

# **DIGITIZATION AND INVESTMENT**

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## ABSTRACT

Unirealchain is offering investors in all corners of the world with the first innovative and profitable Real Estate that is powered by Digital Securities in Vietnam, mainly based on landed and rental properties, the profitable real estate properties that is made available by Unireal-chain will be made available to investors for purchase by cryptocurrency. The use of the Unirealchain token provides investors with the opportunity to buy or invest in profit maximizing real estate properties located in Vietnam.

The use of cryptocurrency in the purchase of real estate properties will serve as a game-changer in the real estate sector and represent a dramatic turnaround that the traditional real estate cannot match. With the Covid-19 revolt, that transformed the world's mode of operation, real estate investment became more inaccessible to international investors, and there are more restrictions for local investors as well. The process of closing a real estate transaction has become time-consuming and exhausting for investors. Against this backdrop, the experts of Unirealchain took up the mantle of making real estate properties more accessible to both the local and foreign investors by working ahead in breaking asunder the barriers surrounding real estate property acquisition. All these are done by the tokenization of the real estate properties. With the launch of the UNR coin, real estate holdings became more accessible to all investors worldwide. The Unireal-chain network is more than simply a system; it also serves as a platform for individuals to raise funds for private projects through the Unirealchain crowdfunding platform.

However, the Unirealchain whitepaper encompasses all the necessary details that real estate investors need to know before investing in any project, which traditional real estate lacks.

## INTRODUCTION

As the world witnessed the rapid development of cryptocurrencies, that followed the introduction of bitcoin by Satoshi Nakamoto in 2008 and with the advent of the Covid-19 that has changed the mode of work, social life, investment, and other sphere phases of life, there has been the development of some real estate properties backed by the use of cryptocurrency that are over-promising but turned out to be fraudulent. Because some individual lacks the knowledge of how to recognize a real project but are just curious about investing in those projects. The experts of Unirealchain have embarked on developing real estate projects that are genuine for their investors to invest in, which will ensure the safety of their funds. The Unirealchain experts ensure the development of a decentralized wallet where investors can monitor the progress of their investments.

Furthermore, Unirealchain specialists have made the real estate sector accessible to low income earners as they are able to invest with a fraction of their income through token acquisition as opposed to the traditional method of real estate investment, which was confined to the wealthy investors alone. The Unirealchain team is comprised of experts that are ready to provide real estate investors with a safe avenue of investing in the real estate sector through the Unirealchain platform.



## OUR VISION

Unirealchain's vision is to be the most sought-after when it comes to real estate investment; this is why Unireal-chain's specialists are working hard to guarantee that investors invest in real and lucrative projects.

## UNIREALCHAIN MISSION

Unirealchain's mission is to eliminate all impediments to real estate investing and to provide a fair, transparent, and secure environment for all investors.

## PROBLEMS

The traditional real estate investing is known for various fees such as taxes, brokerage fees, connection fees, or other fees which made the real estate properties to be more expensive to acquire or invest in. Also, the traditional real estate is only available to those with sufficient financial resources; low-capital investors have little or no possibility of acquiring desirable and lucrative real estate.

In addition to the problems of the traditional real estate is the fact that the process involved in acquiring a real estate property is tedious and tiring. It takes time for an individual to seal a deal in the traditional real estate; this is because it comes with numerous paper works and documentation that might be tough for an individual to go through. As a result of the aforementioned problems posed to real estate by the traditional means of acquisition, Unirealchain was founded to address the real estate market's dilemma.

Blockchain asset digitization simplifies international real estate transactions, nearly eliminates legal and regulatory barriers. It launched a new era for the immobilization market that the traditional property could not do. Furthermore, Unirealchain offers a crowdfunding platform for project investors to obtain funds fast and cheaply, skip a plethora of time-consuming procedures, and focus on project development.

# THE PAIN POINTS

## DIFFICULTY IN ACCESSING INFORMATION

When individuals want to find out who owns a home or a landed property, they must rely on government agencies, which have created a data backlog. There is no formal and trustworthy information channel where consumers may readily seek the information mentioned earlier. Furthermore, there is no tool for analyzing pricing data, past home price data, or historical real estate appreciation rate. That knowledge is only understood by the locals. This has reduced opportunities and increased dangers for investors outside of the area.

## DIFFICULTY IN INVESTING OVERSEAS

The procedure of purchasing foreign property is an issue that cannot be entirely handled in today's real estate market. A Vietnamese individual, for example, would encounter several challenges in purchasing a home in Germany since each nation has distinct rules regarding the purchase, sale, and ownership of a real estate by foreigners. This is a significant hurdle for investors, particularly individual investors.

## FORGERY OF REAL ESTATE DOCUMENTS

There have been several tragicomic situations involving the purchase of real estate property with falsified documents, or that is being contested. Authentication of property owner information is exceedingly burdensome for unskilled individuals; thus, unscrupulous individuals have taken advantage to defraud.

## HIGH COSTS

Purchasing a real estate property undoubtedly requires a substantial sum of money. For example, to buy an apartment on the outskirts of Hanoi, Vietnam, we need at least \$50,000, which is equivalent to more than ten years of yearly income. Furthermore, when it comes to brokerage fees, the cost of selling real estate is not cheap.

## HIGH FEES

The conventional purchasing of the property has been made even more discouraging and inefficient by taxes, brokerage fees, and other charges. Most vendors and purchasers will incur these costs, which will delay transactions and makes them more expensive.

## COMPLICATED LEGAL PROCESS

Investors in each location must go through several legal processes and procedures when purchasing real estate property and comprehend the local real estate market.

## **REAL ESTATE ASSET DIGITALIZATION AND BLOCKCHAIN SOLUTIONS**

Each project will issue a token that corresponds to the project's shares, and investors will purchase the number of tokens that correspond to the project's shares. Smart contracts govern all project transactions, which are recorded on the blockchain. As a result, it will assure public awareness, transparency, and safety. Furthermore, Unirealchain chain initiatives are accessible to low-capital investors. Unlike the traditional real estate market, UnirealEx allows investors to trade 24 hours a day, seven days a week and offers a wide range of projects. Before investing, investors should thoroughly investigate the project's details, condition, and location.

Before being released to the investing community, each project will be fully evaluated by the Unirealchain chain's experienced officials and specialists, ensuring that investors may trade with confidence on the UnirealEx market.

## **REAL ESTATE PORTAL AND ANALYTICS**

Users have an effective tool to assess and determine whether or not to invest by giving enough data on pricing history, asset location, and current asset worth.

## **DEALING WITH QUICKLY LEGAL ISSUES**

All legal processes and procedures for purchasing, selling, and digitizing assets have been created by Unirealchain. As a result, investors have peace of mind about legal problems such as if the transaction is compliant with rules, lawful, and whether they will have to wait for days to complete the deal, among other things.

## CROWDFUNDING

Retail investors will be able to access high-value real estate and diverse real estate portfolios through fractionalizing real estate.

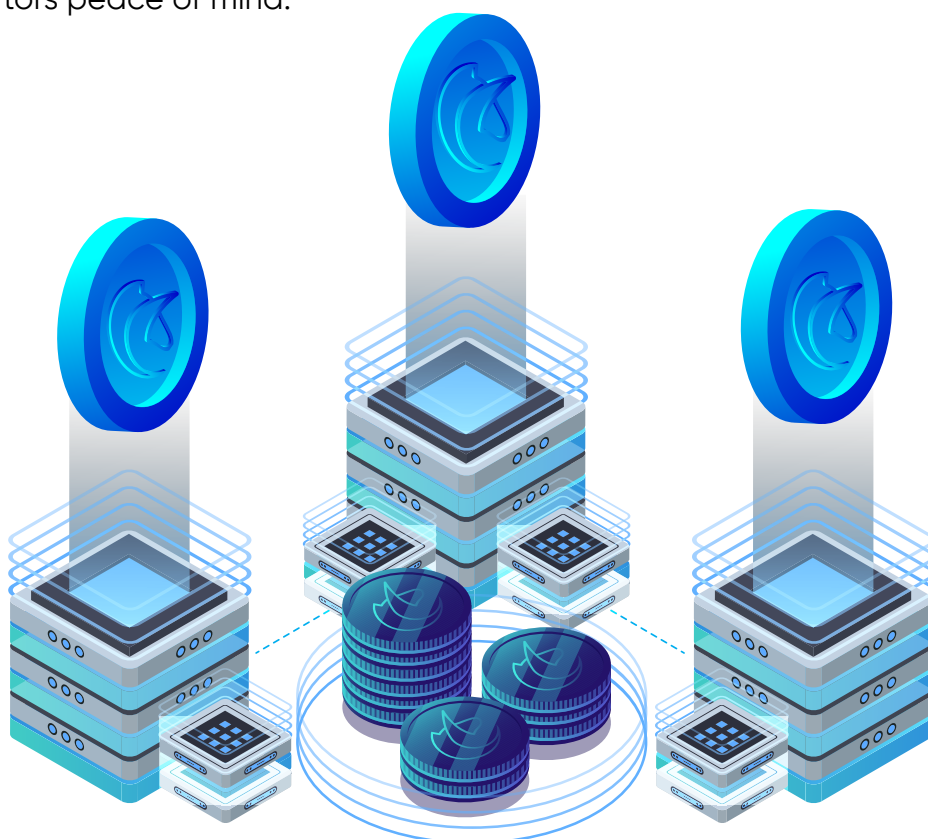
Only those with financial strength may participate in real estate in the traditional sense, and crowdfunding will circumvent a significant supply of money from low-capital investors. UnirealEx will solve these issues by providing a fair, safe, and reliable investment environment for investors and making crowdfunding easier for project owners.

## LOWER FEES AND FASTER TRANSACTIONS

Because all transactions are completed on UnirealEx nearly all transactions are completed instantly, and transaction fees are under 0.1 %. Sellers and purchasers don't have to wait as long as they would in a typical transaction, and they don't have to pay fees like land taxes, brokerage fees, connection fees, or other fees.

## 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. We 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.



## **LIQUIDITY**

For real estate investors, liquidity is always a major concern. High liquidity refers to a quick return of capital that allows you to keep your money and invest in other portfolios. As a result of the wide number of users and the appeal of the Unirealchain projects, Unirealchain has established an environment for buying, selling, and exchanging assets with high liquidity.

## **ASSET TOKENIZATION**

The UnirealEx platform will facilitate asset digitization and tokenization, allowing real estate investors to trade their assets as UnirealEx stocks, cryptocurrencies, or OTC (Over-the-Counter). Unirealchain's blockchain ledger will be used to record property information for subsequent search and analysis.

## **TRADING AND INVESTMENT ON UNIREALEX PLATFORM**

Investors may now trade real estate 24 hours a day, seven days a week, thanks to real estate tokenization and its listing on the UnirealEx market. Investors have no issues buying, selling, exchanging tokens for other tokens, or exchanging for other forms of assets.

## **WHAT IS UNR USED FOR?**

Unirealchain's heart is UNR, and Unirealchain's utilities are everywhere around UNR. UNR will run on the Binance Smart Chain platform in the initial phase to provide optimal transaction speed and minimal costs for customers. UNR will function on the Unirealchain blockchain technology when the mainnet is completed, and users will be able to exchange UNR tokens to UNR coins. Below are the focus of the UNR's contributions.

## INVESTING

When users acquire or hold the UNR tokens, they are opportune to invest in projects at a lower cost, with more information, and a higher priority to acquire than regular investors. UNR token holders have a significant advantage as a result of this. If you have UNR tokens in your wallet, you will be offered incentives to purchase real estate based on the total quantity of tokens you have. For example, when you hold 1000 UNR, you will receive a 0.1 percent discount compared to those who hold 100 UNR. This means that the more tokens you have, the greater the discount you will receive, giving token holders more purchasing power.

## STORING COINS TO EARN INTEREST - STAKING

Investors are able to earn interest by participating in the staking platform. In the first year, we'll utilize 90% of the proceeds to purchase back the tokens, which will be delivered quarterly to the staker's wallet. The number of UNR holders will determine the profit proportion. The net profit Percent for the next year will be determined by community vote. The voting process will be simple: if the plan receives more than 50% of the votes cast, it will be accepted.

## VOTING

Unirealchain gives the community control over the system's operation. Holders of UNR tokens have the ability to vote on how the system should operate. The following examples can help to clarify this:

**Project's voting will be listed on UnirealchainEx.**

**Voting on staking interest rate**

**Voting on platform features to add or remove Lending**

Coin holders may use UNR to mortgage and borrow other assets such as BTC, ETH, and USDT if you own UNR and expect the price to rise, but you need resources to pay in another portfolio. You can use tokens from other real estate projects as collateral for a loan in addition to UNR.



## **PAYMENT IN RESTAURANT AND HOTEL SYSTEM OF UNIREALCHAIN**

In Unirealchain's restaurant, hotel, and resort systems, coin holders may pay with UNR. We continue to grow our network of partners in order to provide as many UNR- accepting transaction points as feasible. Furthermore, when you pay with UNR, you may take advantage of a variety of benefits, including discounts and complimentary services.

## **PAYMENT OF NETWORK TRANSACTION FEES**

Every transaction on the Unirealchain network includes fees that are paid in UNR, much like ETH. Fees on the platform (such as currency transfer fess, execute contract fee, and so on) will be streamlined so that customers do not have to pay large fees like ETH, but the Unirealchain blockchain network still has a payment source.

# **REVENUE MODEL**

Unirealchain generates revenue from project investors as well as transaction fees on the network. The following fees will be charged:

- ✓ **Project digitization fee**
- ✓ **Property management fee**
- ✓ **Fundraising fee for the project**
- ✓ **Transaction fees on UnirealchainEx exchange OTC transaction fees**
- ✓ **Digital signature issuance fee**

# UNIREALCHAIN –THE BLOCKCHAIN PLATFORM OF UNIREALCHAIN

## WHAT IS UNIREALCHAIN? WHAT IS UNR?

Unirealchain is the Unirealchain project's own blockchain platform that runs independently and is not reliant on any other blockchain. Unirealchain's native coin is UNR. UNR is used to pay transaction fees and smart contract execute fee. The UNR will be released on Binance Smart Chain's BEP20 platform in the first phase. Users can convert to Unirealchain's blockchain when the mainnet construction is completed.

## WHY NEED A SEPARATE BLOCKCHAIN?

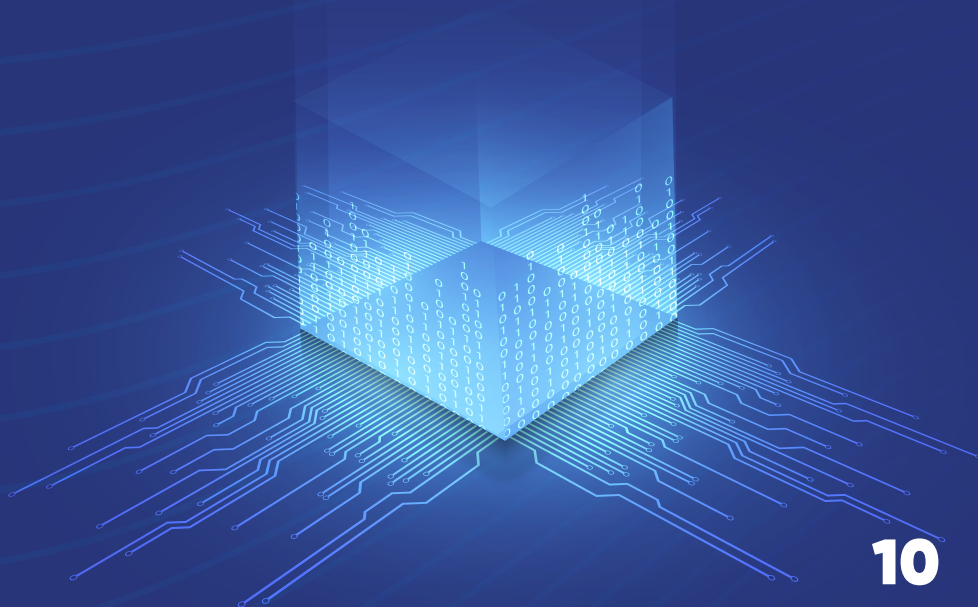
The Unirealchain team opted to create a distinct blockchain platform to secure the system's autonomy and the token issuance for each project and transaction fees on the platform.

## ORIENTED DEVELOPMENT

Unirealchain will be a real estate ledger in the future, recording information on real estate and price variations. The information maintained on Unirealchain's blockchain assures accuracy and transparency, allowing real estate investors to feel safe, take advantage of additional investment possibilities, and decrease risk.

## UNIREALCHAIN BLOCKCHAIN PLATFORM STRUCTURE

Unirealchain will spin off from Binance Smart Chain and tailor the technology to the project's needs. More information on Binance Smart Chain may be found at <https://github.com/binance-chain/bsc>.





# ECOSYSTEM

Unirealchain's ecosystem will offer investors with a comprehensive set of services. The platform is intended to bring together investors and project owners for the purpose of purchasing and selling and the purpose of long-term benefit and profit-sharing. Investors provide dividends to other investors, and investors commit cash to projects, resulting in a win-win situation for all sides. Investors will no longer need to search outside of Unirealchain's ecosystem for solutions and investment possibilities. Let's take a look at some of Unirealchain's services to demonstrate this.

## AND UNIREALEX – INVESTMENT TRADING REAL ESTATE PLATFORM

### **CROWDFUNDING PLATFORM**

On the UnirealEx platform, digitization and issuance of tokens for each project and crowdfunding for each project are incredibly straightforward. Unirealchain's knowledgeable and expert team will provide investors a wide range of investment possibilities as well as consistent earnings. We will digitize and publish hundreds more projects in the future, including major projects and minor projects such as personal real estate, apartments, and land parcels that may be published and traded on UnirealEx.

### **AUTOMATED PAYMENTS THROUGH SMART CONTRACTS**

To ensure awareness and transparency, all token sales transactions for each project are conducted using smart contracts. This increases investor confidence by allowing them to monitor the status of who owns the property.

# LEGAL STRUCTURE OF INVESTMENT PROJECTS ON UNIREALEX

In each host nation, any project which is to be included in the UnirealEx exchange must go through the evaluation step and guarantee compliance with the regulations. These phases will contain the following:

Project location

Who are the investor and owner?

The profit potential of the project

Project valuation

Project legitimacy: is there a dispute; is it in compliance with the land law?

In order to guarantee the security of investor cash and profit, every project will be thoroughly assessed by specialists before it is published on Unirealchain. The following steps will be performed to list and trade after completion of the assessment phase:

- Digitalization contracts signed by project owners. When project owners wish to trade on Unirealchain's platform, they will execute joint ownership contracts. You can end your contract at any moment if you no longer want to deal with UnirealEx.
- Declaration of full project token information: ticker, number of issues, value of each token.
- Listing and starting to sell projects



# UNIREALWALLET

## MORE THAN A CRYPTO WALLET

### DECENTRALIZED MANAGEMENT

Users can utilize the UnirealWallet to hold UNR and all sorts of project tokens to maintain autonomy and transparency. Users are responsible for managing their private keys and any assets.

### STORING CRYPTO CURRENCY COLLECTIONS

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

### NFT REAL ESTATE MARKETPLACE

Every property posted on the NFT market must be censored and digitized, and then users can purchase and sell peer-to-peer with each other. NFT is now the most popular blockchain trend, and most NFT market products are "virtual" to allow Unirealchain to take it one step further, which is to be traded in real, "physical" on the NFT marketplace.

### STAKING

Users in the Uniwallet have total control over whether to stake coins to earn interest. This provides users with convenience and quickness. The stake procedures are incredibly easy, and profit distribution is totally automated.

### LENDING

Another noteworthy feature of Uniwallet is the ability to borrow and lend directly from the wallet. Users can borrow up to 80% of the asset value with a favourable interest rate of no more than 8% per year by using their existing tokens or UNR as collateral.

## **PAYMENT AT TRANSACTION POINTS**

Unirealchain has been negotiating to accept the usage of UNR for payments with hotel, resort, 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 just need to utilize their wallets, scan the QR code, and finish the transaction to make a payment.

## **UNIREALPORTAL – REAL ESTATE PORTAL**

Users may get information on the property owner, the location, and the property area at Uniportal. We negotiate and attempt to connect with authorities to make it easier for people to obtain real estate information. Only the information required will be published openly on the Uniportal platform. The remaining sensitive information shall be made private to preserve the owner's security and confidentiality. Moreover, we will evaluate and give real estate suggestions for each location by gathering information on traditional property trades. The gathering and analysis are updated every hour so that consumers are fully guaranteed the data's timeliness.

## **HAMUBAY – PILOT PROJECT – A STRATEGIC PARTNER**

Hamubay is a complex project with seaside villas, hill villas, apartments, and an entertainment center located in Phan Thiet – Binh Thuan – Vietnam, with an overall size of up to 130 hectares shoreline of up to 2 kilometers. The project is internationally designed by the investment business, Truong Phuc Hai.

The project investments of Hamubay worth over \$1 billion have been completed, and all legal projects have been publicized on the project websites to ensure that investors feel safe with Hamubay.

Hamubay will be Unirealchain's first initiative to apply the UnirealEx exchange form for trading and investment of property. The skilled and competent team from Unirealchain and Hamubay will provide investors with a lot of possible and safe investment options.

Please visit <https://hamubay.com/> for additional project details.

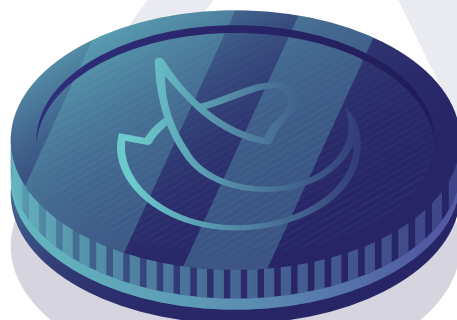
## **PARTNERS**

Unirealchain has been working hard to form partnerships with hotels, restaurants, entertainment centers, and other prominent, useful locations where token holders may use their tokens to settle payments. Currently, Hamubay is partnered with Unirealchain, and token holders may spend their tokens at Hamubay locations while also investing in Hamubay projects that will be hosted on the Unirealchain platform.

## **INVESTORS**

Unirealchain aims to attract investors from all over the world to take part in the chance to invest in real estate that was previously unavailable owing to the conventional manner of property verification, time-consuming paperwork, and payment methods that required investors to travel a considerable distance. All of these barriers to real estate investing have been removed by Unirealchain's specialists, and investors may now participate in the project of their choice without incurring the costs associated with traditional investing methods.

Unirealchain is designing programs employing an online and offline marketing combine. Currently, a strategic partner – Hamubay – is committed to constructing the project as soon as possible, with coastal land projects with a total investment of up to \$1 billion. The personnel at Hamubay have considerable experience in the real estate industry.



## **CREATING COMMUNICATION CHANNELS**

The creation of channels of contact with a robust user community should be a way for any successful projects. The project's communications channels like Facebook, telegram, Twitter, blog, forum, etc., will be fully utilized.

## **PAID ADVERTISING**

Increase coverage through the use of ads on payable advertising channels like Facebook, Google, etc.

## **INCREASING THE NUMBER OF USERS**

In order to expand the number of uses, Unirealchain uses such techniques as bounty, a bonus when making an account, and a bonus when introducing new members to join. The number of users decides how well the project survives.

## **PRESS AND TELEVISION ADVERTISING**

Promoting the project to renowned magazines creates confidence amongst users and investors, and this is also Unirealchain's strategic marketing channel.z

## **CONNECTING REAL ESTATE AGENTS**

We've been in talks with major real estate brokers in Asia to increase the Unirealchain platform's reach and coverage.



# TOKEN DETAILS

## TOKEN INFORMATION

**SYMBOL: UNR**

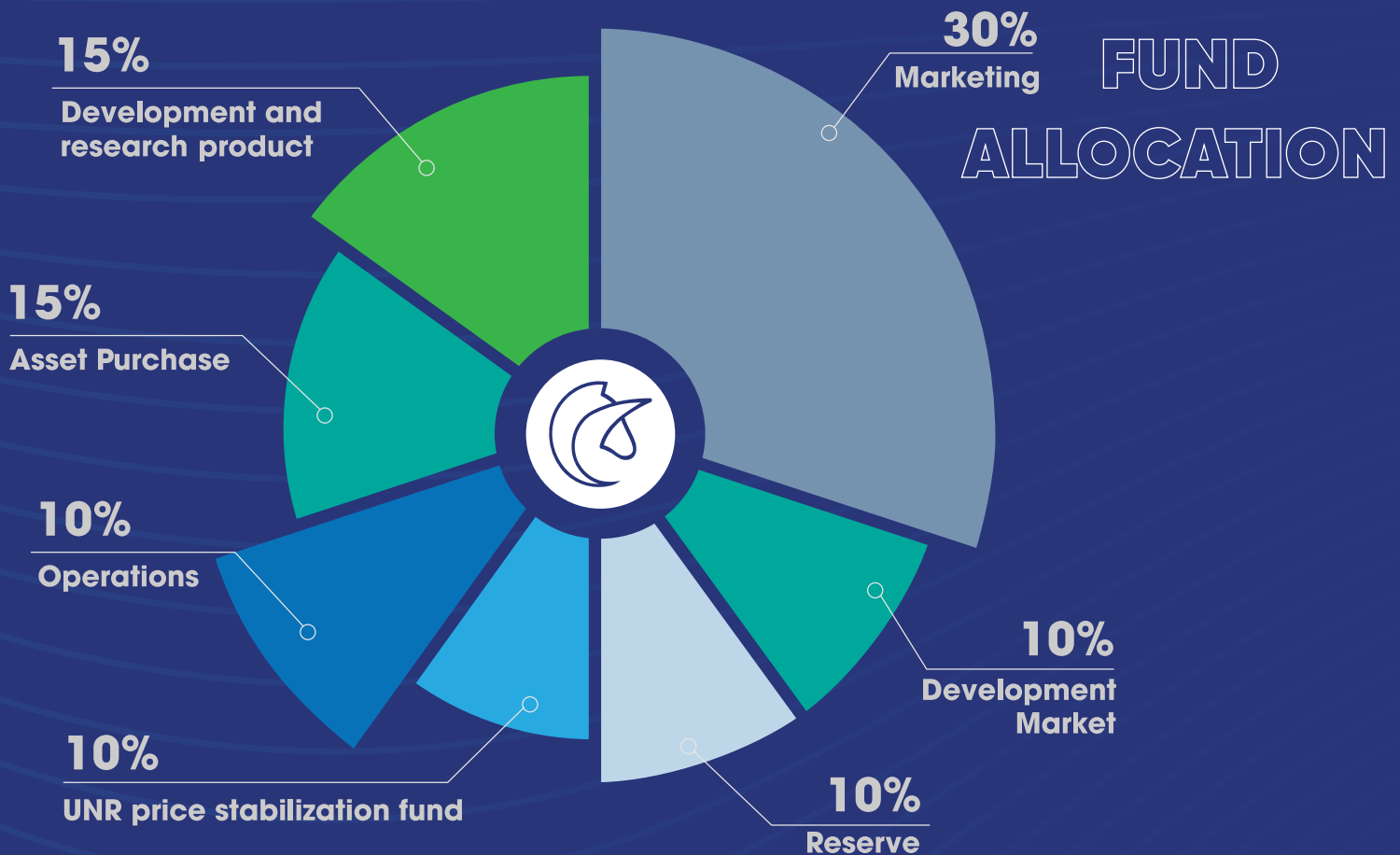
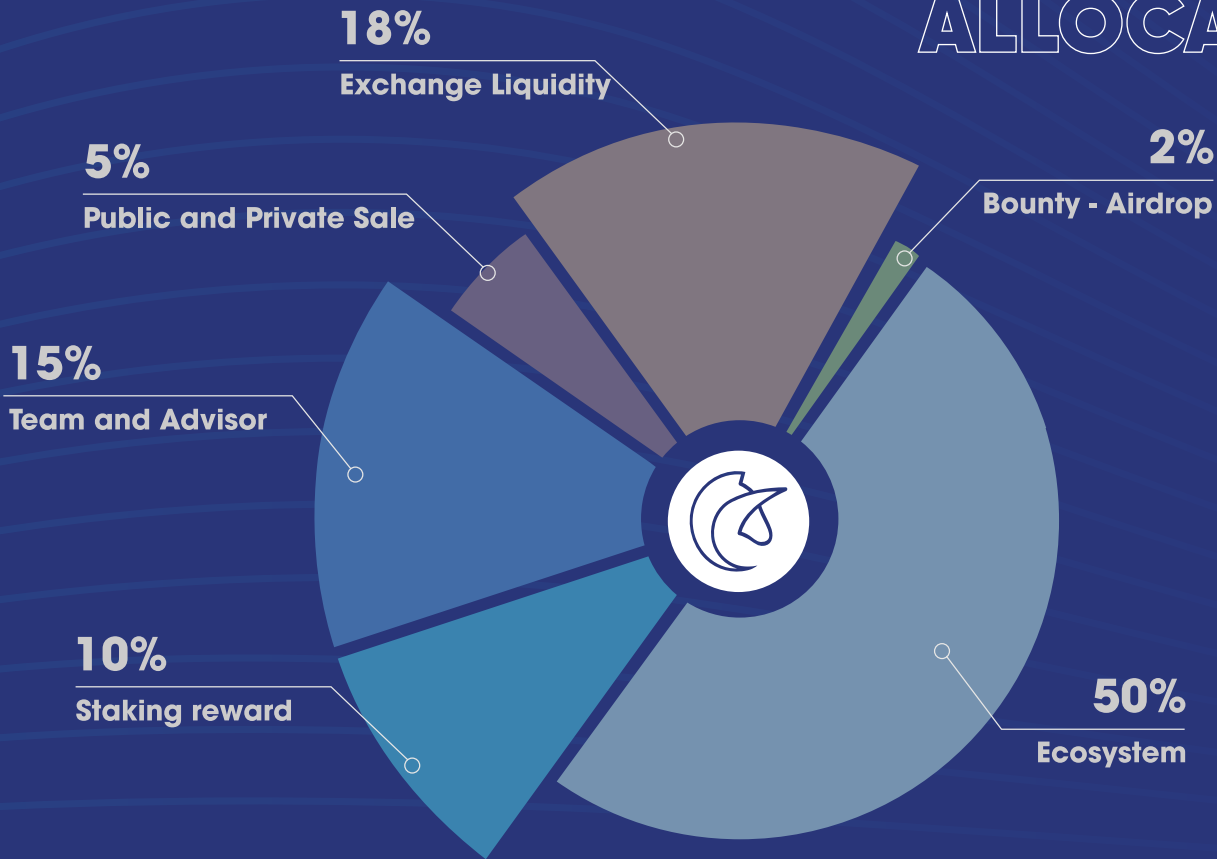
**MAXIMUM SUPPLY: 10,000,000,000**

**TOTAL SUPPLY: 10,000,000,000**

**PLATFORM: BINANCE SMART CHAIN (BEP-20)**

**INITIAL PRICE: 0.01\$**

# TOKEN ALLOCATION





# TOKEN DISTRIBUTION SCHEDULE

	AMOUNT	POLICTY
TEAM AND ADVISOR	1,500,000,000	1. Locked for first 365 days following token listing 2. Released at day 365: 1,500,000,000 (15%) 3. Released for following 700 days starting at day 366: ~2,142,857 daily.
EXCHANGE LIQUIDITY	1,800,000,000	1.Locked for first 30 days following token listing 2. Release monthly 0.1%: ~ 180,000,000 monthly
PRIVATE SALE	450,000,000	1. Locked for first 365 days following token listing 2. Released at day 366: 450,000,000 3. Release monthly 1%: ~ 4,500,000 monthly
BOUTY - AIRDROP	200,000,000	Release monthly 10%: ~ 20,000,000 monthly
STAKE REWARD	1,000,000,000	Release when need
PUBLIC SALE	50,000,000	Released at listing

# TEAM

## MR RAMESH - CEO

Ramesh has expertise in customer relationship management, marketing strategy, data management, MIS operations and business plan execution.

vFurthermore, he has more than 9 years of experience working in many fields such as finance and fund management, project management and real estate, participating in many international business and manufacturing projects in many big companies.

In Vietnam, he has been involved in business analysis and financial modeling for startups as well as connecting international clients with trusted real estate projects.

Ramesh has been participated in the cryptocurrency market for over 5 years. With such a great experience and expertise, he wants to realize his new ideas through working at Unirealchain.

## MR HUAN - FOUNDER & CTO

Mr. Huan is the co-founder and CTO of Unirealchain. He graduated from the Institute of Post and Technology with a bachelor's degree in information technology. Mr.Huan has more than 7 years of experience working in the field of information technology at many large companies. With a passion for engineering, Huan has held many positions such as Asianux Manager, Security Leader,...and participated in many projects like Charex and BO.

## MR NAM - FOUNDER & CMO

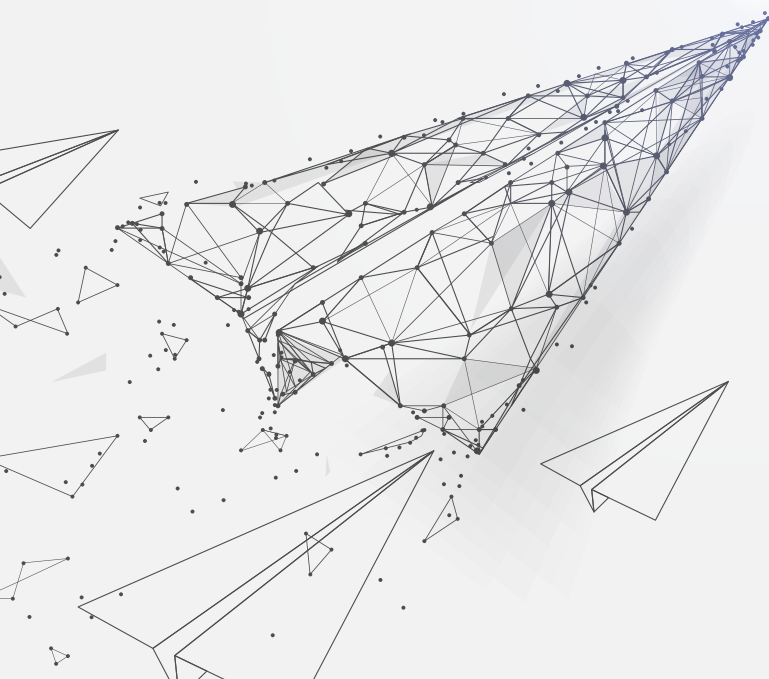
Mr. Nam is graduated from NIIT. He has many years of experience in the field of marketing. In addition, he has participated in many projects in the blockchain platform.

## LOC - DIGITAL MKT

Despite being very young, Mr. Loc has a high level of expertise in digital marketing strategy. He also masters market research and consumer behavior, marketing and customer relationship management, Online marketing, and brand management,...In addition, thanks to his dynamism and creativity, enterprising, Mr.Loc has participated in and built communication plans for many real estate projects on the Blockchain platform.

## QUAN - DESIGNER

Mr. Quan is proficient in using many design software like Adobe Illustrator, Adobe Photoshop, Adobe Premiere, Adobe After Effects...Quan has experience in designing brochure, banner, logo, web,....



# ROAD MAP



The Unirealchain professionals and specialized team members are working vigorously to ensure the provision of profitable real estate properties that UNR coin holders can invest or buy and make reasonable return. Below is our roadmap.

# CONTACT US

Website: <https://unirealchain.com/>

Mail: [contact@Unirealchain.com](mailto:contact@Unirealchain.com)

Telegram: @Unirealchain

Medium.com: <https://medium.com/@Unirealchain>

Youtube: [https://www.youtube.com/channel/UCKGOLiPt7SYllvSf\\_cLmB-w](https://www.youtube.com/channel/UCKGOLiPt7SYllvSf_cLmB-w)

Reddit: <https://www.reddit.com/user/Unirealchain>

Linkedin: <https://www.linkedin.com/in/Unirealchain-uni>

Myspace: <https://myspace.com/Unirealchain>



## THANK YOU

