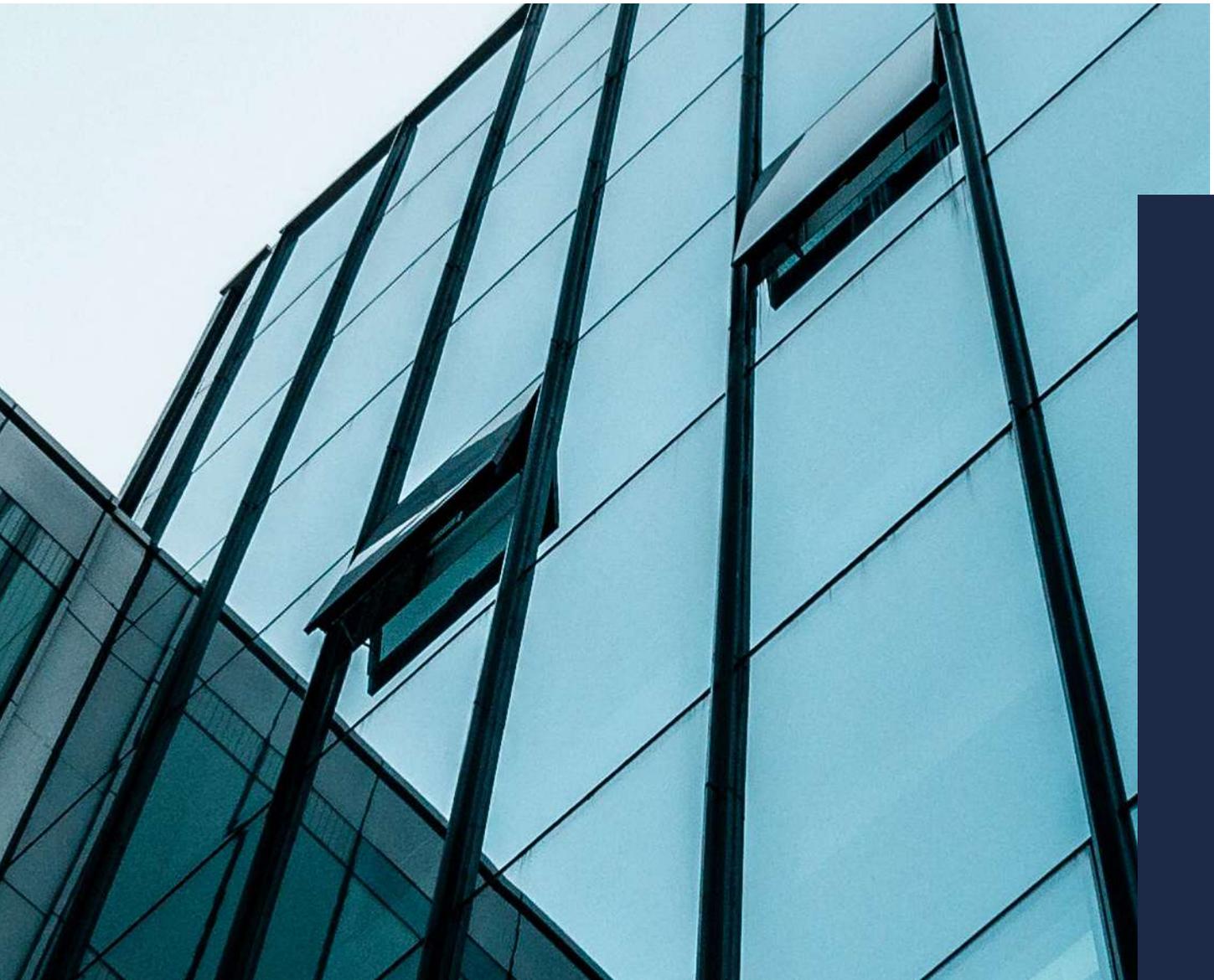


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White Paper

# The Evolution of Real Estate



# Executive Summary

***Libertum, headquartered in London, England, is poised to revolutionise the real estate industry with an innovative equity ecosystem.***

The **Libertum** Platform will tackle the shortcomings of traditional real estate investment models, addressing scalability and accessibility issues. Powered by blockchain technology, **Libertum** will unite small and large investors with property owners on our global peer to peer platform, granting local property investment opportunities global exposure and opening doors for retail investors worldwide.

*The next stage in the evolution of real estate investment is here. Libertum will reduce the need for intermediaries, making real estate investment cost-effective and efficient, benefiting both investors and property professionals. This transformation won't eliminate agencies and middlemen; it will transform them, enabling them to leverage the Libertum platform.*

**Libertum** is set to disrupt this market by introducing tokenization, leading the way in this transformation, and serving as the bridge between the traditional economy and the Web3.0 economy. With a global real estate market valued at \$326.5 trillion, **Libertum** is positioned to reshape the real estate investment landscape and unlock new possibilities for investors worldwide.

In 2022, the tokenized real estate market was valued at around \$10 billion, with experts projecting it to reach \$10 trillion by 2030.





***Libertum's** mission is to simplify real estate investment by making it accessible to a global investor community.*

*Our platform will offer trustless, compliant, and borderless connectivity, addressing the rising demand for more accessible and efficient investment opportunities in real estate.*

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# The Global Opportunity: Reimagining Real Estate

## Why Libertum

**Libertum** will redefine real estate business models on a global scale. This means that millions of investors worldwide can access opportunities previously out of reach. These deals, scattered globally, will now receive investments unattainable in the current ecosystem.

***Libertum is the solution, providing a marketplace for real estate transactions, streamlining buying, selling, investing, and earning passive income. It changes the game by allowing everyone to build a property investment portfolio and generate passive income.***



**Libertum** revolutionizes the real estate market by connecting traditional companies and property owners with global investors. Through tokenization, property owners can quickly raise capital while investors enjoy passive income backed by real collateral. This innovative approach creates a decentralized system that seamlessly integrates with the physical world.

**Libertum** is part of a market evolution, offering traditional real estate companies and property owners access to a global market of investors in a historically localised economy by tokenizing the right to the rental income. Property owners can swiftly raise capital, and investors secure passive income backed by real collateral.

This approach is essential for building a broader, decentralised system closely linked to the physical world.

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Real estate traditionally ranks among the least liquid asset classes, involving substantial capital investments and lengthy, costly transactions. Real Estate Investment Trusts (REITs), however, have outperformed other major asset classes, with the S&P Global REIT Index showing an impressive

**18.7%**

increase in 2019.

Growing demand from new investors seeking improved market access and existing investors desiring increased liquidity has driven a call for transformation in the conventional real estate investment landscape.

Emerging technology is ushering in greater efficiency, heightened security, and reduced costs in the financial industry. Tokenization, an innovative approach, is particularly notable in the digital era

While tokenization isn't a novel concept in real estate, its significant growth is evident. Since the enactment of the JOBS Act in 2012, real estate crowdfunding firms have employed fractional ownership to sell shares to accredited investors, facilitating private capital formation and crowdfunding activities..

Capitalising on these accomplishments and harnessing blockchain technology, real estate tokenization offers structural efficiencies, cost reductions, and global liquidity enhancements in both primary and secondary markets.



# Out with the old: Traditional Real Estate Investment

Traditional real estate investment has been a popular avenue for wealth creation and portfolio diversification. However, it poses challenges related to accessibility, liquidity, and efficiency. **Libertum** provides solutions to these enduring issues.

## Challenges with traditional real estate investment include:



### High Capital Requirements

Traditional real estate investment often demands substantial capital, making it inaccessible to many individuals.



### Limited Liquidity

Real estate investments tend to be illiquid, with lengthy transaction times, limiting flexibility.



## Property Ownership Complexities

Owning a whole property comes with costs, administrative burdens, and responsibilities, making diversification challenging.

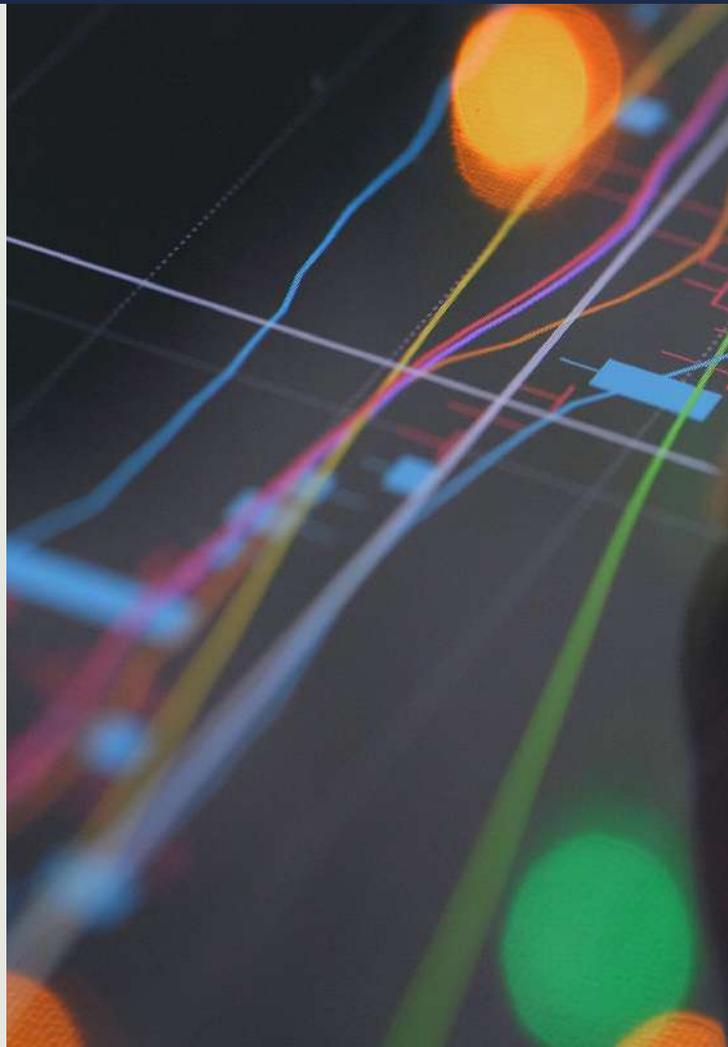


## Property management specialised knowledge

From tenant acquisition to legal compliance, demanding time and expertise, which can be challenging for individual investors.

**Libertum's** approach addresses these issues by offering instantaneous payments and settlement, zero counterparty risk, and immediate ownership verification.

The potential for facilitating divisible digital shares of real estate is immense.



# The Market: Size Matters

Real estate assets offer exceptional returns and stability compared to stocks or bonds. It's the largest global asset class, valued at over \$326.5 trillion, surpassing the combined worth of stocks and bonds. The current system is laden with excessive fees and time-consuming processes, costing \$104 billion in global investment fees in 2017.

*This heavy financial burden impacts investors and adds a layer of complexity to the real estate investment process. Additionally, buildings can lose up to 30% of their value due to illiquidity taxes, which can significantly affect asset valuation and overall portfolio returns, emphasizing the need for more efficient and cost-effective investment models.*



The global real estate crowdfunding market is predicted to reach \$868 billion by 2027, driven by technological advancements and increased investor demand. The World Economic Forum forecasts \$35 trillion worth of assets to be tokenized on the blockchain within the next decade.



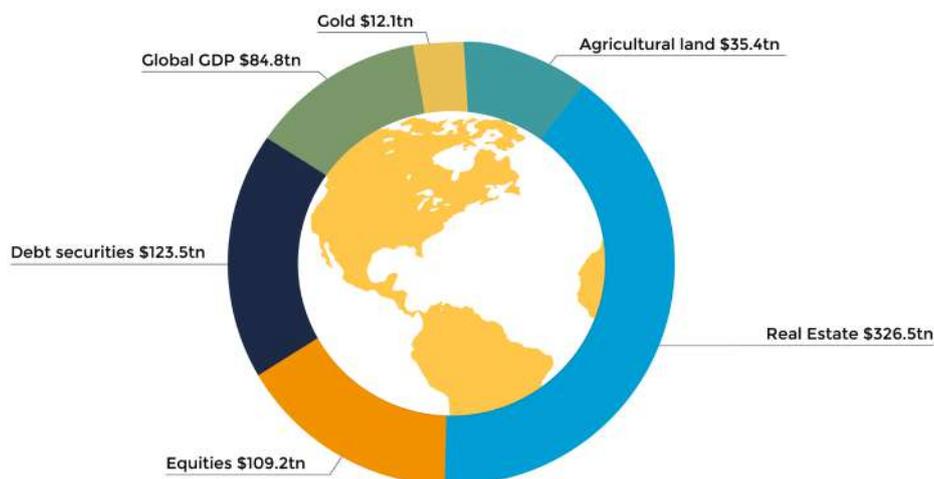
Dubai recorded real estate transactions worth AED 72.5 billion (approximately \$19.7 billion) in the first quarter of 2021, demonstrating the continued vibrancy of the global real estate market. This indicates a strong demand for real estate opportunities, especially in emerging markets, further highlighting the necessity for innovative solutions that improve accessibility and efficiency in real estate investment.

Residential rental properties in the United States generated over \$600 billion in rental income in 2020, emphasising the significance of real estate as an income-generating asset. The rental market is a substantial component of the real estate sector, and it plays a critical role in wealth creation for both property owners and investors.

Furthermore, real estate investment trusts (REITs) raised a record \$109 billion in global capital in 2020. This remarkable achievement reflects the sustained interest and confidence that investors have in real estate assets. It underscores the vast potential in the real estate sector and the importance of facilitating investor access to this asset class. Simplifying investment in rental properties can unlock additional income opportunities for a broader range of investors.



It's a large pie: The Global real estate market in comparison.



# What is Tokenization?

Tokenization is the process of representing ownership as tokens on the Blockchain, a global network enabling direct, efficient transactions between individuals and businesses without intermediaries like banks or notaries. Through tokenization, assets are transformed into Blockchain tokens, making issuance, transfer, and trading as cost-effective as traditional currencies.

Investors and token owners can choose self-custody, keeping their assets in a personal wallet, similar to a mobile banking app, or opt for a custodian to safeguard their holdings.

These tokens are tradable on the **Libertum** peer-to-peer Market, eliminating the liquidity challenge of traditional real estate. Blockchain technology ensures secure, frictionless, and low-cost transactions without intermediaries.

While initial real estate tokenization projects have adhered to conventional business models, this cautious approach is understandable during the adoption of new technologies. As tokenization technology and business models mature, it presents opportunities not only to enhance existing operations but also to create new business prospects.



Tokenization offers the potential to integrate various value creation avenues and align the interests of multiple stakeholders. In the future, **Libertum**'s tokenization solutions can be extended to employee incentive programs, lease-to-own agreements, and co-working spaces, providing versatile applications across industries.



## In with the new: Trustless Fractionalisation Investment

The **Libertum** solution converts a property into through divisible digital shares or NFT's. These are directly linked to an agreed and guaranteed rental yield for investors.

Unlike Real Estate Investment Trusts (REITs) and traditional tokenization methods NFTs allow for customization and flexibility in terms of ownership structures and governance. Smart contracts embedded within NFTs can enable customizable rules for ownership, royalties and other governance aspects.

This flexibility can empower investors to participate in decision-making processes and shape the future of their investments, which is not typically available in REITs or traditional tokenization methods.

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## Right to Rental Income Vs. Property Ownership

**Libertum** property owners can enjoy the benefits of interest-free finance and continue to maintain full ownership of their property. Investors earn guaranteed passive income or rental yield with low minimum investment requirements, traditional barriers for entry are removed. As the property ownership is still with the owner, investors are in a “Delta Neutral” situation where they are not exposed to the price volatility of the real estate market.

**Libertum** has created a highly diverse, transparent, and verifiable financial ecosystem within decentralised finance. While we are not the first to bridge the gap between traditional financial lending and decentralised blockchain protocols, we stand alone by addressing the demand for finance with real collateral without the need to sell the underlying asset.

## Target Market: The Rule of Threes

The **Libertum** platform will launch with three key target markets centred around mutual success and growth:



### Real Estate Owners Seeking Interest-Free Capital through Property Tokenization

**Libertum**'s solutions offer property owners a compelling advantage over traditional banking interest rates. This provides a considerable cost efficiency that translates into lower financial burdens, increased affordability, improved cash flow management, and enhanced investment potential.

By choosing **Libertum**, property owners gain access to a more attractive financing alternative, empowering them to optimise their financial strategies and achieve their goals with greater ease and efficiency.



Key benefits for property owners include:

- **Increased Liquidity and Access to Capital**

Divisible digital shares allow property owners to unlock liquidity by dividing their property into tradable digital shares, attracting a broader pool of potential investors.

- **Diversification and Risk Mitigation**

**Libertum's** platform enables property owners to diversify their investment portfolio across multiple properties or asset classes, thus achieving a balanced investment strategy and mitigating the impact of potential market fluctuations.

- **Enhanced Flexibility and Ownership Control**

**Libertum** provides property owners with increased flexibility and control over their investment, allowing them to choose the fraction of their property to tokenize while retaining ownership.

## Real Estate Investors Interested in Property Tokens for Rental Yield or Passive Income

# 2

Property tokenization offers investors access to a range of advantages that redefine traditional real estate investment. This includes the ability to:

- **Access High-Value Assets**

Tokenization provides investors with access to high-value real estate assets represented by NFTs

- **Enhanced Liquidity and Passive Income**

Fractionalized tokenization introduces enhanced liquidity to the real estate market, allowing investors to trade their tokens on blockchain-powered platforms. This provides flexibility to buy, sell, or exchange investments more readily and earn passive income from rental returns.

# 3

## Peer-to-Peer Marketplace for Resale of Property Tokens

**Libertum** establishes a peer-to-peer marketplace for the seamless resale of tokens. This brings increased liquidity to the real estate market, allowing investors to readily buy and sell tokens. It also provides flexibility in investment strategy and expanded opportunities while ensuring transparency and trust through blockchain technology.

These three key markets form the foundation of **Libertum's** strategy, designed to empower real estate owners and investors, fostering growth and mutual success.



## Benefits for Investors

**Limitless Investment Opportunities:** Unlike the rigid structure of Real Estate Investment Trusts (REITs), property tokens liberate investors from constraints imposed by local opportunities or predetermined property bundles. Rental Income Tokenization simplifies investment by enabling investors to receive rental yield through token ownership.

Moreover, this approach provides access to diverse portfolios spanning multiple properties, locations, and asset types, allowing investors to benefit from various market dynamics.

### Access to Premium Real Estate Assets

Rental Income Tokenization broadens investor horizons by offering access to high-value real estate assets that were traditionally exclusive to larger investors or institutions. By holding fractional shares represented by NFTs, investors can participate in lucrative real estate opportunities, paving the way for attractive returns and potential wealth accumulation.

### Enhanced Liquidity and Passive Income

Tokenization enhances liquidity within the real estate market. Investors can effortlessly trade their fractional tokens on blockchain-powered platforms, affording them the flexibility to buy, sell, or exchange investments with ease. Additionally, holding fractional shares enables investors to earn passive income derived from rental returns and other income streams associated with the underlying property.

### Empowering Peer-to-Peer Marketplace

A central component of Rental Income Tokenization is the establishment of the **Libertum** peer-to-peer marketplace. This innovative platform streamlines the resale of property tokens, providing investors with increased flexibility. By leveraging this marketplace, investors unlock a world of possibilities and harness the transformative potential of the **Libertum** paradigm shift.

# Peer 2 Peer Benefits

## Enhanced Liquidity and Market Efficiency

The peer-to-peer marketplace for property token resale brings increased liquidity to the tokenized real estate market. Investors can readily buy and sell their property tokens, ensuring a more efficient and dynamic investment ecosystem.

This liquidity empowers investors to quickly respond to changing market conditions, access their investment value when needed, and seize lucrative investment opportunities.

## Flexibility in Investment Strategy and Expanded Opportunities

The availability of a peer-to-peer marketplace offers investors the freedom to adapt their investment strategies according to their changing needs and market dynamics. Investors can easily adjust their property token holdings by buying or selling tokens based on their evolving investment goals, risk appetite, or portfolio diversification strategies.

This flexibility allows for strategic decision-making and the optimization of investment portfolios in line with individual objectives.





The peer-to-peer marketplace operates on the blockchain, ensuring transparency, security, and trust. The decentralised nature of blockchain technology guarantees immutability and tamper-proof transaction records, providing transparency in token ownership, transaction history, and the verification of property details.

This transparency enhances investor confidence, fosters trust within the ecosystem, and mitigates concerns related to fraud or misinformation.

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## A 10+ trillion-dollar market opportunity

*Asset tokenization is projected to become a lucrative market, with an estimated value of at least USD 10 trillion by 2030. This represents a remarkable 40-fold increase in the value of tokenized assets from 2022.*

*Currently valued at around USD 300 billion, the market is poised for exponential growth.*

To arrive at this estimate, we conducted a comprehensive analysis. Our research involved gathering current market data on public and private equity, debt, real estate, and other relevant asset categories for tokenization.

**We then applied conservative growth rates (ranging from 2% to 8%) to asset values, factoring in the potential tokenization rate (up to 1%).**

Real estate and financial assets, which include equities, bonds, and investment funds, are expected to dominate the tokenized market.

This is primarily due to the immense size of these markets and the abundance of use cases.



*In summary,  
asset tokenization is  
a booming industry  
set to revolutionise  
the market, and we  
are at the forefront  
of this exciting trend.*

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# Community and Adoption

The **Libertum** Platform is poised to redefine community and adoption in the real estate sector by overcoming the limitations of traditional investment models. Fueled by blockchain technology, **Libertum** will foster a global community, seamlessly connecting both small and large investors with property owners on our peer-to-peer platform.

This innovative approach not only addresses scalability and accessibility issues but also provides local property investment opportunities with unprecedented global exposure. The **Libertum** community envisions a future where retail investors worldwide can actively participate and benefit from a decentralised and inclusive real estate ecosystem.

**Through a dedicated DAO fund, we plan to organise frequent educational events and workshops, rewarding active contributors with tokens.**

**The focus of governance participation will be on empowering token holders to vote on crucial decisions regarding corporate social responsibility.**

**Awareness programs will target property owners and investors, encouraging tokenization and active participation on our platform with tiered rewards.**



A Global Ambassador Program, managed by the DAO, will empower community members to promote our platform globally. Token staking within the DAO framework will grant users benefits like reduced fees and early access. A feedback mechanism will ensure community input shapes platform improvements, with rewards for impactful suggestions.

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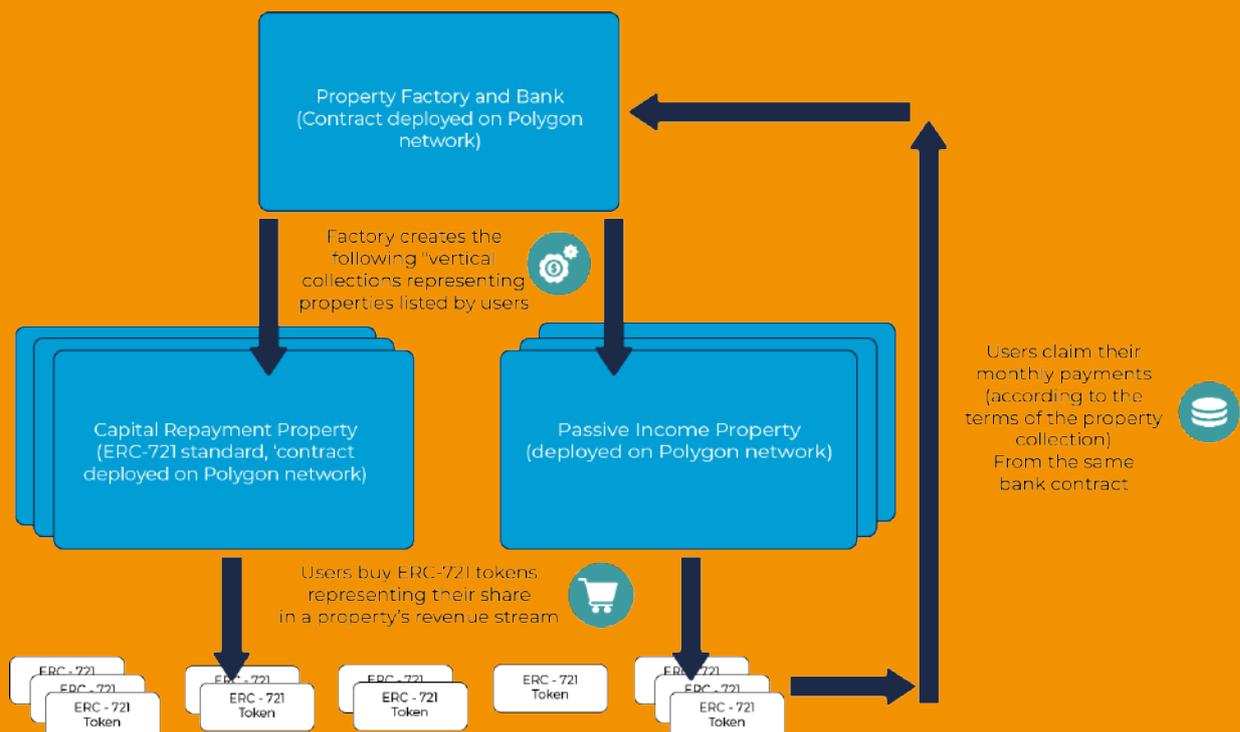
*As technology evolves, so will our Community and Adoption DAO, ensuring a dynamic and responsive ecosystem that reflects the needs of our growing community.*

# Libertum Technology

**Libertum** employs ERC-721 non-fungible tokens (NFTs) to bring granularity and accessibility to real estate investments. NFTs capture a property's uniqueness, while fractionalizing ownership of a property's revenue stream reduces barriers to entry and democratizes access to new revenue streams.

At **Libertum** we will introduce a groundbreaking approach to real estate investment, fostering accessibility, liquidity, and flexibility, and presenting an array of opportunities for both property owners and investors. Our platform's innovative technology sets us apart as it will revolutionise the real estate industry.

## Smart Contracts



# Proven Key Technology

- Blockchain Investment Platform with full integration to digital wallet technology.
- Built network of blockchain-based Investment Platforms .
- Linked to external liquidity providers.
- ERC 721 – standard representing ownership over digital or physical assets.
- Managed low liquidity token operations.
- Linked to multiple jurisdictions.
- Know Your Customer (KYC)/Anti-Money Laundering (AML) solutions with providers such as Solid Proof.
- Operational internal multi-token custody solution .
- Conducting token generation event [TGE] - ICO.
- Created and launched Ethereum-based tokens with smart contracts.
- Dealt with technology requirements of regulators in nine countries/regions.
- ERC 721 – standard representing ownership over digital or physical assets.
- Full blockchain security auditing.
- All code has been written in-house and proven with multi-year operations, partners and verified by external security auditing

## Blockchain Uses

Blockchain will be used for:

- Tokenization of Right to Rental Income
- Cryptocurrency payment solution
- Smart contract transaction solutions
- Trustless equity custody
- Tokenized secondary exchanges in a network
- International investor (KYC verification and AML verification)
- Trustless share registry solutions

After the Foundation Stage, the **Libertum** solution will be launched and managed in-house. Node staking will occur when volumes require external writer nodes.

# The Libertum Coin (\$LBM)

The **Libertum** Coin or \$LBM is classified as a 'Utility Token' with its value determined by demand created by its three value drivers listed below. It is not asset-based, nor an investment product — and therefore is not a security. This will be verified by two independent legal opinions for exchange listings.

The three-coin value drivers are:

## Peer-to-Peer Marketplace Transactions:

# 1

The coin will facilitate seamless transactions on the peer-to-peer marketplace for token resale. Investors can use the coin to buy and sell property tokens directly with other participants on the platform.

This utility enhances liquidity, allowing investors to quickly access their investment value or seize new investment opportunities as they arise.

## Property Token Acquisition

# 2

The coin can serve as the primary means of acquiring RIT's on the platform.

Investors can use the coin to purchase fractional shares of real estate assets, granting them ownership rights and access to rental income





## Staking and Incentives

### 3

Staking pool will be available after the coin has launched, allowing investors to stake their coins to earn rewards. Staking the coin provides an added incentive for investors to hold and lock up their tokens, promoting coin retention.

Staking pool rewards consist of \$LBM with the return attractive for our investors. 4% of the total token supply has been allocated as the staking pool reward. Additionally, each year, we commit to a buyback process to burn a specific amount of \$LBM, effectively reducing its circulation

# Tokenomics and Vesting

The Tokenomics of \$LBM is designed with long term stability at its core. There will only be 17% of total supply at launch and the rest locked up with the governance rights given back to the community..

Allocation	%	#Tokens	Vesting
Treasury Reserve	25%	50,000,000	0% Unlock at TGE, use will be consulted with community
Core team	25%	50,000,000	0% Unlock at TGE, 12 months cliff and linearly over 48 months
Token Sale	29%	58,000,000	100% Unlock at TGE
Ecosystem & Partners	14%	26,000,000	100% Unlock at TGE
Staking Rewards	4%	8,000,000	100% Unlock at TGE
Marketing	3%	4,000,000	100% Unlock at TGE

# Staking Pool

Our community can be Rewarded in \$LBM Coin by providing an ability to benefit from our unique staking pool farming opportunities. 8,000,000 Tokens has been allocated as a reward for early supporters of the project!

	1st Year	2nd Year	3rd Year	4th Year+
Allocated \$LBM	2,000,000	1,500,000	1,000,000	500,000

The amount of \$LBM airdropped to the early stakers is based on their share of the staking pool. The more you stake the more you are rewarded.

To curb the \$LBM inflation, 5% of the investment profit is committed to a buyback and burn process, effectively reducing \$LBM in circulation.

We expect the \$LBM to enter the deflationary stage by the 2nd Year.

## Staking Pool Fees

Stacking Fee	0%
Unstacking Fee	1%
Claming Fee	0%

## The process

The **Libertum** platform is designed with simplicity at its core. It is designed to ensure listing a property is as simple as can be.



Investors and Real estate owners register for the platform.



Regulatory compliant KYC and AML processes are completed.



The user chooses to upload, invest or both.



The required documentation is uploaded.



Libertum preforms its due diligence and trading begins.



Your right to rental income is finalized



Passive income begins to flow



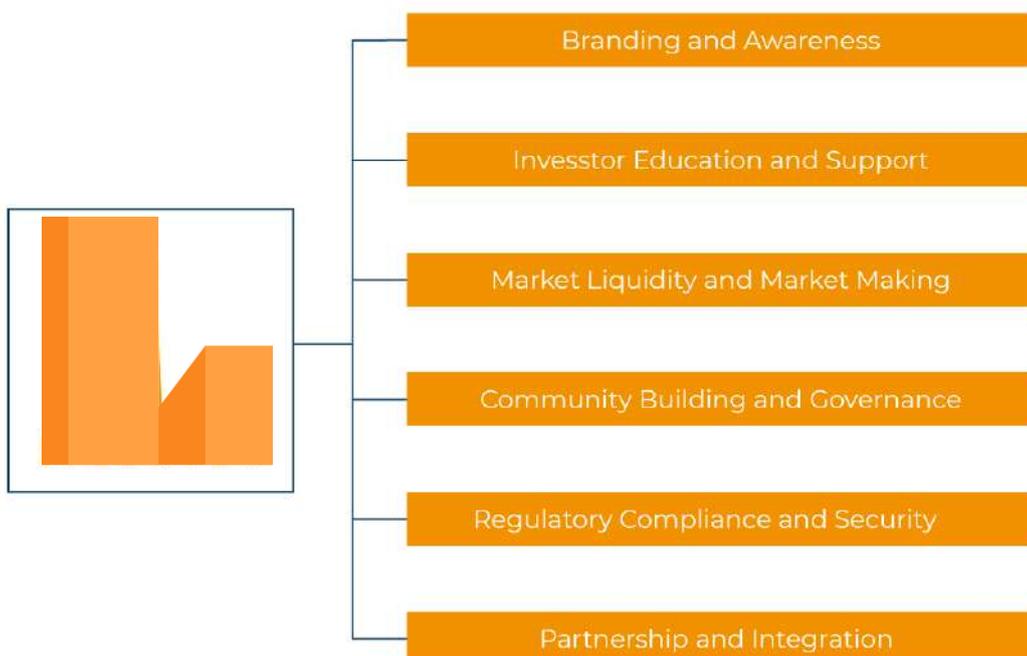
Trade your right to rental income in our peer to peer marketplace.

# Go To Market

**Libertum** is more than just an investment platform; it is a catalyst for positive change in the world of real estate finance. Through our property tokenization solution, investors gain access to extra passive income opportunities. Simultaneously, we open doors for businesses and individuals in need of capital, providing them with a dynamic global marketplace to realise their strategies faster than ever.

Together, we embrace financial empowerment, driving growth, and creating a thriving ecosystem where opportunities and success is mutual.

Our market strategy is simple and effective because it combines targeted branding, strategic partnerships, investor education, market liquidity, community engagement, and regulatory compliance ensuring widespread accessibility, trust, and adoption.



# Scalability



# Partnerships

Partnerships are integral to the success and growth of **Libertum**, and we actively seek collaborations that enhance the value we deliver to our users.

In forming strategic partnerships, we prioritise alliances with real estate industry leaders, technology innovators, and regulatory experts to ensure the credibility and compliance of our platform.

## Real Estate Industry Partnerships



Collaborating with established real estate firms, property developers, and industry associations will allow us to expand our property offerings and bring a diverse range of investment opportunities to our users. Through these partnerships, we aim to leverage industry expertise, access premium properties, and enhance the overall quality of our tokenized assets.

## Technology and Blockchain Collaborations

Partnerships with cutting-edge technology providers and blockchain experts are crucial to maintaining the security, efficiency, and innovation of our platform. We explore collaborations with blockchain developers, security auditors, and technology solution providers to stay at the forefront of advancements and continually enhance our platform's features.



## Regulatory and Compliance Partnerships



To ensure our operations align with regulatory standards in different jurisdictions, we will forge partnerships with legal and regulatory experts. These collaborations will enable us to navigate complex legal landscapes, implement compliance measures, and provide a secure and trustworthy environment for our users.

## Strategic Alliances for Global Expansion

As we aim to offer a global peer-to-peer real estate investment platform, strategic alliances with financial institutions, investment platforms, and global business networks become paramount. These partnerships will facilitate our expansion into new markets, allowing us to reach a broader audience of investors and property owners.



## Educational and Community Partnerships



Empowering our users with knowledge is a core part of our mission. Collaborating with educational institutions, industry experts, and community organisations enables us to offer educational resources, webinars, and workshops that enhance the understanding of real estate tokenization and blockchain technology.

In summary, our approach to partnerships is multifaceted, encompassing key players in real estate, technology, regulation, global expansion, education, and community engagement. These collaborations are instrumental in shaping **Libertum** into a comprehensive and trusted platform that revolutionises real estate investment through blockchain technology.



# Team

**Libertum** is being launched by its in-house tech/product team who have multiple years of experience pioneering and proving the key infrastructure and experienced executive over 80 years of combined real estate experience.

## Financial Overview

### Revenue Streams

- Transaction Fees
- Real Estate Mark-up
- Real Estate Rental Income
- Subscription/ Membership Fees
- NFT Resell Royalties
- Asset Management and Operations
- 3rd Party Instant Loan Commissions
- Libertum Loans
- LBM Transaction Fee
- Management Fee
- Internal Marketing Fee
- Sales of LBM Tokens
- Tokenization
- Sales Commission on Properties



# Our Roadmap

## LIBERTUM ROADMAP

### Q1 2024

- Libertum Market Launch
- Secondary Marketplace Launch v1.0
- Ambassador Program Begins
- Launch on Plume Test Net
- Introduce Social Login and Account Abstraction
- Regulatory Compliance
- \$LBM Public Sale
- Solid Proof Audits

### Q3 2024

- Lending and Borrowing Protocol Launched
- Launch "Choose" - our Governance and Voting Protocol
- Introduce a Second Tokenisation Methodology
- Secondary Market Supports 3rd Party Properties
- STO Licence x 2
- Tokenization of Parking Lots
- Introduction of "Stay" - On-chain AirBnB for Token Holders

### 2025

- Libertums AI Property Valuation Tool
- Enhanced Token Utilities
- Launch Libertums Grant Scheme
- Dubai Property for Events and Remote Office for Token Holders
- Libertums AI Investment Strategy Tool

### Q2 2024

- 1st Tokenized Property and Rental Rewards Begins
- Expand Properties (Dubai, Mexico, Brazil & the EU) 10 -15
- Launch Secondary Marketplace
- Launch "View" Libertums Token Analytics and Staking Pools
- Launch on CoinWeb Cross Chain Test Infrastructure
- 2xDEX listings
- Launch of "Get" Liquidity and Swap Tool

### Q4 2024

- Global Expansion
- CEX Launches
- Community Owned Digital Nomad Properties
- Expand Blockchain Networks
- Gamification of Marketplace
- White Labelled Solution for Real Estate Companies and RWA Partners

To dive deeper visit [libertum.io](https://libertum.io)

In this ground-breaking stage of the wider crypto and real estate markets, **Libertum** rose from the ashes. As market conditions would not have allowed for tokenized real estate at scale, and simultaneously real estate finance was under pressure, **Libertum** was born out of necessity.

# Conclusion

**An investment in knowledge pays the best interest. An investment in Libertum pays the best rent. In \$LBM let the future invest in you!**

**Libertum** is poised to transform the industry. Powered by blockchain technology, **Libertum** will unite small and large investors with property owners on a global peer-to-peer platform, addressing the shortcomings of traditional real estate investment models and making real estate investment more accessible and efficient for everyone.



**Libertum's** innovative approach will reduce the need for intermediaries, transforming the role of agencies and middlemen. By introducing tokenization, **Libertum** is leading the way in the transformation of the real estate industry and serving as the bridge between the traditional economy and the Web3.0 economy

With a global real estate market valued at \$217 trillion, **Libertum** is positioned to reshape the real estate investment landscape and unlock new possibilities for investors worldwide. The tokenized real estate market is expected to reach \$1.4 trillion by 2030.

***Libertum's** mission is to simplify global real estate investment, offering a trustless, compliant, and borderless platform to meet the growing demand for accessible and efficient investment opportunities in real estate.*

- **Libertum** is a revolutionary real estate equity ecosystem that leverages blockchain technology to create a global peer-to-peer platform.
- **Libertum** will address the shortcomings of traditional real estate investment models and make real estate investment more accessible and efficient for everyone.
- **Libertum** is leading the way in the transformation of the real estate industry and serving as the bridge between the traditional economy and the Web3.0 economy.
- **Libertum** is positioned to reshape the real estate investment landscape and unlock new possibilities for investors worldwide.



# Frequently Asked Questions

## 1. What is real estate tokenization?

Real estate tokenization is the process of converting ownership or rights to a real estate property into digital tokens on a blockchain. These tokens represent ownership shares in the property and can be bought, sold, or traded. It allows for fractional ownership, making it easier for investors to enter the real estate market

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## 2. How is a property valued before tokenization?

Before tokenization, a property is typically valued using traditional real estate appraisal methods. This involves assessing factors such as the property's location, size, condition, comparable sales in the area, and other relevant market data. Appraisers use these factors to determine the property's market value.

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## 3. What are the benefits of using the Libertum platform?

By dividing real estate assets into tradable tokens, investors can now buy, sell, and trade ownership stakes in properties.

Investors benefit from:

- Guaranteed passive income
- Rental income-based returns
- No barriers to entry
- Authentic digital ownership of properties

Borrowers benefit from:

- Access to low-cost capital
- Interest-free financing
- Streamlined process
- High liquidity options

#### 4. What measures does Libertum take to ensure the properties listed on the platform are legitimate and offer good investment value?

**Libertum** conducts thorough property ownership audits with borrowers and utilises the property as collateral along with legal charges to secure guaranteed and timely rental income payments for investors. All relevant documents are conveniently stored under the property listing in the document section.

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#### 5. How does the fixed income for investors get determined? Is it based on market rates, property value, or another metric?

**Libertum** will conduct a thorough rental assessment of the property to determine its rental value. The property will then be divided into multiple tokens, with each token valued at \$50 and representing a guaranteed rental income. By dividing the rental value by the number of tokens, we can determine the passive income per token.

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#### 6. How does the platform manage risk, especially in cases where either the property owner defaults or breaches the contract?

At **Libertum**, we perform comprehensive property ownership audits to protect both borrowers and investors. By using the property as collateral and implementing necessary legal charges, we ensure guaranteed and timely rental income payments. All essential documents are conveniently stored under the property listing for easy access.

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#### 7. How does the **Libertum** tokenization process work?

At **Libertum**, we transform property into valuable digital assets in the form of non-fungible tokens. This token is then divided into multiple fractions on the Blockchain, with each fraction corresponding to an agreed rental income.

## 8. How can I buy real estate tokens on the platform?

To buy real estate tokens on the platform, you need to create an account, complete any required identity verification. You can browse the available real estate tokens on the platform, select the ones you want to purchase, and execute the buy!

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## 9. Real estate investments can be risky due to market fluctuations and economic downturns. What risk management strategies does Libertum have in place to protect both investors and borrowers?

Real estate investment may entail risks, but it also offers unparalleled security. In fact, real estate serves as a safeguard against various risks faced by investors and borrowers. We have certain effective risk management strategies we are implementing:

For Investors:

- Thorough Due Diligence - We have full analysis on financials, market conditions, legal documents, returns and potential risks in the property listing before users decide on investing
- Maintain Financial Reserves - We will maintain sufficient reserves in event the borrower defaults in payment and that should have any impact on the investors rental income during the time we prepare to reclaim the collateral.
- Long-Term Approach - Fractional rental income is a reliable investment opportunity, not a fraudulent scheme. With **Libertum**, you can have peace of mind knowing that short-term market fluctuations won't greatly impact your returns, especially if you plan to invest for the long term.

For Borrowers

- Legal Due Diligence - There will be a legal process to ensure ownership, adequate equity, etc before we get the borrowers on board. This is also to ensure none of the borrowers are sitting on positive equity after tokenization.
- Efficient Cash Flow Management - Maintain positive cash flow by setting realistic rental rates and managing expenses. This helps cover costs during economic downturns.
- Review P2P Capital Terms - Carefully examine terms for capital raised, including prepayment penalties and covenants. **Libertum** will ensure the borrower understands the obligations and penalties helps with informed financial decisions.
- Charge Document - The borrower will need to put the property as collateral which gives protection to all parties involved.

10. How will the tokens representing ownership of rental income be traded and liquidated? Ensuring liquidity is crucial for investors who might want to exit their positions.

The fractionalised rental income token can be easily traded in our peer-to-peer marketplace.

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11. In the event that **Libertum** doesn't succeed, what happens to the investments and assets of the participants? Are there any contingency plans?

We will allocate 27% of our funds to the treasury reserves and 5% to the liquidity pool to ensure we are prepared for any unexpected events. Additionally, we are developing strategies, such as loan transfers, modifications, negotiations, and ongoing loan servicing, to mitigate any potential risks.

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# Legal Disclaimer

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# Team

## Team and founders

Powering the Dream



**Javvad Azam**  
CEO & Co-Founder  
Chartered accountant, real estate investor and a community-driven mindset



**Alan Gormley**  
COO & Co-Founder  
A business transformation expert with an outstanding record in disrupting legacy thinking and Strategy



**Lukasz Rżanek**  
CTO  
15 years as a CTO leading multinational companies and various startups. A pioneer and thought leader in Web3



**Andrés Martínez**  
CLO  
A seasoned International Lawyer with expertise in Real Estate, & Web3



**Christopher Tham**  
CBO  
Master off all things Blockchain. An innovator who gets things done



**Nicole Burgos Vega**  
Full Stack Developer  
Front End Developer. Collaborative nature, strong team player and Blockchain and Enthusiast



**Guillermo Galarza**  
Full Stack Developer  
Back End Developer, and a self-motivated individual with an ability to simplify the complex

**Partners**



### Socials

Website : <https://www.libertum.io/>

Linkedin : <https://www.linkedin.com/company/libertum1>

Twitter : [https://twitter.com/libertum\\_token](https://twitter.com/libertum_token)

Telegram : <https://t.me/libertum1>