and easier than ever before. All legal and regulatory obstacles which investors have to face when they invest globally into real estate have almost been completely removed. Unirealchain delivers investment solutions for the real estate investment market, where the traditional real estate players failed in the past. This opens a unique business opportunity for Unirealchain as a blockchain company.

In addition, Unirealchain also wants to provide a crowdfunding platform for project investors or initiators, with uncomplicated and quick capital raise options, low costs and the avoidance of cumbersome procedures.

1.2. Cryptocurrency Market

Over the years, both cryptocurrency and blockchain markets have gained significant momentum.

Total Cryptocurrency Market Cap



Total Market Cap and Crypto Trading Volumes in April and May 2021

(Source: coinmarketcap.com)

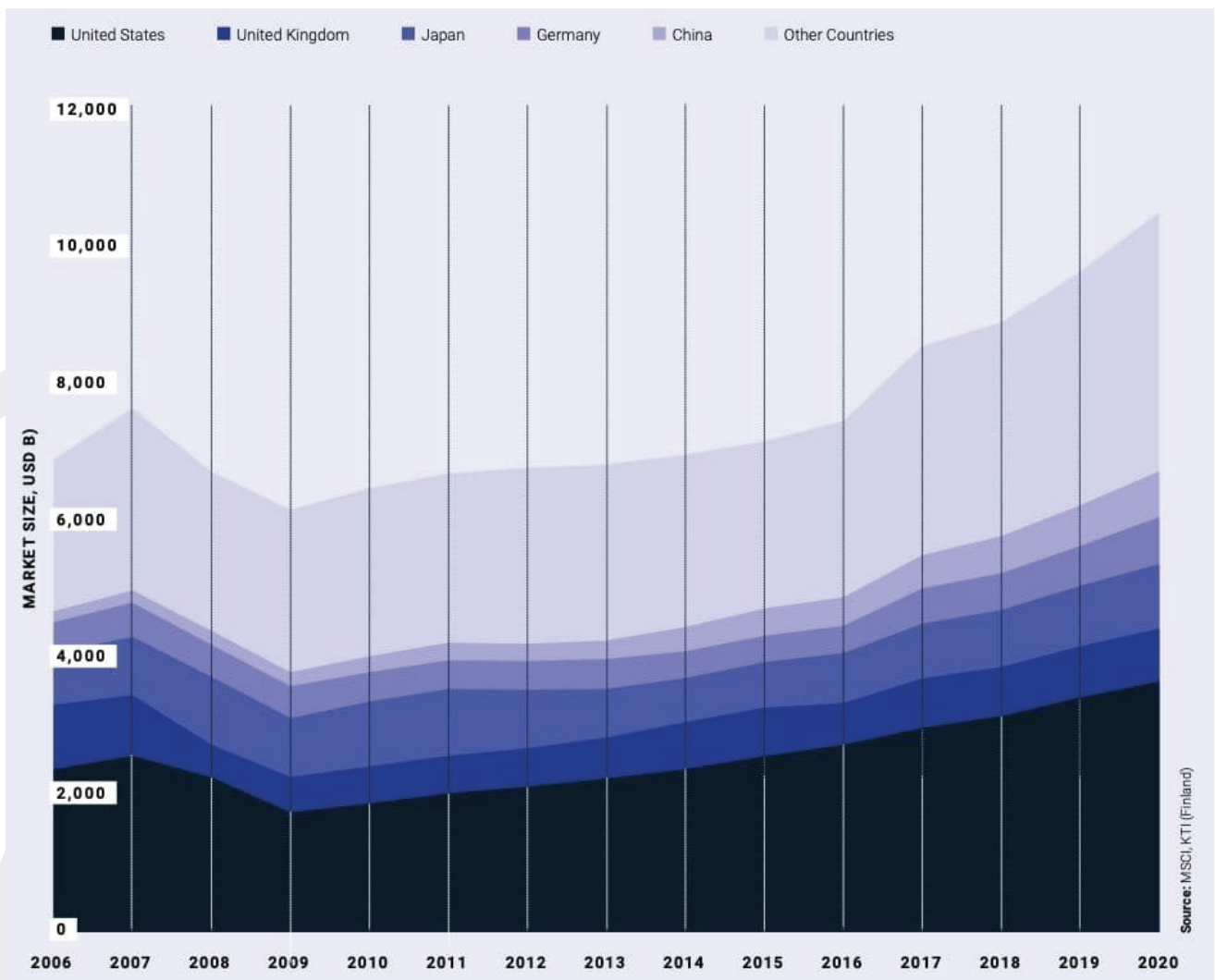
The cryptocurrency market is full of volatility. As recorded by Coinmarketcap (April, 2021), the total market capitalization of the cryptocurrency market reached more than \$2.28 million USD. In May 2021, crypto trading volume reached \$220 billion in a 24-hour time period.

Meanwhile, blockchain technology continues to achieve increasing attention from a variety of business sectors. Furthermore, due to the current global situation, which is additionally fuelled by the COVID-19 pandemic, cryptocurrencies and blockchain technology are proving to be a popular and a more trusted means of transacting, storing and managing digital values or assets

1.3. Real Estate Market

According to MSCI's Real Estate Market Size 2020 Report, the size of the professionally managed global real estate investment market had increased by 9% from \$9.6 trillion in 2019 to \$10.5 trillion in 2020. It currently stands at 1.6 times the 2010 size. The growth was higher as compared to 2019, when the market grew by 8.3%.

The 2020 Market Size study includes 33 markets: 3 from the Americas, 19 from Europe, Middle East and Africa (EMEA), and 11 from the Asia Pacific (APAC) region. While the Americas contributed 38.8% of the Market Size in 2020, EMEA and APAC contributed 34.7% and 26.5% respectively.



Market size estimate (Source: MSCI, KTI (Finland))

During 2020 our global community was facing many challenges, especially due to the predominance of COVID-19. However, real estate remains to be a safe and attractive market for the investors, even during unstable market conditions.

1.4. Problems

Real estate is a widespread type of investment and delivers high and stable profits for the investors. In parallel with the expanding development potential of the global real estate market, investors in traditional real estate models still face difficulties that hinder the investment.

Some of the common difficulties are encountered by investors while investing in real estate:

1.4.1. High Capital Requirements

Purchasing real estate undoubtedly requires a substantial sum of capital. For example, the median home listing price in the US is \$226,800. For such high amounts of capital, most investors or homeowners need a bank loan and therefore they are forced to stick to this investment over multiple decades in order to repay the loan. In this case, such an investment is the most inflexible investment type, compared to other investments or assets like stocks or cryptocurrencies.

1.4.2. Complicated Investment Process

In every country, where investors want to buy a property, they have to go through many complicated processes and procedures. The investors have to know the real estate market, understand local real estate laws such as investment laws, land laws, real estate business laws. The average time to complete the legal process of a real estate transaction is 1.5 month in the USA according to millionacres.com. But the most critical and time-consuming part of the investment process, which takes place right before the transaction, is the research and due diligence phase. According to experienced managers from the German real estate industry, this phase can take 3-4 months. Adding up all numbers, the whole investment process can take up to half a year, and requires a lot of know-how and experience. Due to the high amount of required know-how and experiences, real estate investments can be very risky for inexperienced investors and therefore often result in huge losses.

1.4.3. High Real Estate Purchase Costs

According to GlobalPropertyGuide, when buying property in the US, the buyer and seller have total costs between 8.70% - 10.925% of the property's value. Those costs are split between:

- | | | |
|----|-----------------------------|-------------|
| 1. | Title Search and Insurance: | 0.5% - 1.0% |
| 2. | Recording Fee: | 0.2% - 0.5% |
| 3. | Legal Fees: | 1.0% - 2.0% |
| 4. | Real Property Transfer Tax | 1.0% - 1.4% |
| 5. | Broker Fee | 6.0% |

Depending on the country and the specific location of the property those costs may vary.

1.4.4. Forgery of Real Estate Document

There have been unfortunate stories about buying real estate "on paper." It can be challenging for the inexperienced investor to authenticate the information of ownership of an asset class. It is imperative to be an alert and educated participant in the investment world.

To face this challenge, local structures and local professionals must be involved, to be sure to have updated information, correct documentation interpretation and a physical eye on the project. Buying and selling properties on paper is possible and it is called credit securitization, but it requires particular business structures, definitely not accessible and comprehensible from the common investor, even if high-net-worth.

1.4.5. Limited Availability of Real Estate Market Data

Retail investors have a very limited access to the real estate market data as the only source of information governmental agencies are, which create a data backlog. The only information they can get from this source is the owner of the home or landed property. In addition, there is no way to get access to the pricing data like past home price data, or historical real estate appreciation rates. Due to these circumstances, it is very difficult for retail investors to make an investment decision, when there is no solid database available. For professional real estate investors, like real estate investment funds or private equity firms, the situation is completely different, because they have a strong team of analysts, who monitor the market manually and create data in that way. The result is that most retail investors do not gain the same profits like professional investors, instead their returns are way lower and their risks often very high.

II. UNIREALCHAIN SOLUTIONS



The digitization and especially the blockchain technology now enable the possibility to digitize physical real estate from around the globe as a blockchain-based token and to sell, store or trade those around the world. The main advantages are accessibility, liquidity and low (close to zero) costs for the investors. As we as Unirealchain have a professional real estate analysis and due diligence team, we also make sure, that the digitized properties are only top tier ones with the highest potential, compared to the market. A solution like this has not never been there and will disrupt and digitize a \$10.5 trillion market



2.1. Real Estate Digitization and Blockchain Solutions

By digitization and tokenization real estate on the blockchain platform, Unirealchain opens the door to new real estate investments, bringing investment opportunities to investors with less capital.

Each project on Unirealchain will issue a fractionable token NFT corresponding to the shares of the Project, and people can invest by buying tokens representing that property depending on the amount of capital they have. This token allows the buyer to own a certain percentage of the type of property corresponding to the amount of money they buy the token. Based on that, investors do not need to have considerable capital like they would need if investing in traditional real estate, where the financial side of the Property flipping could be usually managed by a few people. Thanks to the Unirealchain tokenization process, they will be able to participate in investments and still earn significant profits.

2.2. UnirealPortal

UnirealPortal is the Unirealchain real estate portal. It will provide all the data about price history, financial due diligence, legal due diligence, country due diligence asset location and current value of the property, current owners and the fractionating grade of the Property. Based on that, users will have an effective and transparent tool to analyze and decide whether they should invest or not.

2.3. Digital Signatures

The use of digital signatures supplied by Unirealchain will allow a contract between a vendor and a buyer, or an asset owner and Unirealchain, to be implemented swiftly, safely, and lawfully. Traditional sales contracts will no longer require much time to sign; users will just need to utilize Unirealchain's digital signature, and all purchases and transactions will be completed instantly. Unirealchain will get a certificate in each location where Unirealchain installs the project in order to provide digital signatures for people and corporations that will provide investors peace of mind.

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2.4 NFT Application in Real Estate Trading

In recent times, NFT is becoming a hot trend and appearing popular on the Internet. Everything like player cards, game items, even picture memes, tweets can be traded as NFTs on online auction sites, and real estate can become another huge use case. nyway, some clarifications are required: NFT for art, games and other funny applications do not yet represent Securities.

When using NFTs to tokenize real estate, the legal link between the token and the underlying asset must be compliant with the local laws. To have clear line between the different token types, which will be used on the Unirealchain platform, we have splittet them into three different types. First of all, our NFT tokens will represent the real estate assets on our platform. Our utility token UNR, which will be sold during the IDO event, will for example be needed to get access to the NTF projects and to get an investment dicount. On our platform, users can also use UNR for staking and voting. To receive dividends from rental incomes of the properties, we will be using a dolllar stable coin - UNRS.

2.4.1. What is NFT?

NFT stands for Non-fungible Token which means irreplaceable token. NFT (Non-fungible Token) is a digital asset that uses blockchain technology to create a unique code sequence representing a particular and irreplaceable object. These strings are often used to identify digital versions of art, songs, or network phenomena.

As just said, NFT are not interchangeable, so each NFT will represent a precise asset and will have a specific price.



2.4.3. Lower Fees and Faster Transactions

At Unirealchain, all purchases are performed on UnirealEx Exchange and on the proprietary NFT Real Estate Marketplace. The transaction is completed almost immediately and the transaction fee is only 0.1%. Additionally, intermediaries such as brokers will be cut out from the process. Fees and time are saved by bypassing intermediaries and cutting out complicated procedures while ensuring absolute transparency for investors.

2.4.2. Dealing With Quickly Legal Issues

NFT is unique in that it is non-replaceable nor copyable, so NFT becomes the most effective proof of ownership of any item. Legally, whoever owns the NFT, will hold that property.

All project purchases are through Smart Contract and saved to blockchain. Therefore, this helps investors diminish legal procedure and helps to ensure publicity, transparency, and security of the investment. Investors with a minimal amount of capital can also access the projects that Unirealchain offers.

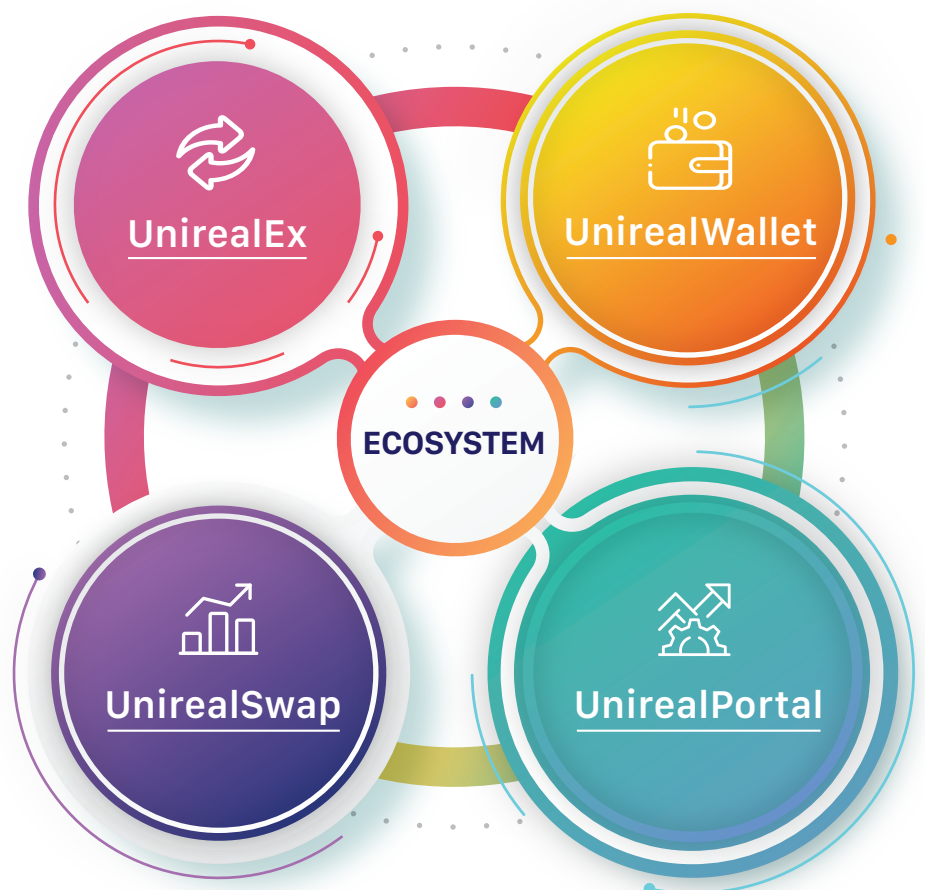
III. THE UNIREALCHAIN ECOSYSTEM



Unirealchain aims to develop an ecosystem that provides a wide range of utilities for investors with various investment optimization products. UnirealEx is a gathering place for real estate projects in many different countries on the same platform, allowing project owners to list appraisal properties on the system to attract investment capital from the community.

Unirealchain's platform is a place where investors and projects can buy, sell and share potential long-term profits. Project owners will share dividends to investors that contributed capital to build the project, creating a circle of benefits for both parties.

Here following, the products that Unirealchain will offer to investors.



3.1. UnirealchainEx – Investment and Trading Real Estate Platform

Currently, there are no exchanges on the market that combine cryptocurrency trading with real estate investment. UnirealEx will be a pioneering exchange, combining cryptocurrency trading with real estate investment. The first with those characteristics, and a great opportunity for both traders and traditional long-term investors.

Investors on UnirealEx will use UNR tokens to purchase and invest in digitized projects. These investors will be able to receive an annual dividend, that will be bond to the actual situation of the Project at the end of the financial year.

3.1.1. UnirealEx Investment Process

For UnirealEx, the investment process is not only fast but also straightforward. The investors will just need to follow these five steps:

- For UnirealEx, the investment process is not only fast but also straightforward. The investors will just need to follow these five steps:
- Deposit UNR onto the UnirealEx platform
- Check the Projects open for investment and create awareness of what is available
- Choose a Project listed on the NFT Real Estate Marketplace and select the number of tokens you want to purchase
- Receive dividends and profits from the project while still locking tokens in the wallet on the UnirealEx platform. Profit payment is fully automatic after the end of the financial year with UNRS token – Unirealchain's price stabilization token with a value fixed at \$1. The minimum profit that Unirealchain aims to share with investors is 5% annually. This condition cannot be granted but when the steady state will be reached, this result will be realistic.

After purchasing the Project tokens, the investor becomes the legal owner of the related fraction of the Project (and its underlying asset). The purchase of the token will be backed by a purchase agreement that will be signed via digital signature with legal validity. Investors will be able to print a paper copy of the purchase agreement from its dashboard. Validity will be held on the sole digital signed copy.

Profit from real estate investment on Unirealchain's platform driven by two sources: real estate price increase and leasing. When the Project achieves good profits, on behalf of investors, Unirealchain's team will take profits. For commercial and rental properties, investors will enjoy dividends based on rental profits. Profit will be calculated based on the total number of tokens or the total number of shares that the investor is currently holding and are distributed once a year to investors.

Unirealchain will notify each shareholder when the contract is leased and transferred to ensure transparency in rental income and profit-taking management.

Token holders of the single Project will vote to decide on the payment of dividends. If the total number of votes is above 51%, the decision will become effective. Only investors who lock the token will be able to vote and to receive profits from the payment of dividends. After taking profits, investors' NFTs related to the Project will be burned. They will receive UNRS (a stablecoin) corresponding to the gain. All of this is done on the UnirealEx platform.

For investors holding tokens of each Project without locking them, storing it in the wallet, there will be no voting rights or dividends. If the total number of shares of a project locked on UnirealEx fails to reach 51% of the entire project shares, the profit-taking and any other potential decision upon the Project will not be approved. At this time, Unirealchain will remind to investors who have not locked tokens their chance to participate to the vote for profit-taking and to receive dividends.

If the voting process defined that the property will be sold and the profit paid, the project's NFTs will be locked and cannot be traded anymore. This is done to ensure fairness and legitimacy when the project is profit-taking.

Receiving dividends from rental properties is similar; investors must lock tokens on the UnirealEx platform to receive annual dividends.

Unirealchain will provide information about rental and investment properties so that investors can clearly understand their different rights in those two different scenarios. When investors want to disinvest, they can liquidate through UnirealEx, UnirealSwap, or sell them directly to Unirealchain. Unirealchain is committed to buying back the project's tokens whenever investors need to be relieved of them.

3.1.2. CrowdFunding

Understanding the difficulty of market crowdfunding for real estate projects, especially calling for capital from retail investors, Unirealchain has built one more feature on the UnirealEx Exchange, and that feature is crowdfunding.

The capital between \$100–5000 can be a substantial amount, but it is often not enough to get access to traditional Real Estate. The UnirealEx platform will allow users to invest for as little as \$100.



Let's find out how a project can be listed on UnirealEx to raise capital:

- Project Appraisal Steps:
- Project Location
- Who are the investors and owners?
- Expected profitability of the project
- Project evaluation
- Project legitimacy: is there a dispute; is it in compliance with the local law?
- Digitalization contracts signed by project owners.
- After completing the appraisal process, parties will carry out listing and transactions according to the following steps:
 - × The project owner signs a digitization contract. The project owner and Unireal-chain will sign an ownership contract when the project owner wants to trade on Unirealchain's platform. They can also terminate this contract after one year if they don't want to trade on UnirealEx's platform.
 - × Declaration of full project token information: token, number of issues, the value of each token.
 - × Listing and starting the sale of projects.
 - × The crowdfunding fee for each project is 2%. The project owner will have to pay the crowdfunding fee for Unirealchain right after the end of the crowdfunding. Fundraising fee payment will be paid by 50% in project tokens, 50% in UNR.

Unirealchain will have his Board of Real Estate Experts (BREE), that will be led by real estate expert Tony Thanh Nguyen – President of Wellcome Real Estate. Mr. Nguyen brings 13 years of experience in real estate business and investments. Thanks to the partnership with Hamubay, experts from their Board will join the Unirealchain BREE to increase the proficiency during the onboarding process and to increase the average credibility and solidity of Projects. This BREE will be intended to give to investors the best due diligence upon Projects they will be able to invest in.

3.1.3. All Transactions via Smart Contract

All token purchases for each Project are made through smart contracts to ensure publicity and transparency. Investors have absolute faith in the project because they can easily check the project owner who will be checked and authenticated through KYC + AML and a cross-check on its wallet address.

Furthermore, Smart contracts will allow an instant time to complete the token ownership transaction and they will have legal validity for the registration of the Purchase Agreement on blockchain through a digital signature.

3.1.4. Trading

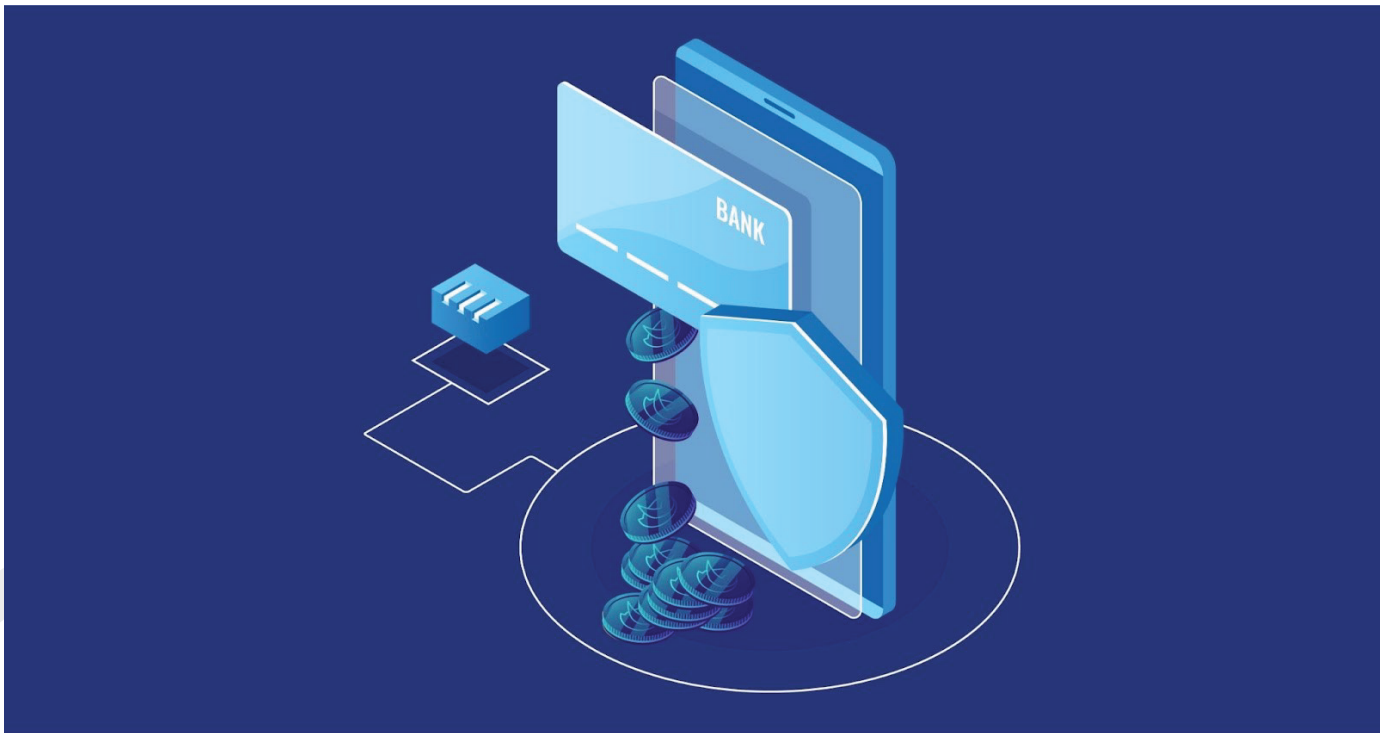
In addition to investing in real estate, UnirealEx also provides users with a trading feature that allows the user to trade cryptocurrency or NFT tokens.

UnirealEx will provide trading features to create liquidity in investment and to maximize the return for investors. If investors do not want to lock their tokens and receive dividends, investors can unlock them and transfer it to a trading wallet for trading them. On UnirealEx, in addition to the main trading pairs such as UNR/USD, BTC/USD, ETH/USD, there are also various pairs of NFTtokens.

The trading fee on the UnirealEx exchange is always 0.1%, the target of trading volume on UnirealEx within three years will reach \$300M/24hour.

3.2. UnirealWallet

UnirealWallet will be a distinct wallet developed by Unirealchain. UnirealWallet provides its users with more convenience and reassurance when investing. Every purchased asset can be stored in this wallet. Users can directly trade at the wallet with ease. The following are the advantages of investors when using UnirealWallet.



3.2.1. Storing Crypto Currency Collections

The UnirealWallet may hold various cryptocurrencies, like ETH, BTC, BNB, ERC20, TRC20 tokens, etc., as well as UNR and real estate NFTs. In addition, users may receive and send coins, like other popular wallets.

3.2.2. Payment at Transaction Points

Unirealchain is negotiating to accept UNR as a tool for payments in hotels, resorts, and retail center partners. Users can use UNR to pay for hotel reservations, entertainment services, and shopping costs at resorts and entertainment centers that are linked to Unirealchain. Users simply utilize their wallets, scan the QR code, and create an automatic instant transaction to make the payment.

3.3. Real Estate NFT Marketplace - UnirealSwap

Beginning in 2019, DeFi and NFT became two of the most prevailing trends in the crypto space. DeFi brings liquidity to projects and Exchanges and it represents a potential profitable and risky income for investors. NFT is a new investment way for the crypto community.

Therefore, Unirealchain has developed a platform that combines DeFi and NFT – UnirealSwap. The innovation here is that items on the NFT marketplace are directly linked to physical real estate assets. Let's take a look at the utilities that UnirealSwap brings.

3.3.1. Real Estate NFT Marketplace

Assets, after being digitized, can be a part or all of assets users can bring to the NFT market to exchange and sell like items in other NFT markets. NFT token is legal and owned because it is guaranteed by Unirealchain. Unirealchain commits to buying back if investors want to divest.

In other words, this is a physical NFT marketplace. Users buy and sell with each other actively, decentralized, and without any intermediaries. All transactions on the NFT market are passed through a smart contract to convert ownership. Before NFT assets are brought to the market for trading, asset owners need only to fill out a form and submit it to the exchange. The review is fully automatic and fast.

3.3.2. Swap

The crypto community must be well acquainted with decentralized exchanges like PancakeSwap or Uniswap. In essence, the 'swap' feature is an autonomous and DEX exchange between token A and token B. The problem of assuring safety and privacy was solved when Swap exchanges came into being.

With high-liquid Swap exchanges, transactions are completed instantaneously. This is an exceptional feature of current decentralized exchanges. UnirealSwap will also provide users with a similar experience. Every transaction is autonomously made, decentralized and executed orders are completed instantly.

3.3.3. Staking

On UnirealSwap's platform, in addition to exchanging tokens with each other, users can 'stake' token pairs to receive interest. Interest rates can be up to 100% in 1 year. Staking is essential for the creation of market liquidity for the Swap. When a transaction is completed, the transaction fee will be shared among the stakers.

The more transactions, the higher the liquidity, the higher the profit from staking. The strategy of building a large Swap and Staking community on the UnirealSwap platform will lead to a stable and safe investment channel for investors.

3.4. UnirealPortal

At UnirealPortal, users can look up property owner information, location, and area of real estate. We are negotiating and implementing a connection with the authorities so that users can access real estate information more easily.

On the UnirealPortal platform, only the necessary information is shared publicly, the rest of the sensitive information will be kept confidential to ensure the safety and privacy of the owner.

By collecting information on traditional real estate exchanges, we will analyze and provide real estate recommendations for each area. The collection and analysis of projects are updated hourly, so that users are completely assured of the information timeliness.



IV. THE DIFFERENCES OF UNIREALCHAIN



The UnirealChain tokenization and digitization of assets have opened a new era for the real estate market, completely changing investing and the approach to Projects.

Unirealchain is developing a common standard for real estate transactions and purchases on a global scale.

	Low Fees	Governance	Small Investment Size	Liquidity	Ownership	Trading	Fast Transaction	Staking	Data Analysis	Information Verification	Digital Signatures
Unirealchain	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Labs	✓	✓	✓	✓	✓	✓	✓	✓	✗	✗	✗
Traditional	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗

UnirealPortal is considered as Unirealchain's breakthrough in assisting investors with an overall view of the project. Never before has it been easier and faster to look up information such as price history, location, and current, legal ownership of real estate projects.

In addition, Unirealchain's team of experienced experts will analyze and give recommendations on real estate according to each area updated continuously so that investors will have an objective assessment of the real estate market. Profitability of the project that makes timely and accurate investment decisions.

Thanks to digital signatures, Unirealchain has shortened the time for signing real estate contracts between investors and owners.

Another highlight of the project comes from the UnirealWallet feature, which creates a sense of security for investors when managing their own Private Key and all kinds of assets.

Here, users can also earn profits from staking or experience the convenience of paying via UnirealWallet feature at transaction points that have signed contracts with Unirealchain.

With its changes, Unirealchain will bring users an "All in One" experience in the future.

V. HAMUBAY – PILOT PROJECT – A STRATEGIC PARTNER



5.1. Location

Hamubay is a beachfront urban project located in the heart of Phan Thiet city - a place famous for its tropical climate year round, attracting tourists all year round with a scale of up to 130 hectare and a total investment of up to \$1 billion. Hamubay is a complex project including seaside villas, hillside villas, apartments, and entertainment centers. The project is designed on an international scale, primarily invested by Truong Phuc Hai Construction Investment Company.



5.2. Potential to Increase Project Price

In the future, Hamubay will have the potential for a value increase when the Dau Giay – Phan Thiet Expressway is completed and put into operation in the 4th Quarter of 2022, making travel between Ho Chi Minh City and Phan Thiet a manageable two-hour drive. Breaking ground and the beginning construction of Phan Thiet International Airport in April 2021 is also projected to be a massive boost to the price increase of Phan Thiet. Once the airport opens in early 2023, with two phases and a capacity of 2 million passengers per year, it will surely bring many domestic and foreign travelers to the Phan Thiet market.

With strong springboard from the highway and the airport, the Hamubay project with coastal land lots with long-term red book ownership will be a unique and potential project whose price is expected to increase greatly in the coming years for investors.

5.3. Project Price Increase Data from 2018–2021

In just three years, from 2018 to 2021, Hamubay's profit has increased 70% and is expected to increase 200% upon completion of Phan Thiet Int'l Airport and Dau Giay Highway. Currently, the land price of Hamubay begins at \$2000/sq.





VI. UNR TOKEN AND OTHER UNIREALCHAIN'S TOKENS

UNR is the heart of Unirealchain: the utilities that Unirealchain provides revolve around UNR. In Phase I, UNR will run on the platform of Binance Smart Chain to ensure optimal transaction speed and fees for users. Upon completion of the Mainnet, UNR will run on the Unirealchain blockchain platform. Users can convert from UNR Token to UNR Coin after completing Mainnet. Inside the Unirealchain ecosystem, there are three main types of tokens: UNR- a Utility token; NFT - a token represents assets; and a UNRS token - a \$1 stable token. Let's go into each token in detail to better understand them.

6.1. UNR Utility

6.1.1. Invest

When a user holds UNR Tokens, they will be able to invest in projects with preferential pricing, expedited information and prioritized buying if compared to ordinary investors. This gives a great advantage to the holder of UNR Tokens. When you are a holder of UNR Tokens, you will receive incentives to buy real estate based on the total amount of tokens that you are currently holding; for example, when you are holding 100,000 (one hundred thousand) UNR, you will appropriate a discount of .1%, compared to those holding only 100 (one hundred) UNR.



6.1.2. Staking

In addition to using UNR to invest, users can also use UNR to staking and receive rewards on the UnirealSwap platform.

6.1.3. Payment in the Restaurant and Hotel System of Unirealchain

Unirealchain's largest partner, Hamubay, is negotiating, signing, and is in the process of completing procedures for a network of global hotel chains to allow payments in UNR. With hotels, resorts, and commercial centers accepting UNR for payments, users can use UNR to pay for hotel stays, entertainment services, and shopping. All payments are straightforward; users only need to use their wallet, scan the QR code and complete the transaction.

The use of UNR for payment in the hotel's restaurant system has removed the barrier between cryptocurrency and fiat money. It also creates convenience in the payment process for crypto and the Unirealchain user community. It would be great if you could use cryptocurrency to travel and pay for your hotel stay!

6.1.4. Payment of Network Transaction Fees

Every transaction on the Unirealchain network includes fees that are paid in UNR, much like ETH. Applicable fees on the platform (currency transfer fee, deploying contract fee, executing contract fee) will be streamlined so that users will not have to pay fees too much like ETH.

6.2. NFT – Token Represents each Project’s Share

In addition to the UNR token, Unirealchain also issues another type of tokens, which is a token representing an asset – representing each project digitized on Unirealchain's platform.

When investing in real estate projects on the blockchain platform, the paramount concern of investors is the legality of the tokenized/digitized Project. To solve the concerns of investors and ensure the legality of the project token, Unirealchain and the project owner will sign the digitization and tokenization contracts before listing on UnirealEx. Therefore, investors can buy, sell and exchange real estate properties with the NFT tokens issued by Unirealchain. Through this contract, each project on the UnirealEx will have a token representing it – security Token; in other words, the token will represent real-life real estate assets.

Currently, Unirealchain has signed a contract with strategic partner Hamubay on the digitization and tokenization of real estate to be bought and sold with UNR. Therefore, investors can be completely rest assured of the legitimacy of UNR in purchasing and selling Hamubay real estate.

6.3. UNRS – Stable Token Based on the Price of the USD

Unirealchain also issues the UNRS Stablecoin. UNRS's main function: UNRS is seen as a safe-haven asset when the market is volatile. As understood by investors, the value of real estate will fluctuate over time. In contrast, UNRS price is always fixed at \$1.



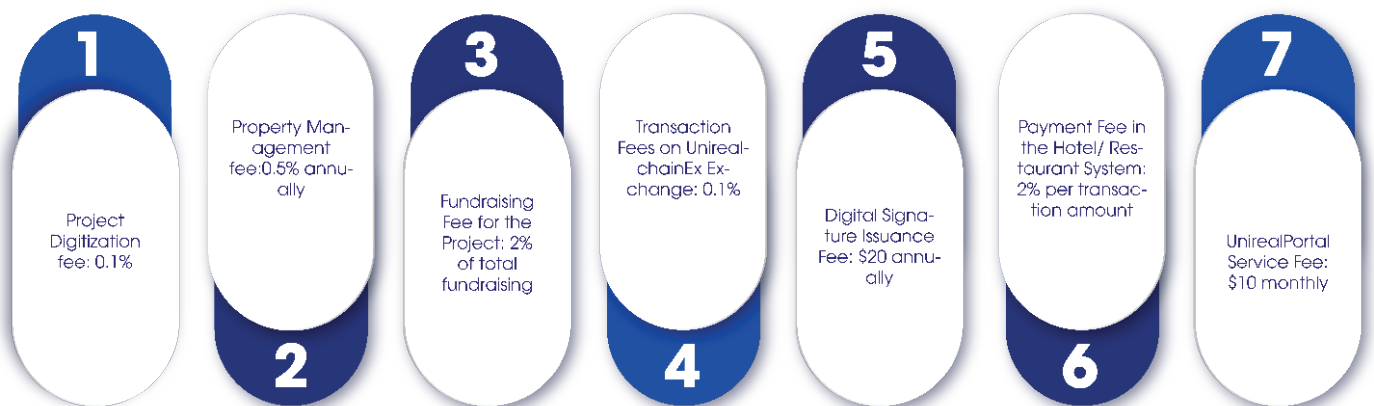
VII. REVENUE MODEL



7.1. Revenue

Unirealchain generates revenue from project investors as well as transaction fees on the network.

REVENUE MODEL



Revenue Model

7.2. UNR's a Upside Potential

For any cryptocurrency or stock offering, prices increase only when there are more buyers than sellers. This means that if the demand for buying is higher than the demand for selling, this will lead to an increase in the price.

To create a higher demand than offer, the Company must create real value with an attractive business and investment proposal. Projects need to draw investors with a vision of bringing great potential. Unirealchain is no exception to that rule.

When investors will join Unirealchain, they will do so with the perspective of success of the listed projects and the potential of great price increase based on the following factors:

- Unirealchain will continuously search for more real estate projects to bring more investment opportunities to the investing community, leading the demand of purchasing UNR to increase gradually. To maintain long-lasting relationships with our investors and the profitable projects we offer, Unirealchain will continue to carefully evaluate the projects listed on UnirealEx for potential and price appreciation.
- In addition to buying UNR for real estate investment, investors also have a second passive investment vehicle, which is staking on the UnirealSwap platform. The UnirealSwap platform is another way of buying UNR. The Unirealchain team is committed to offering strategies to increase liquidity on the exchange.
- Unirealchain is committed to developing products with the aim of attracting more users, as well as investors, in addition to their partners and communities. Unirealchain products will help the project in both generating profits and increasing users, UNR holders, or in other words, increasing the buying demand of UNR will increase.
- Unirealchain will sum up the profits from UnirealSwap and UnirealEx platforms annually. Then, based on the business situation, Unirealchain will burn UNR to increase scarcity; reducing the total supply may be an additional driving force for UNR to increase its price.

VIII. TOKENOMICS



8.1. Token Information

TOKEN INFORMATION

SYMBOL: UNR

INITIAL MARKET CAP: 1.780.000 \$

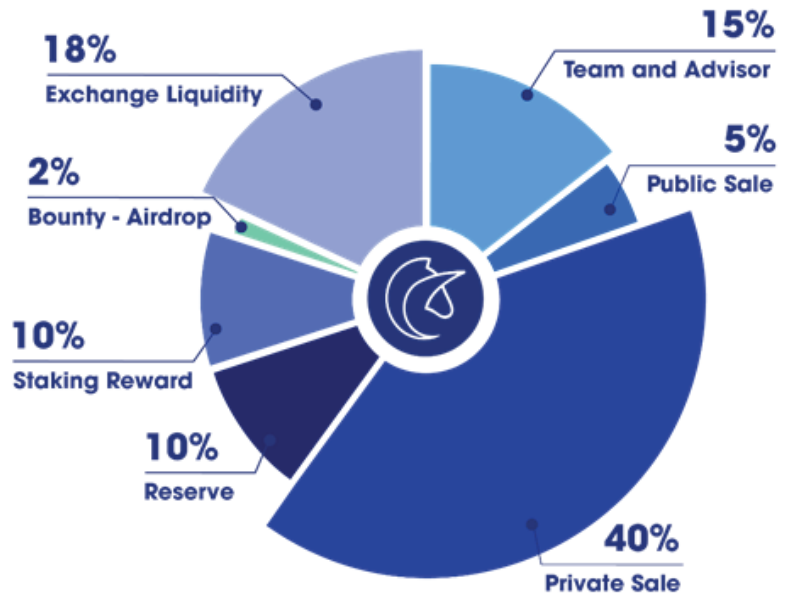
TOTAL SUPPLY: 10,000,000,000 (TEN BILLION)

PLATFORM: BINANCE SMART CHAIN (BSC)

INITIAL PRICE: 0.01\$ USD/UNR

8.2. Token Allocation

The UNR token is a key component of the Unirealchain ecosystem. A total of 10,000,000,000 (ten billion) tokens will be issued and this is the only time tokens will be issued. UNR tokens will be allocated as follows:

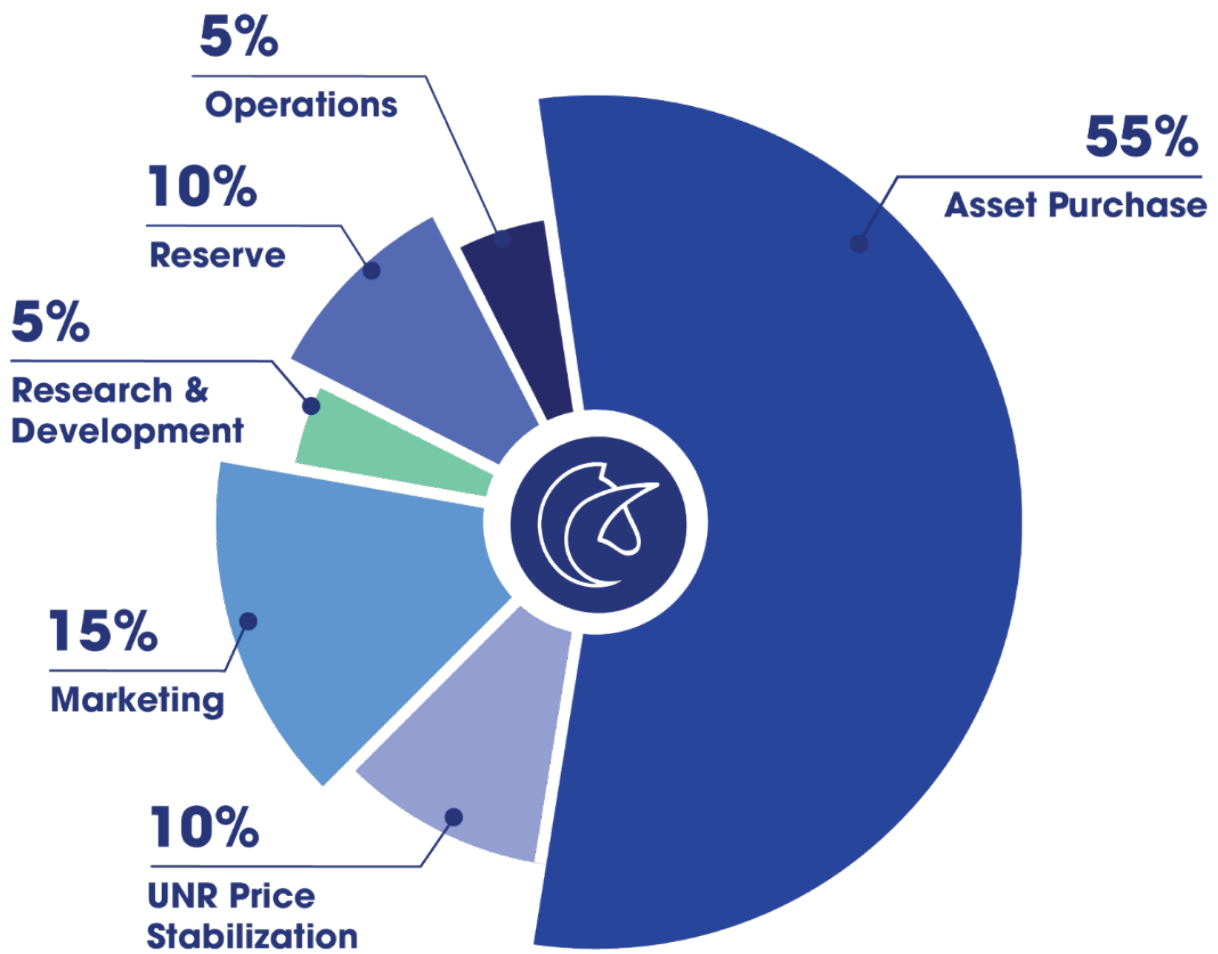


In order to ensure the long-term growth of the project and the price stability of the UNR token, Unirealchain will lock the token after allocating and unlocking it with a certain amount and time as follows.

TOKEN DISTRIBUTION SCHEDULE

	PRICE	PERCENT	TOTAL TOKEN	VESTING
BOUNTY / AIRDROP	0.01\$	2%	200,000,000	Unlock every 3 months, 15% each time.
EXCHANGE LIQUIDITY		18%	1,800,000,000	Unlock 1% monthly.
TEAM AND ADVISOR		15%	1,500,000,000	Lock for 1 year, then unlock 2% monthly.
PRIVATE SALE	0.008\$	40%	4,000,000,000	Lock 12 months after sale then Unlock 100%.
PUBLIC SALE	0.0085\$-0.01\$	5%	500,000,000	Unlock 30% after finish sale, unlock 30% after 3 months, unlock 40% remaining after 3 months
STAKE REWARD		10%	1,000,000,000	Unlock 1% monthly.
RESERVE		10%	1,000,000,000	Lock for the first year, then unlock 1% monthly.

IX. FUNDS



X. ROADMAP



Q2 & Q3 2021
Alpha product development
 UnirealSwap
 Unirealchain
 blockchain Testnet

Q3 2021
Website, Whitepaper, IDO
 Website
 Whitepaper
 Launch IDO
 Token Listing

Q4 2021
Beta UnirealSwap User Testing
 Release UnirealSwap for beta testing to our members community

2021

2

Q1 & Q2 2023
UnirealPortal Beta Testing
 Release UnirealPortal for beta testing to our members community

Q3 2023
UnirealPortal
 version 1.0
 Release UnirealPortal version 1.0

2023

4

1

2020

MARCH 2020
 Concept development
 Building Unirealchain
 Idea and MVP idea

Q3 & Q4 2020
Alpha product development
 UnirealEx
 UnirealWallet

3

2022

Q1 2022
 UnirealSwap and UnirealWallet Release
 Release UnirealSwap and UnirealWallet version 1.0

Q2 2022
 Beta UnirealEx User Testing
 Release UnirealEx for beta testing to our members community

Q3 & Q4 2022
 UnirealEx version 1.0
 Client onboard
 Android version
 IOS version

XI. THE UNIREALCHAIN TEAM



NGUYEN THAI HOC – CEO – Founder

“Raymond,” as his friends and colleagues call him, is from Vietnam. Having the entrepreneurial spirit and a keen sense for market trends, Raymond became involved in the blockchain industry in 2015. His professional career has earned him a breadth of skills and experience in project management, project development, marketing, consultation, and programming. Raymond has worked tirelessly to learn about this industry and is very enthusiastic about the launch and success of Unirealchain.



NGO NGOC HUAN – CTO [Chief Technology Officer] & Co-Founder

Huan is the co-founder of Unirealchain’s CTO. He is a graduate of the Institute of Information Technology, in Hanoi, Vietnam. Huan earned his BS in IT. He has more than seven years of experience in the blockchain industry. When not at work, Huan indulges in his love of art. Huan has been an integral part of the development of what is offered with Unirealchain. All of Unirealchain’s products and technical matters are monitored and maintained under his direction.



NGUYEN DINH NAM – CMO [Chief Marketing Officer] & Co-Founder

With ten years of experience in community building and brand promotion, Nam’s presence at Unirealchain will bring the team and its users a certain peace of mind in marketing. Unirealchain’s project promotion and marketing strategy were both developed and initiated by Nam.

**NGUYEN PHUC LE QUAN – Designer**

Quan has utilized the latest tools to imagine and create a great destination for our clientele. He enjoyed the challenge of creating a site with the latest, innovative tools for the most convenient user experiences. Quan's presence with Unirealchain promises to bring more, high-quality products to serve our users.

**TONY THANH NGUYEN – Real Estate Expert**

Tony Thanh Nguyen is the chairman of Wellcome Real Estate, Pty Ltd. Tony has lived, studied, and worked in Australia for 28 years. He is a graduate of Victoria University in Australia, where he studied Real Estate and Business Management. He and his experienced management team currently participate in numerous real estate projects such as residential homes, high-end apartments, and office buildings. Tony hopes to bring positive values to help in the successful building of the Unirealchain Project

**KILIAN PETER KRINGS
- CSO [Chief Strategy Officer]**

Kilian Peter Krings comes from Hamburg, Germany, and is a well-known figure from the blockchain space. Kilian has been involved in blockchain and token sales since 2016. He has worked with over a dozen different projects during the ICO, STO, and IEO stages and the projects he was involved with have raised more than \$40 million USD between the years 2016 and 2019. Kilian gained valuable experience in a managerial role with Blockchain Solutions GmbH and KlickOwn AG. Both companies are active on the Stuttgart Stock Exchange (Boerse Stuttgart, SWB). Kilian's primary areas of focus in the blockchain industry are token offering, business development, operations, and legal and compliance management.

**MICHELE ZILOCCHI - Strategy Advisor**

Michele Zilocchi, aka "Mike Zillo", has several years in cryptocurrency project development. He is skilled and particularly enjoys the challenges during the phases of project setup and scaling up.

His focus is on tokenization, blockchain applications in various industries (food supply chain, data chain, data validation). He has worked with a UK investment fund since 2017. Mike's area of expertise is in the field of development and scale up of projects. His role with Unirealchain will be in the efficiency of communication and in the proficiency of project growth.

**CLARK NORRIS - Content Creator**

Unirealchain is pleased to welcome its newest team member, from the great state of Texas. Clark is a graduate of the University of Houston. For the past decade, he has lived and worked in Asia. Clark has experience in marketing, sales, copyediting, and education. We believe that with his cumulative experience, creativity and attentiveness to detail, Clark will help us deliver concise and up-to-date information.

GET IN TOUCH

Any questions? Reach out to us and we'll get back to you shortly.

-  <https://www.linkedin.com/company/unirealchain-official>
-  https://www.youtube.com/channel/UCKGOLiPt7SYllvSf_cLmB-w
-  <https://www.facebook.com/unirealchain/>
-  <https://github.com/Unirealchaindev>
-  <https://unirealchain.com/>
-  <https://t.me/unirealchaingroup>
-  <https://twitter.com/unirealchain>
-  <https://unirealchain.medium.com/>