AssetZ

Bringing Real Assets to the Blockchain

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Introduction to DeFi and Asset Tokenization

Decentralized Finance(DeFi)

Blockchain technology is changing the financial ASSETZ scape. Sectors such as banking, finance, and lending have already been majorly transformed by the DeFi revolution led by platforms such as Ethereum and Binance Smart Chain. The next major disruption will occur with real world assets and commodities. The concept of asset tokenization allows for the exchange of real-world asset securities directly on the blockchain, with real estate leading the charge.

Asset Tokenization

Asset Tokenization is the process by which the ownership of real estate assets is represented by tokens. Each real estate asset is held in its own company whose shares are represented by tokens on the blockchain. By holding these tokens, you own a share of the legal entity, and by extension, the property itself. Each tokenized property is rented out to tenants, generating a monthly rental yield. This allows for a global, fractional model of real estate ownership conducted entirely on-chain. Asset Tokens can then be bought and sold, turning real estate into a fully liquid asset.

Why Should You Invest in Real Estate?

Although real estate fluctuates like any other asset, its appreciation rates have consistently out paced the rate of inflation. In addition, real estate offers ready cash flow opportunities via rental income. With ASSETZ Token, you can enter the real estate market .

Asset Class	Real Estate	Stocks	REIT	Bonds	Gold	CDs
Inflation Hedge	✓	✓	✓	×	✓	×
Low Volatility	✓	×	✓	✓	✓	✓
Monthly Passive Income	✓	—	×	×	×	×
Property Appreciation	✓	—	✓	—	—	—
Tangible Asset	✓	×	✓	×	✓	×
Auto Compounding	✓	×	×	×	×	✓
Average Annual Return*	18%	10%	8%	6%	9%	0.5%

Traditional Investment vs the Blockchain Alternative

Traditional Real Estate Investment

Traditional real estate investment presents a high barrier of entry, both financially and and legally. In order to purchase a rental property, a prospective investor will often need to take out a mortgage - cutting into the property's bottom line. Additionally, investors must deal with the hassles like managing tenants, maintaining the property, paying taxes, and ensuring
legal compliance.

Fractional Models: REITs and Tokenization

In order to resolve the issue of real estate inaccessibility, fractional models of real estate investment such as REITs were created. REITs allow investors to buy shares of real estate companies who own, operate, or lease income-generating real estate. The income is then paid out as dividends, providing a stable source of cash flow for investors.

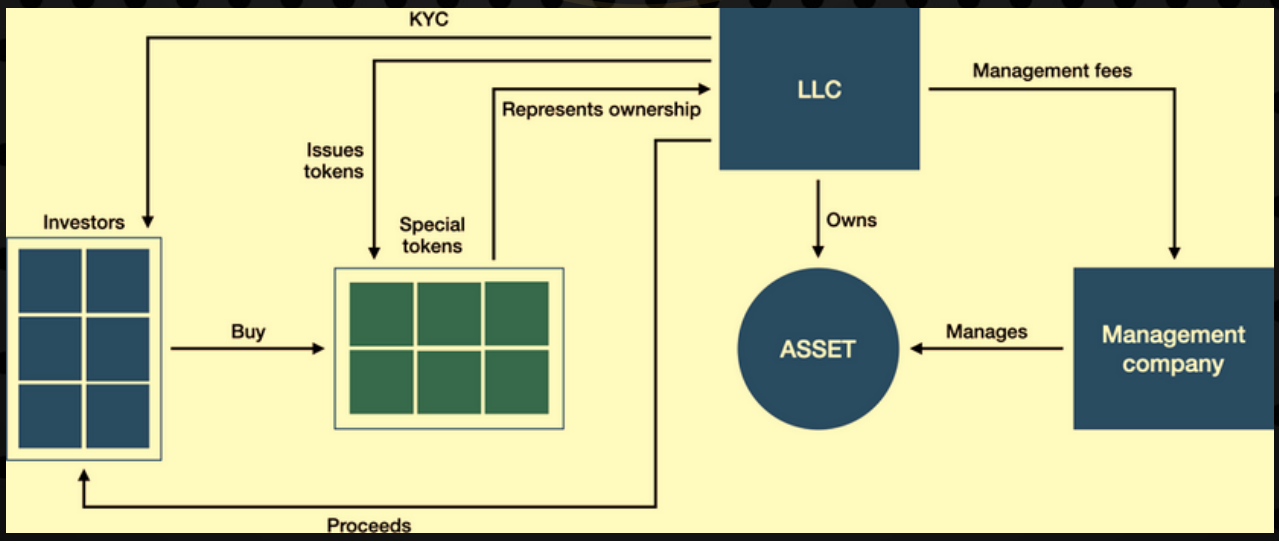
Tokenization is the blockchain's alternative to REITs, offering several advantages including:

- The ability to invest in a single property rather than a fund
- Voting and governance rights over the property
- More frequent dividend payouts
- Less over head and fewer management fees
- Lower minimum investment
- Investments are represented by tokens which can easily be bought and sold in a matter of seconds

How Does Asset Tokenization Work?

The process of Asset Tokenization on AssetZ can be broken down into the following steps:

- A corporation is formed for the sole intention of possessing the property to be tokenized
- The corporation converts its shares into special security tokens
- AssetZ Guard LLC offers the securities in a Regulation offering to investors
- Investors complete KYC and AML checks, sign a purchase agreement, and purchase the tokens.
- AssetZ manages the property of behalf of investors
- Cash flows from the property are sent to token holders in the form of ASSETZ tokens. Investors also benefit from the appreciation of the underlying assets
- Investors can sell their shares to other whitelisted KYC users, or back to the holding company(restrictions apply)



AssetZ House Flipping

What is House Flipping?

A house flip is the process where an investor purchases a low value, distressed property, invests in renovations, and resells it for a profit. In Q1 2023, the average house flip in the United States yielded a 36% ROI, with each flip taking an average of 4-6 months.

While this number looks attractive, most investors do not have the capital to buy a property with cash, let alone cover the cost of renovations. The Asset Tokenization model allows for the crowdfunding of a house flip, allowing all smaller investors to invest in and profit from flips.

Assetz House Flipping

AssetZ intends to leverage a tokenization model to offer fractional house flipping investments. AssetZ would raise the necessary funds to cover the cost of the property and renovations, then oversee the house flipping process.

Crowdfunded House Flipping would work similarly to Tokenized Assets – each investment would be represented by a token. Rather than holding the token for returns over time, the tokens would be "cashed-out" at the end of the flip for the new value of the property.

Benefits of AssetZ Tokenization

Property Governance

Fully On-Chain

DeFi Features

Monthly Dividends

Liquid Assets

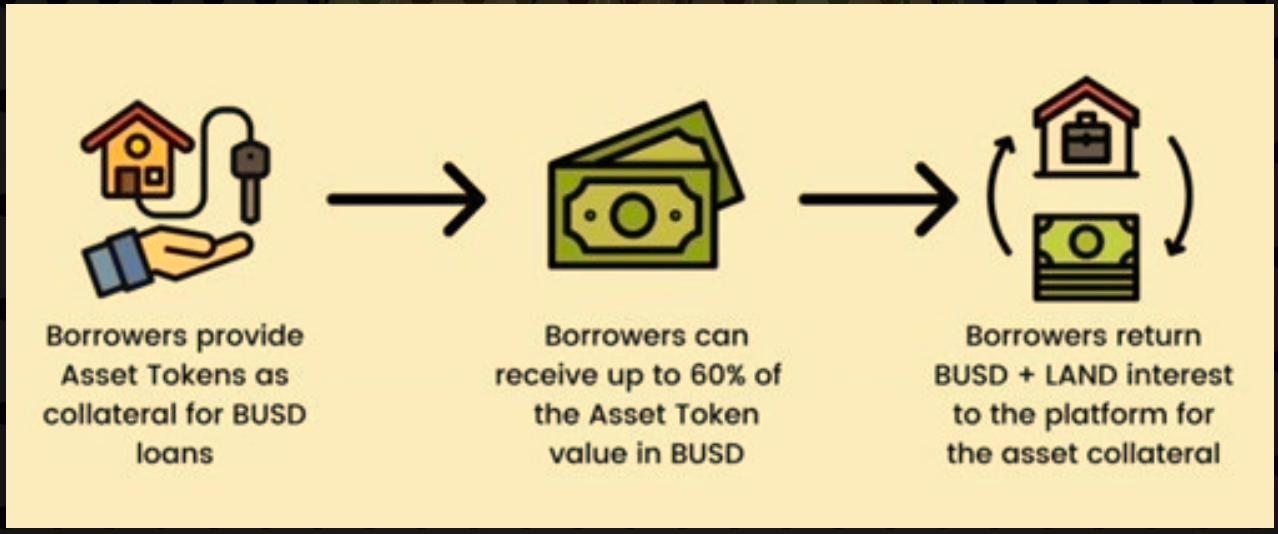
Seamless and Global

Tokenized AssetZDeFi Features

Because AssetZ Tokens are similar to any other token on the Binanace Smart Chain, they can interact with various smart contracts and DeFi protocols. AssetZ intends to offer familiar DeFi features modified to accommodate real estate backed tokens in future updates.

AssetZ Token Loans

Many DeFi veterans are familiar with decentralized loan platforms such as Compound and Venus. These platforms allow users to act as lenders or borrowers. However, these platforms are currently not equipped to accommodate security tokens.

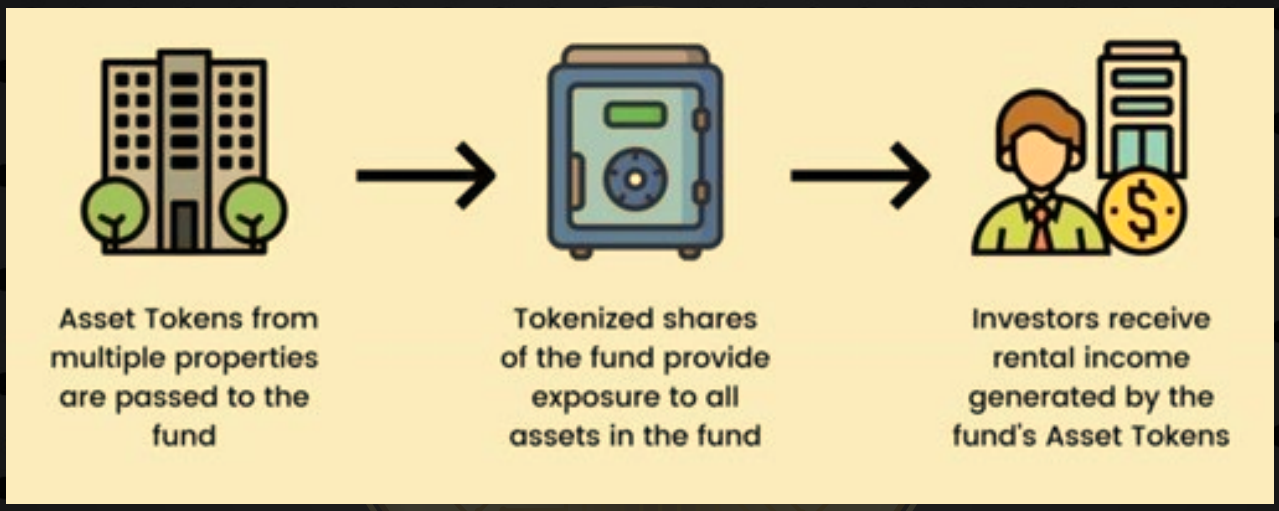


AssetZ intends to offer the ability to temporarily exchange AssetZ tokens for a percentage of their value in ASSETZ. This feature gives Asset Tokens holders the ability to raise capital without the need to sell their asset tokens. One common use of this feature would be gaining ASSETZ for staking or trading in between rental Payouts.

Tokenized AssetZDeFi Features Cont.

AssetZ Token Funds

A fund provides exposure to a number of assets with a single investment — spreading risk between multiple assets ands implifying the decision-making process. Rather than buying a number of different coins individually, a fund represents the total value of all coins within the fund.



As the AssetZ platform develops and a number of assets are tokenized, we intend to provide an asset token fund, providing exposure to a number of properties in a single investment. The rental shares of all of these properties will be pooled and paid out to the investors of the fund.

Users can purchase a share of the asset fund represented by a token. The fund token's value is collateralized by the AssetZ Tokens in the fund. AssetZ Fund Tokens, like Tokenized Assets, will be purchased with a combination of ASSETZ.

Tokenized AssetZDeFi Features Cont.

Staking Dapp

Staking, or “yield-optimizing” platforms such as Auto Farm and Beefy Finance allow users to automatically compound their yield farming rewards, increasing returns and optimizing investments.

AssetZ intends to provide the ability to auto-compound the rental yields of a property, automatically buying more Asset Tokens which will, in turn, increase rental yields over time and asset exposure over time.

AssetZ Token Overview

The AssetZ Token is the utility token of the AssetZ platform. It is used as a payment method for various features of the platform and as a fee mechanism for DeFi features. The AssetZ Token can also be staked for rewards in the AssetZ Token Staking Vault and provides access to feature such as the Governance Protocol and BUSD Vault.

The AssetZ Token is a platform utility and does not represent the value or ownership of any real estate assets. Holding the token does not constitute investment in any assets, and the token's price is not affected by real estate in any way.

Token Staking

Paymetns

Governance

Payment Mechanism

AssetZ Token Utility Details

Staking

The ASSETZ Token Staking feature allows users to stake ASSETZ tokens to earn ASSETZ Token rewards. The feature is available in the AssetZ Staking Dapp ,where users can view information such as current APR. Users can stake either ASSETZ stand alone or in the ASSETZ-BUSD LP pair.

Payment

The ASSETZ Token is used as a payment method for present and future features on the platform. In other words, the AssetZ Token is the primary currency to access products and services of the platform.

Platform Fees

The AssetZ Token is used as a fee mechanism for platform features. The Asset Token Loan Protocol incurs borrowing interest which must be paid in ASSETZ. The Auto-Staking feature converts rental BUSD to ASSETZ in order to fund additional Asset Tokens for the investor. All fees incurred in these regards are burned.

Note: AssetZ Tokens are not in any way to be construed as an asset token or linked in any way to asset tokenization arrangements, nor does ownership of AssetZ Tokens automatically provide holders access to asset token sales. The AssetZ Token is a strict utility token that allows AssetZ holders to access features on the Platform and are in no way linked to asset token arrangements, asset tokens, or tokenized real estate. For the avoidance of doubt, the products and services of the platform that AssetZ Token scan access and avail themselves to are products and services not linked or associated in any way with the process of Asset Tokenization or Tokenized Asset DeFi, house-flipping etc as described in this White Paper.

AssetZ Token Utility Details

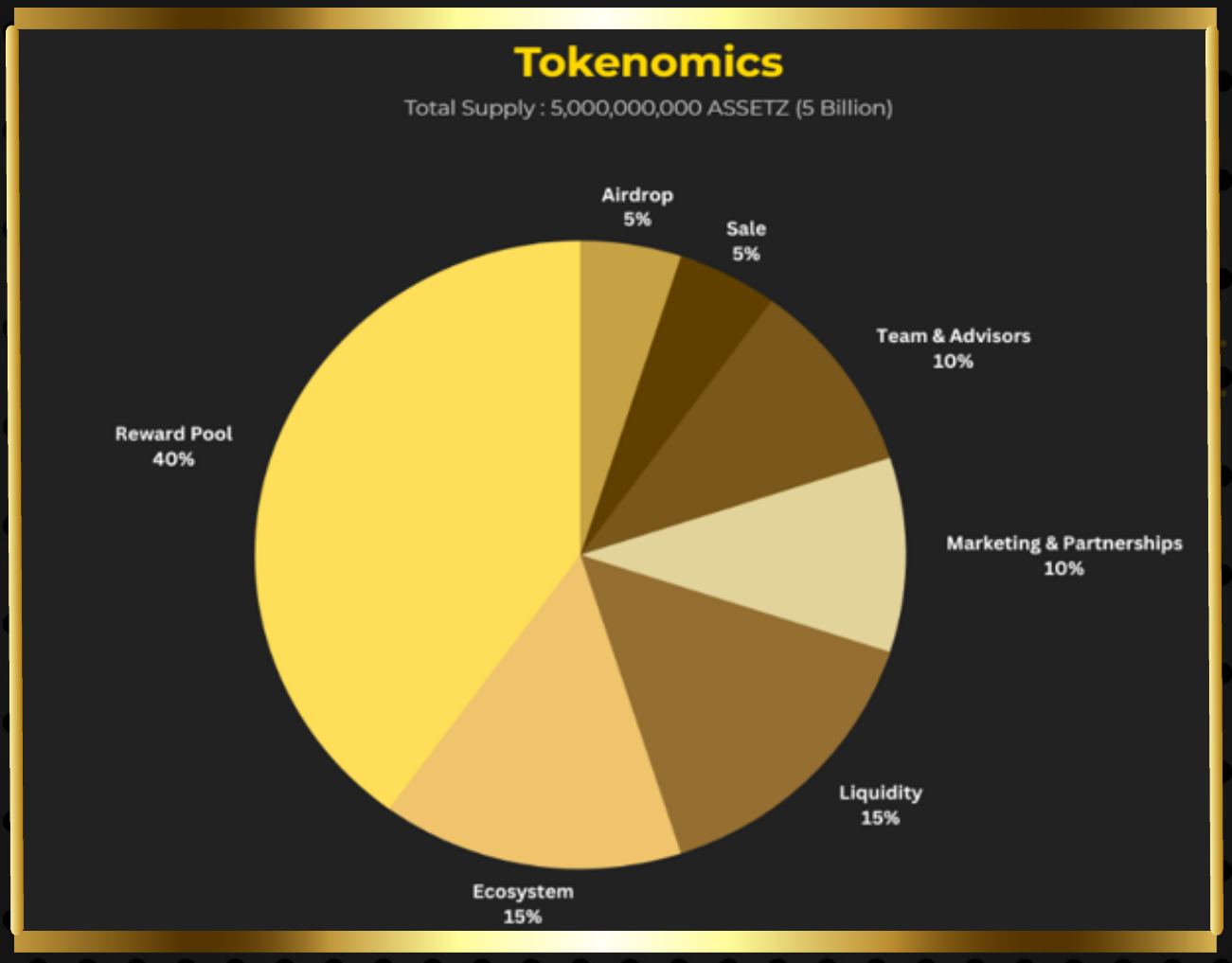
Governance

AssetZ Governance Protocol allows token holders to vote on decisions regarding the overall platform operations.

Each AssetZ Token represents governance for its respective asset. Token holders can vote on decisions such as selling or renovating the asset.

AssetZ Tokens represent votes for the governance of the platform itself. Token holders can submit proposals to be voted on by the community for marketing events, feature requests, grants, fee mechanics, and more.

Tokenomics



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Roadmap

PHASE 1

- Market research & Prototype design
- Project Conception
- Land Acquisition
- Team Building

PHASE 2

- Asset Guard LLC Company formation
- Website Development
- Whitepaper
- Smart Contract Development
- Real Assets Exchange Platform Live

PHASE 3

- PreSale
- Staking Dapp live
- Pancake Swap listing
- Coinmarketcap listing
- Coingecko listing

PHASE 4

- NFT Stays live
- AssetZ House Flip live
- Digital Virtual Real estate
- Metaverse Development
- Loan protocol live

PHASE 5

- Launchpad Live
- Real Assets Buy/Sell in Metaverse
- Promotion,Marketing & Strategic Partnerships

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Conclusion

Bringing Real Estate to the Blockchain

Regardless of what new opportunities technology brings, real estate investment will remain a staple asset class for its solid returns and reliability. Blockchain technology and DeFi have opened the door to a new class of savvy, eager global investors, and AssetZ strives to offer a real estate solution for the DeFi ecosystem.

AssetZ's vision is to go beyond simply providing real estate investment on the blockchain – we believe in creating a full fledged DeFi ecosystem allowing investors to use tokenized real estate shares as financial instruments in unique protocols. This gives investors more flexibility while still providing the stability of a real estate investment. The future of fractional real estate lives on the blockchain, and we are eager to be a part of it.

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