



REITIS CAPITAL TOKENISATION WHITEPAPER

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REITIS NETWORK WHITEPAPER

Created by Reitis Team, as the 1st Real Estate Corporation of People (RECoP)
— A Real World Asset (RWA) Tokenised Real Estate Project —
Last update: 23 of October 2023



reitiscapital.com

Reitis Project started with the answer to this question:
"What would happen if a DeFi real estate project was run by its Community?"

To answer this question, we have started the rEvolution (Real Estate Evolution)
by tokenising Reitis Capital real estate development business.



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Abstract

The world is in new emergency time. The financial system and housing crisis is going out of control. The middle class almost disappeared. Returns on financial investments and in real estate are inefficient.

Thus, a network that improves the accessibility and affordability in real estate is needed — so that people from around the world can own properties and invest profitably.

This paper investigates the maximization of economic returns from real estate investment and rental business through tokenisation. Reitis Team has created an ecosystem that delivers liquidity, transparency, and efficiency in the real estate industry.

By creating Reitis Project, as the first Real Estate Corporation of People, we are the ONLY Real Estate Company in the world to do all 3-in-1, as follows:

- (1) Accomplish the tokenisation of a real world asset (RWA) construction business,
- (2) Manage the property development and renovation sites and business,
- (3) Apply decentralised finance (DeFi) in the real estate, making it accessible to all.

Thus, by using blockchain technology, Reitis Capital is developing the twin platforms, one for crowdfunding and one for rental. As real world assets, the twin platforms are subject to regulation by financial authorities in the jurisdictions where it will operate, as shown later in this whitepaper.

Real estate ownership as well as sales agreements, rental agreements, and all real estate transactions are registered on the blockchain, thus providing high security and 100% transparency regarding historical information about developed real estate projects.

This paper explains the principles of the Reitis Ecosystem, our execution plan and the arguments for the economic value of a Reitis Utility Token [XREI].

At this moment of the whitepaper update (October 2023), we will operate only in Europe and Middle East. Find the jurisdictions that are restricted at [Investment Security and Risks](#) chapter.

Keywords: *real estate, real world assets, tokenisation, XREI token, twin platforms, token, fractional property, decentralised finance, on-chain airbnb, hospitality on blockchain.*

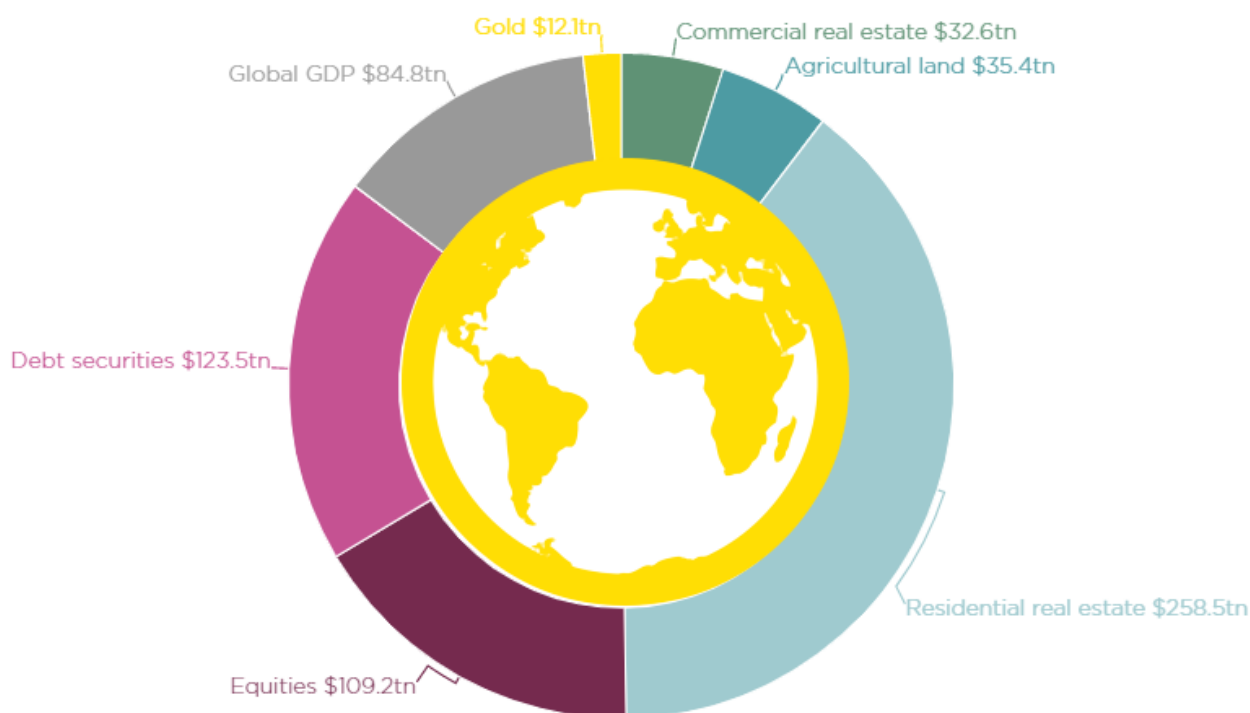
1. EXECUTIVE SUMMARY

1.1 The Problem – Actual Economic Context and the Traditional Real Estate

These days the we hear about inflation, unemployment, housing crisis, investment with negative rates of return, disappearing of the middle class¹, and a possible recession which is near to come. Finances and housing are going out of control. Returns on investing in real estate are tied to the unsustainable system, untouched by the technological revolution of recent decades. However, with the recent change in the global economic environment and the exponential improvement of technologies, real estate has become a point for innovation. In this context, alternatives to the traditional real estate industry have begun to emerge.

1.2 Opportunities and Challenges of On-chain Real Estate

2020 GLOBAL REAL ESTATE UNIVERSE IN COMPARISON



Source: Savills Research

Fig.1 – Global real estate valued at \$326.5 Trillion USD

One of the most popular markets in the world has begun its ascension into Tokenisation, and has arrived on-chain as Real World Asset (RWA). Historically, Real Estate is considered to be among the most stable asset classes in the world. Valued at an incredible

¹ Business Insider: "The middle class is disappearing...": <https://www.businessinsider.com/personal-finance/middle-class-disappearing-among-millennials-oecd-2019-4>

\$326.5 Trillion USD and increasing at a compounded annual growth rate of approx. 5.3%, the real estate market eclipses the current digital economy ~300:1 and has the potential to redefine business opportunities for the global population. Growth was driven by residential which is the largest real estate sector, accounting for 79% of all global real estate value.²

Real world asset tokenisation introduces a redesigned functional system for real estate that will allow industry participants to take over the landscape and provide a new perspective on solving many serious issues through disintermediation, fractional ownership, enhanced liquidity, transparency, and accessibility.

However, there still remain challenges that stand in the way of a consistent move to a completely independent real estate market, such as: regulatory clarity, due diligence, and enforcement. But, the world goes in that unavoidable direction, and we are on that path!

1.3 The Proposed Solution — the Twin Platforms & Tokenisation

The main goal of Reitis Capital is the provision of services for **renovating, listing, selling, and renting** real estate on blockchain, with additional interconnected services. Any person or institution can access these services on our core twin platforms.

1.3.1 The Twin Platforms

Reitis Business Model includes **the Twin Platforms** – a practical DeFi ecosystem that delivers liquidity, full transparency, and efficiency in real estate industry:

- (1) First twin: Real estate investment platform
- (2) Second twin: Rental-rental marketplace

1.3.2 The Real World Asset (RWA) Tokenisation

Reitis Capital Company — a Premium developer of residential and commercial real estate working with technology — has tokenised its actual business, and facilitates easy access to real estate. For achieving our goals, we target interconnected industries, which include sustainable residential development and 3D house printing. Through tokenisation, Reitis Capital becomes a decentralised Community Network of token Holders and Traders:

A Community-run Real Estate Business by Embracing Tokenisation!

By giving the power to crowd Investors, we have developed a decentralised finance (DeFi) workable model. Reitis utility token [XREI] is used for buying and owning fractional properties and hospitality services. The ecosystem, powered by the token, is designed to drive market accessibility and transparency.

With today's insecure economy, it is imperative to take essential life things into our own hands. Reitis have created an authentic **distributed self-governing Community Network**, an open gate for all.

² The total value of global real estate:
<https://www.savills.com/impacts/market-trends/the-total-value-of-global-real-estate.html>

2. REITIS ORGANIZATION

Reitis Capital — a real estate business working with technology — consists of two registered Companies, each with clear responsibilities. We strive towards transforming the real estate by exploiting the potential of Blockchain technology, and to help create a world where people have more control, freedom and direct access to ownership and value. The reason we believe everyone should be learning and caring about Web 3.0 is because it gives the people power to own, innovate and connect through decentralised networks.

The Crowdfunding Regulation:

Company's crowdfunding activity is done for its real estate projects, according to Article 3(2) of the ESMA (European Securities and Markets Authority) Prospectus Exemptions Regulation.

2.1 Reitis Business Ethics, Vision, and Mission

Reitis business ethics principles are faith in the Creator, Community empowerment, fairness, transparency, and respect for the rule of law. Reitis principles include:

People's Corporate Governance: The real estate investment provides a solid foundation upon which we build trust with our Communities.

Real Estate Investments: At Reitis, we are guided by a commitment to invest into the right real estate projects. Guided by its five core values — people, faith, integrity, innovation, and sustainability — Reitis works to be a leader in responsible and reliable investments in real estate and financial sectors.

The Rule of Fair Law: We expect all of our Team, employees, and stakeholders to do their jobs ethically and in compliance with the laws of the countries where we do business.

VISION

"The Kingdom of Heaven is like treasure hidden in a land. When a man found it, he hid it again, and then in his joy went and sold all he had and bought that land." (Matthew 13:44).

Reitis Community Network empowers people to invest in their future and become fractional or entire property owners.

MISSION

In 10 years, Reitis will help 1 million people – XREI token holders and traders – to become successful investors in real estate and satisfied owners of affordable homes.

Reitis Unique Selling Proposition (USP)

REITIS Capital is a Real Estate Developer of Premium Residential and Commercial Projects, which have tokenised its business.

Reitis Unique Construction Proposition (UCP)

Reitis Capital Builds Class A+ Homes & Resorts

Class A+ Means:

- Imposing high quality renovation for clients who use our platform for raising funds.
- Decrease of thermal energy consumption by up to 70%.
- Efficient sound and noise insulation, with dust-free suction system.
- Heat recovery ventilation for permanent clean air in the apartment.
- Safety through burglar alarm system inside, with a mobile application.
- Reasonable heating alternative/solar energy, with free lighting system on the staircase and in the garage, and much more.

Disruptive Technologies in Property Developments:

- **We apply** disruptive technologies: architectural elements through **DesignVAST** 3D printer prototype, and 3D printed homes through **RoboVAST** 3D printer project.
- **We bring** all buildings to the maximum energy efficiency, close to "zero energy consumption"; waste management, soundproofed and clean air inside.
- **We offer** healthy living, increased comfort, and savings through high energy efficiency and sustainability.

2.2 Reitis Tokenised Companies

Reitis Capital LTD

REITIS CAPITAL LTD is a Premium residential and commercial real estate developer working with technology and engineering. The Company tokenises its business and facilitates people's access to real estate by sharing income with investors. This can be done in a simple way by joining the Reitis Community Network, which is explained in the next sections. The Company develops premium sustainable residential and commercial property, and creates real estate and finance business related software applications.

Reitis Capital Development SRL

REITIS CAPITAL DEVELOPMENT SRL is an Operating Company, which creates related software and manages real estate projects from the acquisition, construction, and renovation of properties to selling or renting them. The two companies are associated through a Joint Venture agreement.

Portfolio of Reitis Capital Development:

- Interior Finishes of Apartments: <https://youtu.be/c3sWpoHohtY>
- Block Apartments Construction Portfolio: <https://youtu.be/NZcpjOw-R88>

2.3 Reitis Business Model

The main goal of Reitis Capital is the provision of services for listing, selling or renting real estate on the blockchain. Reitis business includes additional services such as financial management, real estate development, construction performance, and referral rewards. These services can be accessed by any person or institution, on our core Twin Platforms:

- 1) The Crowdfunding/Investment Platform;
- 2) The Reitis-rental Marketplace (Platform).

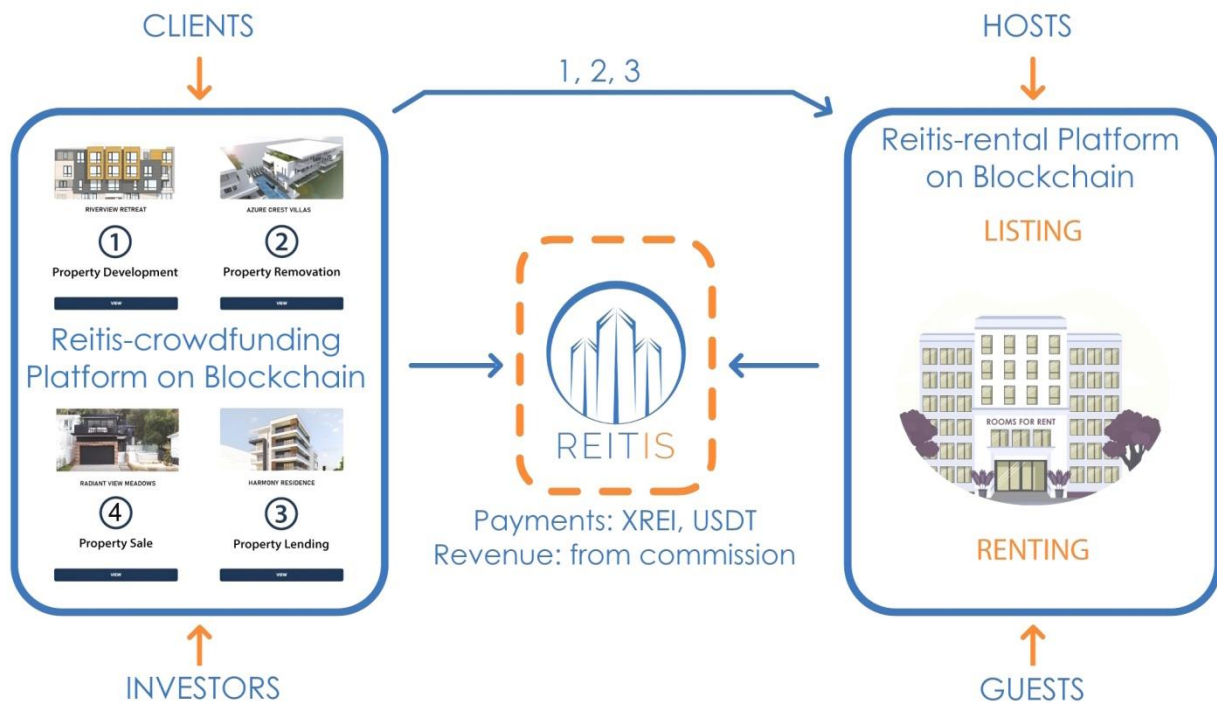


Fig.2 – Reitis Business Model – The twin platforms connected by a utility token

2.4 The 1st Twin Platform — *Reitis Crowdfunding Investment* —

Reitis-crowdfunding is an investment platform based on real estate fractional and frictionless ownership, where owners can list properties for funding purposes.



Fig.3 – Reitis Capital Crowdfunding Platform

The first twin platform, Reitis-crowdfunding:

- (1) Allows, individuals and companies to list for funding their quality real estate projects which are located in areas with high potential for both rent and sale;
- (2) Global crowd investors to spend in profitable real estate projects for which they receive a share of the profit made from the sale or rental of respective property.

We impose our Premium construction standard, which considerably increases the value of the property; another strong selling point.

On the crowdfunding platform, **Reitis does not charge a listing commission**. Instead, we will receive **10%** of the profit made by each property that is listed, financed, and subsequently sold or rented. Thus, our team is also interested in listing properties with the potential of adding value.

Investors get variable interest between **5-25%**.

The projects to be listed on the platform are divided into 4 categories:

- | | |
|--------------------------|--------------------------|
| (a) Property development | (c) Property renovations |
| (b) Property lending | (d) Property sale |

When a private person or a company:

- a) Has a **property construction project** with capitalization potential (through sale or rent) and they need funds, they are able to list the project on the Reitis-crowdfunding platform.
- b) Wants to **renovate a property** with potential for capitalization (through sale or rent) and they need funds, they will be able to list the project on our platform.
- c) Has a property that has the **potential to be capitalised by renting**, and needs money, they can list the project for fundraising on the Reitis-crowdfunding platform.
- d) Wants to **sell a property** that has the potential to capitalize (through sale or rent) it can be listed for sale on the Reitis-crowdfunding platform.

All registering requests are carefully studied and are listed only if they meet the quality conditions imposed by Reitis.

As shown in the Fig.2-Reitis Business Model (pag.9), the funded and completed projects from categories 1, 2, and 3 will automatically move to the Reitis-rental platform for generating profit.

2.5 The 2nd Twin Platform — *Reitis Rental Marketplace* —

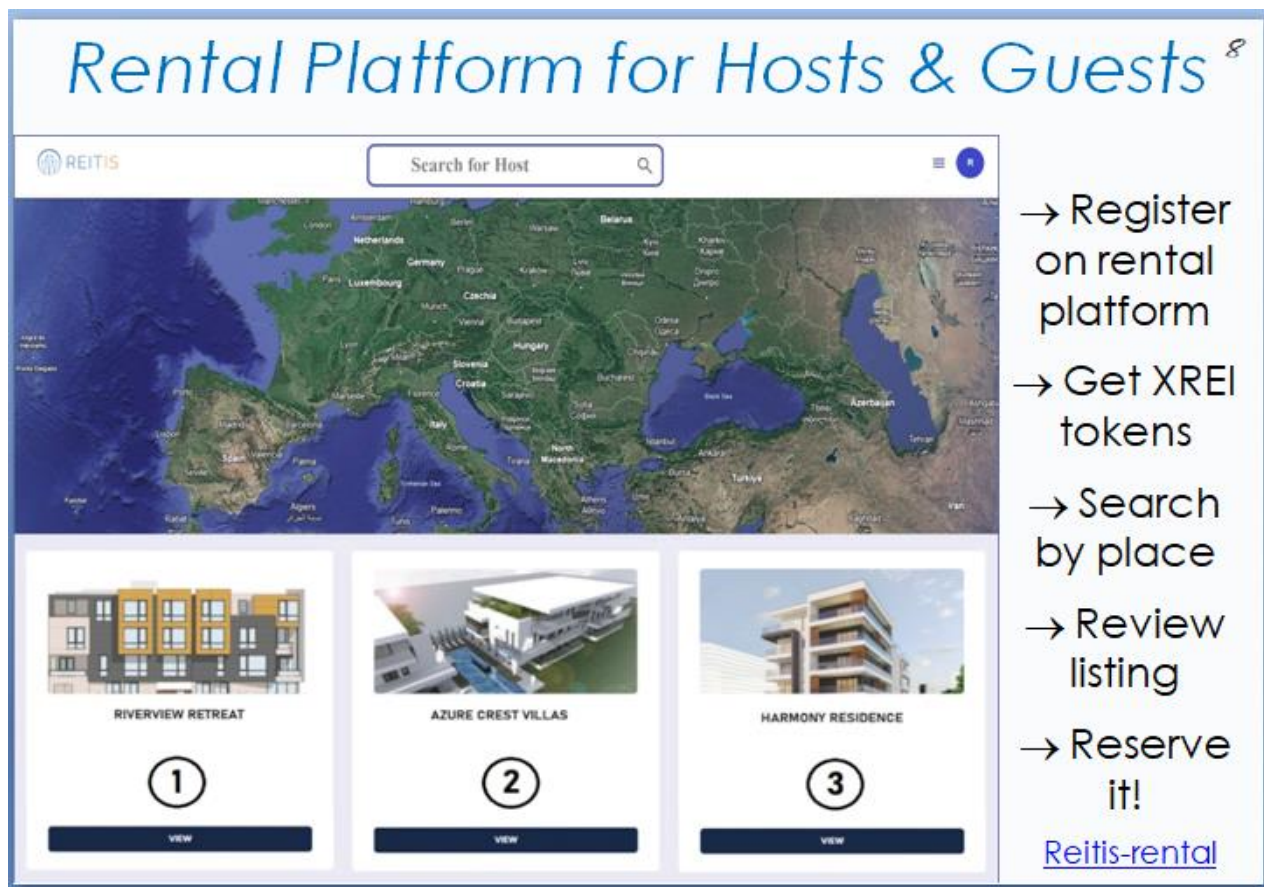


Fig.4 – Reitis Rental Marketplace (On-chain AirBNB like platform)

For renting purposes, Hosts can list their properties or Reitis buys selective properties. Profits on this platform are from rental income, appreciation of property values, renovation and flipping gains, and from purchasing assets below their market value.

Reitis-rental platform is an online blockchain-based marketplace that connects people who rent out their property (HOSTS) with people who look for accommodations (GUESTS). In addition, to the properties that are transferred from Reitis-crowdfunding platform, anyone who has a property and wants to rent it, can list it against a commission.

Reitis charges commission from the revenues made by Hosts, and from Guests. The total commission charged by Reitis Capital is **5%**, lower price compared to all standard platforms that charge higher commission. All investments and payments on both platforms will be made with the XREI token, stablecoins, or main cryptocurrencies.

2.6 On-chain Reitis-rental Business Potential

A. LISTING UNITS:

The objective of Reitis is, in 5 years, to list on the platform at least 500,000 units, which means 0.02% of the total houses in the world. At the time of market research (December

2023), AirBNB has 6.6 million units listed, Booking.com has 28 million units, and VRBO has 2 million units.

Listings – Accomodations

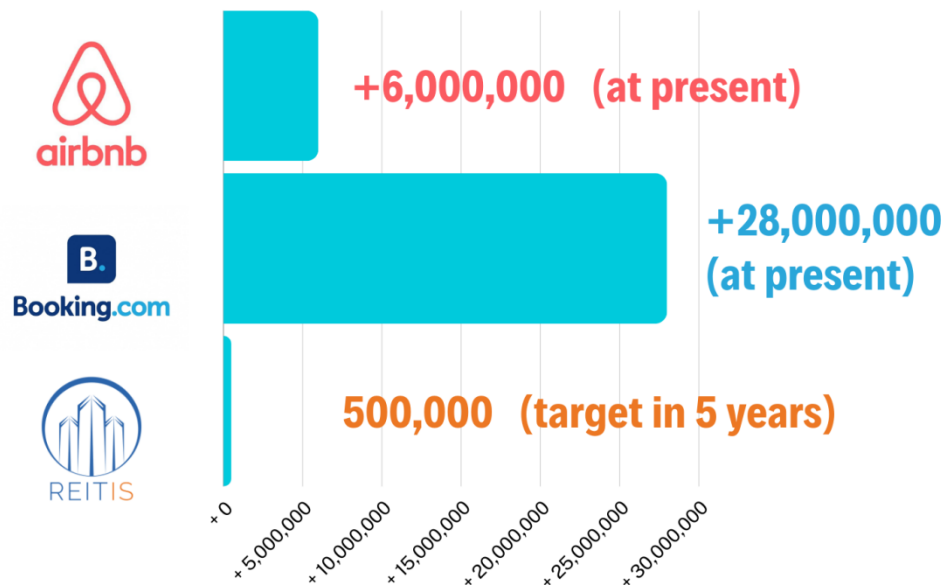


Fig.5 – Reitis-rental listing platform objective.

B. ESTIMATED MARKET SHARE:

Comparing AirBNB and Booking.com estimated market share of the vacation-rental industry in December 2023, the target of Reitis in 5 years is very easy to accomplish.

Estimated market share of the vacation rental industry

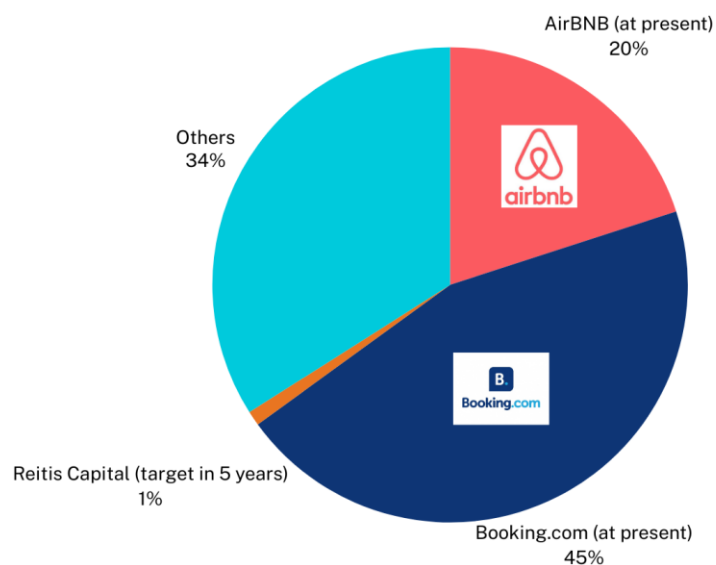


Fig.6 – Estimated Market share of the vacation rental industry

C. COMMISSION CHARGED:

As seen in the graph below, moving rental-accommodation business on-chain, allow high security of Reitis platform and charging much lower fees for the first-class rental services offered on the marketplace.

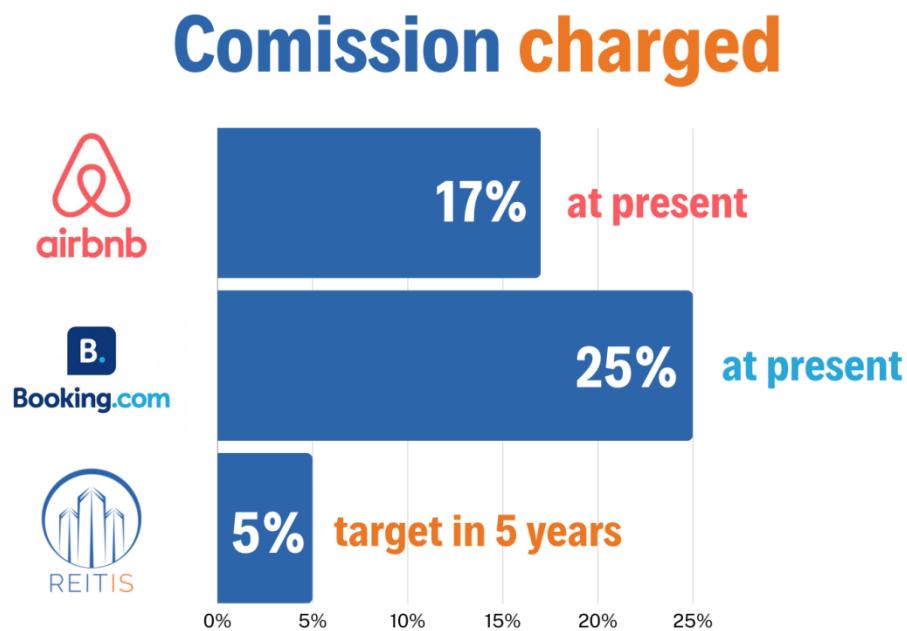


Fig.7 – Commission charged comparison

3. REITIS COMMUNITY NETWORK




3.1 Reitis Network — the Community of XREI Token Holders



Reitis aims to be one of the major real estate Web3.0 ecosystems driven by Reitis Community Network. Reitis Capital is a real estate development company working with technology and engineering. We are committed to making the world of real estate accessible. Reitis aims to empower the informed Community to come into Reitis ecosystem. With their consented participation, numerous XREI token Holders will become — fractional or entire — property owners.

We all love Freedom! Is Reitis Community Network an option? Feel comfortable and choose which of the below positions fit your persona the best!

3.2 The Benefits of Reitis Community Network Token Holders

Table 1 – Reitis Community Members Commitment and Benefits

REITIS NETWORK	COMMITMENT	BENEFIT
REAL ESTATE DEVELOPMENT 	<ul style="list-style-type: none">— Join Reitis Capital Investment Platform, after full launch.— Choose a real estate development project you like.	<p>After the full launch of the platform, Users have the following options:</p> <ul style="list-style-type: none">— Invest in different projects and make profit by gaining interest.— Gain profit when the property is sold.— Buy properties with payments in instalments.— Gain profit by listing the renovated property on Reitis-rental Marketplace.
RENTALS & HOSPITALITY 	<ul style="list-style-type: none">— Acquire XREI tokens in a non-custodial wallet.— Invest in lucrative rental properties in seconds using XREI token or stablecoins.— Visit Reitis resorts, and exotic islands destinations.	<ul style="list-style-type: none">— Receive passive monthly rental income.— Rent rooms or offices in Reitis resorts, hotels, motels, or office buildings.— Buy discounted services in Reitis Resort and Hotels.
AFFORDASBLE HOUSING 	<ul style="list-style-type: none">— Subscribe to Telegram Group.— Accumulate XREI tokens for buying affordable homes.	<ul style="list-style-type: none">— Build a housing portfolio, step-by-step.— Switch from a burdensome mortgage to normal life through housing program.— Easy relocation: the ability to move anywhere in the world, on any property owned by the Network Members!— Watch housing video

ECO BUILDINGS 	— Join Reitis Investment Platform, after full launch.	— Interrelated Industries: All our buildings are sustainable and use the unconventional energy, reducing considerably the costs of energy consumption. — The ability to offer affordable homes comes from our self-developed 3D printed houses.
REITIS INCENTIVES 	— Participate in our airdrops, bounties, and YouTube Playlist incentive program.	— Learn about the project and how to maximise your XREI portfolio. — Get XREI tokens from airdrops and bounties on DEXs and Airdrop platforms.

3.3 Affordable Housing

We are able to offer Affordable Homes through engineering and technology (robots and 3D printed homes) to people in Europe first, then globally. These homes are actual real estate NFTs through which token Users can build their affordable housing portfolio, step-by-step.

Also, through our NFT program, people who have debts can switch from a burdensome mortgage to normal life through its affordable housing program. Millions are pulled into poverty by mortgages, but Members of Reitis Community can be freed and even become Landlords! Watch this video to see how: <https://youtu.be/yULbE75T5KY>



Fig.8 – Home ownership, affordable and accessible with Reitis

4. ROADMAP

4.1 Reitis Project's Milestones

Table 1 – Reitis Milestones

<i>PAST (COMPLETED):</i>	
1	Business name availability and incorporation
2	Design of logo and visual identity for the business
3	Registering first branches in UK and Romania and bank accounts
4	Integration of online payment processor
5	Land acquisition for development of Miroslava Hostel
6	Local and European real estate market research
7	Generating part of the start-up capital from the founders
8	Drafting of legal agreements and contract documents
9	Graphic designs of marketing / promotional materials
10	Creating an official website for the business reitiscapital.com
11	First internal security audit of the platform and reitiscapital.com website
12	Creating and launching Reitis-crowdfunding platform in MVP stage
<i>CURRENT (IN PROGRESS):</i>	
1	Application for a crypto business license
2	Recruitment of critical employees, marketing actions, online and offline
3	Establishing business relationship with key players
4	Creating awareness on social media and local media
<i>NEAR FUTURE (TO BE DONE):</i>	
1	XREI – Utility Token creation
2	Upgrading Reitis-crowdfunding platform for DeFi and NFTs
3	Acquiring more lands, resorts and hotels
4	External security audit of all websites and applications
5	Expanding Network, set up two Companies in the USA
6	Creating Self-custodial wallet
7	Partner for debit card implementation
8	Secure trademark for our engineering (3D printers) products
9	Reach minimum 100K Reitis Members in 2025

4.2 Reitis Project Roadmap

Table 2 – The Reitis Roadmap

1. The Start <i>27-th of August 2020</i>	New Startup incorporation for related software creation and business tokenisation: market research, visual identity, website, legal documents, land acquisition.
2. The DeFi <i>Since December 2022, in progress</i>	Decentralised Finance (DeFi) and RWA tokenisation - have designed prominent token idea: deflationary, burnable, public, anti-whale protected.
3. The Creation <i>10-th January 2023</i>	The UK Company registration and first application launching, the MVP and security audit of Reitis-crowdfunding platform, for listing Reitis real world assets (RWA) projects.
4. The Documents <i>From 15-th March 2023, in progress</i>	Updating Reitis website and whitepaper, creating pitch-deck and financial forecast, preparing marketing materials, refreshing visual ID.
5. Pre-seed <i>Start on the 1-st December 2023</i>	Seeking pre-seed capital for further development of the XREI token, start designing rental platform and finalising Reitis-crowdfunding.
6. The Token <i>17-th of February 2024</i>	Creating Reitis token [XREI], BEP-20 standard: deflationary, burnable, anti-whale protected. XREI smart contract to be transferred to the public.
7. The 1st Twin App <i>15-th of March 2024</i>	Adding more features, introducing RWA property NFTs; implementation of the POS payment system in XREI and stablecoins, and much more...
8. Pre-sale <i>1-st of May 2024</i>	Pre-sale of XREI tokens on dedicated platforms; funds to be used to add more features to the platform and for the purchase and renovation of buildings.
9. The Renovation <i>Starting on May 2024</i>	Raising value through acquiring, renovation and flipping gains from undervalued buildings where we already have business partners.
10. The 1st Release <i>1-st of June 2024</i>	First XREI token release for providing liquidity (LP), on decentralised exchanges (DEXs) and to other market makers.
11. The Transfer <i>1-st of July 2024</i>	After full setup and testing, XREI token's smart contract will be transferred to the public, for 100% decentralization.
12. The Payment <i>1-st of August 2024</i>	Start publishing renovated properties for rent on different platforms (Romania-Promovata, Airbnb), with payments in XREI.
13. The 2-nd Twin App <i>28-th of August 2024</i>	Launch of Reitis-rental – a blockchain-based marketplace to connect Host who rent their property, with Guest who search rooms.
14. The 2-nd Release <i>1-st of November 2024</i>	Second XREI token release for providing liquidity (LP), on decentralised exchanges (DEXs) and to other market makers.
15. The 3-rd Release <i>1-st of March 2025</i>	Third XREI token release for providing liquidity (LP), on decentralised exchanges (DEXs) and to other market makers.
16. The Gold <i>1-st of June 2025</i>	For gold investors and collectors, Reitis will mint a limited edition of Golden XREI tokens, from 24-karat gold with a 99.99% purity.
17. The Community <i>Start on 15-th of July. 2025</i>	Community Development: Creating circular economy groups, micro biofarms, biohomes, in crypto-friendly and in exotic touristic locations.
18. The 1-st Conference <i>28-th to 31-st of August 2025</i>	The 1-st Conference organised for and by the Community: XREI holders, twin platforms users (clients, investors, hosts, and guests), and circular economy group members.

19. The Bitcoin <i>Starts on 31-st of August 2025</i>	Developing Bitcoin decentralised mining pool and sustainable mining farms; integrating Bitcoin in all Reitis projects along with XREI token.
20. The Mass Adoption <i>Starts on 31-st of August 2025</i>	Developing Apps for helping mass adoption of Bitcoin and XREI token: Reitis debit card, self-custodian wallet, improving POS system, expanding ATS pool, and more.
21. The 2-nd Conference <i>17-th to 21-st of February 2026</i>	The 2-nd Conference organised for adoption of Reitis Community Manifesto, Reitis Labs and Circular economy groups development.

4.3 Reitis Action Plan (Major Goals & Objectives)

Three Major Goals

Reitis is a distinct investment platform, which stands on 3 notable **pillars** (goals):

- 1) **Freedom of investment** — an open market that is liquid, transparent, and affordable;
- 2) **Security of investments** — through a robust security system by blockchain technology;
- 3) **Equal opportunity** — to all investors by bringing the wealth back to the people.

Seven Main Objectives

To fulfil vision, mission and the goals, Reitis Team has settled seven precise **objectives**:

1. **Liquidity Providing**: Seed-funding, marketing campaign, providing liquidity, listing on Launchpads and DEXs;
2. **Investment Platform**: Finishing the development of Reitis Capital Investment Platform, including the RWA (real world assets) real estate NTFs;
3. **Property Acquisition**: Real estate acquisition for rental and flipping gains; starting renovation of acquired properties;
4. **Community Network**: Growing Reitis Community Network (RECoP) groups on social media platforms, YouTube, Telegram, LinkedIn;
5. **Reitis-rental Marketplace**: Creating Reitis-rental Marketplace platform on blockchain, for high security and low fees and commissions;
6. **Affordable Housing**: Develop the real estate linked engineering for Affordable Housing program: 3D house printing robots DesignVast and RoboVast.
7. **Developing Reitis Labs**: Develop further applications and stretch Web3.0 research and education by Reitis Labs.






5. COMPETITION







5.1 Competitors = Potential Partners

In the standard terms of the capitalist economy, Reitis main competitors within real estate industry are investment companies, and real estate related applications on blockchain, but we believe that at the heart of the process of competition is co-operation.

For sharing resources, establish industry standards, use complementary services or products, get better visibility, improve communication, increase online and offline security, and collectively gain market share.

Table 3 – Reitis Competitors = Partners!

Company / App	Description / Vision / Proposed Co-operation
 EstateX Token: \$ESX	EstateX is making real estate investing simple, accessible and affordable to everyone, everywhere. Potential COOP: Joining <i>EstateX Pay</i> for payments on our platform. Estatex.eu
 OpulenceX Token: OpulenceX	OpulenceX — a decentralized finance (DeFi) concept that offers an extensive array of modern and innovative financial services and products. Potential COOP: Joining OpulenceX for doing business in Dubai; using and sharing products and services. OpulenceX
 DAMAC No token Metaverse project	DAMAC Properties has been shaping the Middle East's luxury real estate market. Potential COOP: Listing their Metaverse projects on Reitis platforms. DamacProperties.com
 L.A.B.S. Token: LABSV2 Chain: BSC	Liquid Assets Brokerage System (LABS) is approaching real estate Tokenisation top-down, addressing every element from retail investments to property management to timeshares. Potential COOP: Joining to develop together Owner's Circle NFTs. Labsgroup.io
 Token: BST Chain: Blocksquare	Blocksquare acts as a business-to-business entity that works to empower other start-ups with the necessary tools to get into the tokenized real estate business. Potential COOP: Using the startup tools offered by Blocksquare. Blocksquare.io

 <p>Token: \$THEO Chainlink, Ethereum</p>	<p>Focused on the consumer-facing front-end portion of the real estate process, through accessibility, Theopetra partners with two other projects to provide a membership to its community.</p> <p>Potential COOP: Expanding our business in the Americas by collaborating with Theopetra. Theopetralabs.com</p>
 <p>Token: PRO Chain: Ethereum</p>	<p>Propy seeks to displace the entire paper trail of documentation and streamline the transactional processes in real estate by transferring all activity onto a blockchain network.</p> <p>Potential COOP: Using their property documents issuing system. Propy.com</p>
 <p>No token</p>	<p>Metawealth™ is a Web3 investment platform, offering fractional ownership in real estate properties that generate passive income (Yield-generating assets).</p> <p>Potential COOP: Offering XREI tokens on their platform; listing their properties on our platforms. Metawealth.co</p>
 <p>Token: ETKA BSC, Ektachain</p>	<p>Looking to provide both a front-end real estate investment interface with low minimums and Ektachain blockchain for tokenisation.</p> <p>Potential COOP: Possible use of Ektachain blockchain in our further projects. Ekta.io</p>
 <p>Token: \$LAND Chain: BSC</p>	<p>Landshare turns real-world properties into asset-backed, yield bearing, and fully tradeable Asset Token. Investors benefit from property appreciation and monthly rental income.</p> <p>Potential COOP: Expanding our business in the USA by partnering with Landshare. Landshare.io</p>
 <p>Token: XREI Chain: BSC</p>	<p>Reitis Capital — a Premium developer of residential real estate working with blockchain technology — has tokenised its actual real estate business. The tokenisation environment includes Reitis core products, the twin platforms: Reitis-Crowdfunding, Reitis-rental, and Reitis ATS.</p> <p>Potential co-operation with the above presented Companies. ReitisCapital.com</p>

There is a lot of place for all *Competitors* to be *Competitive* by becoming strong *Allies*!

5.2 Reitis Competitive Advantage (SWOT Analysis)

Strengths:

- The Team has 50+ years of experience in technology and business management;
- High security of investment platform, low fees, high level of transparency;
- New technologies in property development, including robotics and 3D printing applied to new and renovated buildings;
- Energy efficient buildings with very high level of insulation;
- High-class specialists and architects for outstanding building architecture and design.
- RWAs usually have a security token attached to their assets; Reitis is different by having a utility token connected to real estate assets!

Weaknesses:

- Startup, insufficient funds for complete development;
- Current lack of workforce on construction sites in Europe – Reitis solution is to mechanize and robotise a key amount of renovation operations for dramatically reduce the number of required workers;
- Lack of brand awareness of our Company.

Opportunities:

- Rapidly growing real world asset tokenization (RWA) and the application of blockchain technology in the real estate industry;
- Co-operation with competitors, for sharing resources and collectively gain market share;
- Expansion to additional geographic areas.

Threats:

- Increasing competition in RWA real estate tokenization and blockchain applications; but, we are turning so called competitors into allies;
- Unclear legislation in some jurisdictions;
- Bad weather can cause delays of real estate renovation and development in the winter season, in some areas.

6. TOKENOMICS

Tokenomics (or Token Economics) is the study of the new type of economy defined as a particular ecosystem in a blockchain environment.³ On July 2024, XREI token's smart contract will be transferred to the public, for 100% decentralization, trust, transparency, and increased security of investments.

6.1 Reitis Utility Token [XREI]

Reitis Token [XREI] is a utility token and a medium of exchange (currency), by which individuals and businesses can access products and services within the Reitis ecosystem, and the **shared real estate business model** that powers the network.

XREI Token Specifications

XREI Token to be created on standard token built on Binance Smart Chain (BSC), connected to the tokenised real estate development business. The XREI token allows holders to execute multiple transactions and staking on decentralised exchanges (DEXs).



Fig.9 – XREI utility token

³ Token economics definition: <https://espeoblockchain.com/blog/tokenomics-token-economics>

Table 4 – XREI Token Specifications

Token name:	XREI Token (eksrei)
Ticker:	XREI
Standard compliant:	BEP-20, BSC
Token Network:	BNB
Decimals:	12
No. of tokens (total supply):	500,000,000
Archetype:	Utility
Supply Model:	Fixed

Token's Unique Code Features:

- Deflationary (anti-inflation)
- Ownable (for renunciation to private ownership)
- Burnable (anti-inflation)
- Swappable (LP)
- Anti-whale protected

BSC Contract to be completed on 17-st of February 2024

6.2 Allocation / Distribution of XREI

XREI Token Allocation

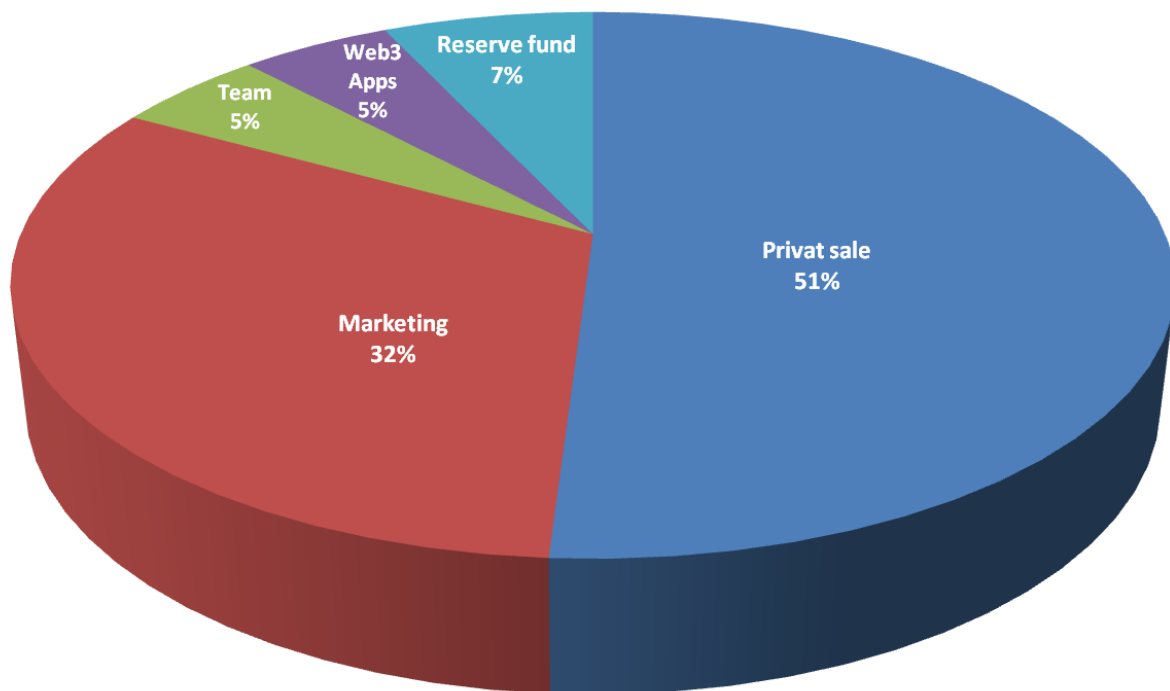


Fig.10 – XREI token allocation pie

Table 5 – XREI Token Budget

	# of Tokens	Percent	Locked amount and period
Private sale	255,000,000	51%	66% locked for 6 mo.
Marketing, bounties, airdrops	160,000,000	32%	
Team	25,000,000	5%	70% locked for 9 mo.
Web3 Apps	25,000,000	5%	Locked for the first 9 mo.
Reserve fund	35,000,000	7%	Locked for the first 9 mo.
TOTAL SUPPLY	500,000,00	100%	

6.3 Application to Environment

We believe that through the power of collective decentralisation we can build a stronger project than a centralised group ever could create; the **Community-run Business!** By giving the power to crowd investors, we have chosen to develop a decentralised finance workable model.

6.3.1 Liquid Market & Usability of the Token

Real-world assets (RWAs) are fungible or non-fungible tokens that represent traditional financial assets on the blockchain. By using blockchain technology, real-world asset tokenization is the process of bringing these assets on-chain as utility tokens.

The Usability of XREI Token within Reitis Ecosystem



- *Medium of exchange (currency)*: Easy and direct access to Reitis services and products, within Reitis ecosystem;
- *Medium of exchange (POS Payments)*: POS payments with XREI and BTC, for future mass adoption; XREI tokens used for transactions and payments similar to traditional currencies;
- *Decentralized Finance (DeFi)*: Created on BSC protocol, the XREI token is enabling TRADING and STAKING on decentralised exchanges (DEXs);
- *Rewards and Incentives*: XREI tokens will reward users for specific actions or contributions, fostering participation and engagement.

Multiple Transactions on DEXs & Marketplaces

- Staking: create nodes, secure the network, and yield rewards;
- Trading: earn fees by trading on DEXs (create liquidity);
- Farming: deposit LP tokens, lock them up, earn rewards;
- Autotrading: Use Reitis ATS (Automated Trading Software);
- Real Estate RWA NFTs: RWA (Real world asset) property NFTs;
- Reitis Metaverse: Virtual and physical travel adventures to the exotic islands and the places where Reitis owns properties.

Next Increase of XREI Token's Usability

- *Asset Representation*: Reitis NFT Tokens will represent assets like real estate and gold, providing even more liquidity and accessibility;
- *Creating integrated Communities* around the XREI token: circular economy groups unified in micro biofarms (bio agriculture) and biohomes, social enterprises, etc;
- *Reitis Social Projects*: When the number of Community Members will be high, at least 100k people, the Community will create the Reitis Social Enterprise (RSE) globally, (as true Real Estate Corporation of People). All XREI token profits generated by Reitis Social Enterprise will go to its members, who will be able to use gained capital for creating new startups, social projects and jobs in their countries or in regions where they want to relocate easy, fast, and cheap.

6.3.2 Bounties and Airdrops

The interaction of our community in/from social media leads to the increase of capital for the development of premium real estate projects (residential, rental, hospitality). Community members — the XREI token holders — will benefit with priority from all Reitis Capital services and products.

1. Bounties

For the token purchased during the Private and Public Sale periods, subscribers to the Reitis Channels on social media (Telegram, Facebook, YouTube, and Instagram) will receive the XREI token. People who create content for Reitis' social media channels will receive XREI tokens. The token number differs depending on certain parameters. The content must be according to the Reitis standards.

2. Airdrops

Reitis will celebrate with Members the expansion of the social media Community and its interaction that occurs due to the quality content that community members provide. Thus, for every 1 million views of the content of videos that are longer than 1 minute, Reitis will organize an airdrop for people already connected to our social media channels.

7. THE TEAM

7.1 Development Team



MUNTEAN BOGDAN
CEO, Real Estate Asset
Development Manager



TEODOR MIROSLAV
MUNTEAN
President, Front-End
Developer, Business Manager



TEODOR LOGHIN
Full-stack Developer, CTO,
Business Oriented IT Developer



ANDREY DIDOVSKIY
Managing Partner, Blockchain
Systems Architect



TIBERIU FOCICA
Sales and Operations
Consultant



GABRIEL DUMITRIU
Blockchain and DEX specialist
Blockchain Developer



RAZVAN BENCHEA
Human and Robotics Resources
Administrator



TEODOR VINICIUS MUNTEAN
Reitis Production &
Construction Site Manager



VUKAN SUKIC
Certified Expert in Photoshop and
Graphic Design, Video Producer



ALBERT JEMNA
Social Media Copywriter &
Marketing Manager



CRISTIAN S VIMER, PhD
Structural Engineer, Owner's
Representative



STEFAN BUGALETE
Architect, Real Estate NFTs
Designer, Speaker



SERGIU AGACHI STRATULAT
Legal Advisor, DeFi expert by
Blockchain Council



DORU CONTEMIR, PhD
Reitis Academy Teacher, AI,
Engineering, Robotics



7.2 Partners for Success

The strategic partnerships allow us to execute real estate projects of high quality. When the value creation is completed, the investors are the first to get their returns. In this way, Reitis wishes to maintain an ethical foundation in which we all get satisfied. Cross-Functional Alliances: Reitis Capital has strategic associations with organisations to meet the complete spectrum of requirements while simplifying the engagement model.

Reitis Partners for High Quality of Real Estate Development and for RWA Tokenisation Success

Cross Functional Alliances: Reitis Capital has strategic association with organizations to collectively meet the complete spectrum of requirements, while simplifying the engagement model.



See also Competition Co-operation Section, Chapter 5.

7.3 Keys to Success

- By building the Real Estate 3.0 frontier, we will see the organic growth of Reitis Network, not addicted to anything! Users control their keys, properties, and money.
- High level of security and inflation control of XREI tokens; hard or almost impossible to manipulate by whales and hackers.
- High transparency of decisions and full disclosure of financial records to XREI token holders; XREI token going public.
- Reitis will remove the friction associated with exchanges and so-called DeFi projects. After full launch, the XREI token's smart contract will be transferred to the public.
- Unlike most of DeFi projects, through its unchangeable supply cap (there will only ever be 200 million XREI tokens), Members are protected by rock solid economic design, incentives and a decentralised network of nodes and global users.

8. INVESTMENT SECURITY & RISKS

8.1 The Security of Investment

Although, no one can guarantee any investment in this world, in order to minimise investment risk, we use blockchain and the paradoxical effect of recession and economic crisis, besides main fair financial and business strategies, as follows below.

Reitis – High Standard of Safety

Responsibility — A sustained effort to make project functional, secure, and responsive.

Education — Free lessons about blockchain, cryptocurrency, investments, and real estate.

Investment — Highly liquid real estate, fractional property ownership.

Transparency — Blockchain, financial reports, video surveillance, open visits, support.

Involvement — A high degree of passion in project's development.

Social — development of social projects through Reitis Social Centre of Excellence.

Scalability — Scalable by spreading among networks the Proof of Asset concept.

Accessibility — A distributed peer-to-peer ledger, user-friendly apps and public network.

Fairness — Provide satisfaction to all participants in the Network and deliver rights to users.

Efficiency — No middleman, low transaction fees, high security, high liquidity of real estate.

Transactions — Highly transparent transactions, bringing trust in the market.

Yield — Steady return of investment by increasing market value.

Security Processes for Investors

Employees and contractors are aware of how important security is. Having proper onboarding with stakeholders and keeping periodic training on security matters will help us minimise risks. Security is our first concern before building anything.

Permanent Backup of the System

There is always an entire backup of the system every day. Our experts in the security of servers, database, blockchain, and the whole development Team have the proper security knowledge. If the hack happens to the platform, we will indeed have backups. Reitis will have a reserve fund stored in safe assets like gold, buildings, and other assets, including expensive machinery that we will develop in the next future. Reitis always puts the safety of user assets in the first place and the protection of user assets is of paramount importance.

Crowdfunding Operations

This Whitepaper topic does not constitute a prospectus, an offering memorandum or another offering document relating to the Issuer. It has not been yet reviewed or approved by any financial regulator or securities commission in any jurisdiction. Still, it is in the process to get a blockchain license from Lithuania, Switzerland, and the UK. This license will be available in the entire European Union and Central and Eastern Europe (CEE) countries. Real Estate Crowdfunding operations are done according to Article 3(2) of the European Securities and Markets Authority (ESMA) Prospectus Exemptions Regulation.

8.2 Legal & Jurisdictions

Countries Where Cryptocurrency is Restricted

Banks and other financial institutions are prohibited from dealing with crypto exchanges and companies in these countries: *China, India, Ecuador, Indonesia, Morocco, Zambia, Nepal, Egypt, and American Samoa*. Despite the restrictions, these laws have not eradicated cryptocurrency trades and their usage, due to their decentralised nature.⁴

Blacklisted Nations & Banned Countries

Blockchain is generally welcomed in most parts of the world, but some countries have banned cryptocurrencies use. As of August 2022, these countries are *Afghanistan, Pakistan, Algeria, Bolivia, Bangladesh, China, Colombia, Egypt, India, Indonesia, Kosovo, Republic of Macedonia, Russia, Nepal, Saudi Arabia, Turkey, Qatar, Vanuatu, and Vietnam*.⁵ In May 2019, the European Commission adopted a list of regimes with weak rules of anti-money laundering and terrorist financing to these countries: *Afghanistan, American Samoa, The Bahamas, Botswana, North Korea, Ethiopia, Ghana, Guam, Iran, Iraq, Libya, Nigeria, Pakistan, Panama, Puerto Rico, Samoa, Sri Lanka, Syria, Trinidad and Tobago, Tunisia, US Virgin Islands, Yemen*.

US Citizens and Delaware Jurisdiction

Because of uncertain US regulations regarding the utility and security tokens, including the ambiguous Howey Test, *US Citizens* are forbidden to use our investment platform directly in the first stage of development. In the future stage of development, we will create full access of people worldwide. The next important market will be the USA, with full regulation by SEC.⁶ However, Utility Tokens are not yet regulated, so that citizens from the US cannot invest in our project on the platform, but they can hold Utility Tokens obtained from open markets. In the US, we will create a Delaware-registered business entity, named REITIS CAPITAL INC. To conduct a business and to offer real estate worldwide, Reitis will also create a Delaware registered separate entity named REITIS CAPITAL LLC, an umbrella company. This company does not own any other LLC or other business entity or any property. In this way, we simplify the complicated legal process incumbent in providing what is characterised by US authorities to be an investment security offering. We will create a Series LLC so that each LLC owns a single asset (a property) and has its token and unique address. Each stands solely and legally on its own; it is not cross-collateralised with, nor affected in any legal or operating manner, any other series LLC.

Countries that Have no Central Bank

We will invest in Countries that have no central bank (November 2023): Andorra, Isle of Man, Kiribati, Marshall Islands, Micronesia, Monaco, Nauru, Palau, Panama, and Tuvalu.

8.3 Warranties and Investment Risks

To the fullest extent permitted by applicable law and except as otherwise specified in writing by Reitis: (i) all information in this Whitepaper is “as is” and without warranties of any kind, and Reitis expressly disclaims all implied warranties, including, without limitation, implied

⁴ Banned countries <https://cryptonews.com/guides/countries-in-which-bitcoin-is-banned-or-legal.htm>

⁵ The European Union Prospectus Regulation: <https://eur-lex.europa.eu/eli/reg/2017/1129/oj>

⁶ Investopedia, Howey Test <https://www.investopedia.com/terms/h/howey-test.asp>

warranties of merchantability, fitness for a particular purpose, title and non-infringement; and (ii) Reitis does not represent or warrant that the information found in this Whitepaper is reliable, current or error-free.

No Offer of Securities or Registration

This Whitepaper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities or a solicitation for investment in securities in any jurisdiction. No person is bound to enter into any contract or binding legal commitment and no cryptocurrency or other form of payment is to be accepted on the basis of all or any part of available information. Any agreement in relation to any sale and purchase of tokens is to be governed by the terms and conditions of such agreement and no other document. In the event of any inconsistencies between the terms and conditions of that agreement and available information, those terms and conditions shall prevail.

Note on Forward-Looking Statements

Forward-looking statements, including but not limited to statements as to the Company's revenue profitability and growth, expected revenue profitability and growth, prospects, future plans, other expected industry trends and other matters discussed in Reitis' materials regarding the Company are matters that are not historic facts, but only estimations and predictions. Forward-looking statements involve known and unknown risks, uncertainties and other factors that may cause the actual future results, performance or achievements of Reitis to be materially different from any future results, performance or achievements expected, expressed or implied by such forward-looking statements. Neither Reitis nor its representatives nor any other person represents, warrants and/or undertakes that the actual future results, performance or achievements of Reitis will be as discussed in those forward-looking statements.

Regulatory Framework and Restricted Jurisdictions

We are required to comply with the applicable laws and regulations of the European Union, CEE and the UK; we may become subject to such laws and regulations in other jurisdictions. Our Team of Lawyers make efforts to conform with all jurisdictions involved. Nevertheless, we cannot guarantee that our internal policies and procedures will be sufficient to prevent or detect any inappropriate practices and violations of law by our affiliates, employees, officers, executives, partners, agents, suppliers and service providers, nor that any such persons will not take actions in violation of our policies and procedures. Real Estate Crowdfunding operations are done according to Article 3(2) of the European Securities and Markets Authority (ESMA) Prospectus Exemptions Regulation. To the fullest extent permitted by the applicable laws, regulations and rules, Reitis, its founders, team members and any third party involved in the project shall not be liable for any direct, indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on the information in this Whitepaper, or any part thereof and/or information provided by Reitis.

Litigation

Litigation is subject to inherent uncertainties. An adverse result in these or other matters may arise from time to time that may harm business. Suppose a loss is considered probable and the amount can be reasonably estimated. In that case, it will recognise an expense for the estimated loss. The Issuer may not have insurance coverage for some issues. There is no assurance that any claim would not materially and adversely affect its business, financial position, and results of operations or cash flows.

9. APPENDIX

9.1 Glossary

Definition and Elaboration of Terms and Abbreviated Words Used in the Whitepaper

AML: Anti-Money Laundering, is a set of international laws enacted to curtail criminal organizations or individuals laundering money through cryptocurrencies into real-world cash.

Asset: Resource with economic value that an individual, corporation, or country owns or controls with the expectation that it will provide a future benefit. It can be tangible (a house, car, cash, land) or intangible (patents, copyrights, branding).

Bitcoin: Cryptocurrency created in 2009 distributed, traded and stored in a blockchain. One of the first digital currencies to use peer-to-peer technology to facilitate instant payments.

Blockchain: Storage and transmission of information technology, shared & immutable ledger that facilitates the process of recording transactions and tracking assets in a business network.

Crypto asset: Any digital asset that uses cryptographic technologies to maintain its operation as a currency or decentralised application.

Cryptocurrency: A digital asset usually stored on a network that is distributed across a large number of computers. This decentralised structure allows them to exist outside the control of governments and central authorities. Bitcoin became the first decentralised cryptocurrency in 2009.

Ether (ETH): Cryptocurrency of the Ethereum network and world's second-largest virtual currency by market capitalization.

Ethereum: Launched in 2015, open-source, blockchain-based, decentralised software platform used for its own cryptocurrency. It enables smart contracts and distributed applications to be built and run without any downtime, fraud, control, or interference from a third party.

Governance: A term related to decision making processes within an organization—who is responsible for what, how are major decisions being taken or implemented, is authority vested in a select few or distributed among all participants, etc. Exemplary governance models are centred around a set of qualities: transparency, integrity, performance and collaboration.

ICO: Initial Coin Offering, fundraising method using cryptocurrencies as a means of raising capital for early-stage companies.

Issuer: The company or any business entity that issues the shares to be tokenized or listed.

KYC: Know Your Customer, standard in the investment industry that ensures investment advisors know detailed information about their clients' risk tolerance, investment knowledge, and financial position.

NFT: Non-fungible token, token that we can use to represent ownership of unique items (unique properties). They let us tokenize things like art, collectibles, even real estate.

NFTisation: Transformation of a Real World Asset (RWA) into NFT (new word, to be adjusted and adopted).

Real World Assets: Real-world assets (RWAs), blockchain-based digital tokens that represent physical and traditional financial assets, is the fuel that's needed to propel the tokenisation and crypto markets into the mainstream. With \$867T in traditional markets ready to be disrupted by blockchain-based technologies, the opportunity to systematically improve global economies is real.

Token: Digital unit designed with utility in mind, providing access and use of a larger crypto economic system. It does not have a store of value on its own, but is made so that software can be developed around it.

Tokenisation: Process of turning various items into digital assets called tokens. Tokens typically operate on blockchain and are controlled through smart contracts and algorithms. Many different types of assets can be tokenized (real estate, pieces of art, percentages of ownership in a company, etc.)

Twin platforms: Twin business refers to a partnership that links two entities with shared characteristics to achieve a common goal. It includes developing digital interactive and other related services and products

Share: Unit of equity ownership interest in a corporation that exists as a financial asset providing for an equal distribution in any residual profits, if any are declared, in the form of dividends.

Shareholders may also enjoy capital gains if the value of the company rises.

Sources: Investopedia, reitiscapital.com, coinmarketcap.com

9.2 Bibliography & Network Resources

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The total value of global real estate by Savills.com: <https://www.savills.com/impacts/market-trends/the-total-value-of-global-real-estate.html#>

Prisoners Dilemma, Investopedia: <https://www.investopedia.com/terms/p/prisoners-dilemma.asp#>

Token economics definition: <https://espeoblockchain.com/blog/tokenomics-token-economics>

Banned countries <https://cryptonews.com/guides/countries-in-which-bitcoin-is-banned-or-legal.htm>

The European Union Prospectus Regulation: <https://eur-lex.europa.eu/eli/reg/2017/1129/oj>

Investopedia, Howey Test <https://www.investopedia.com/terms/h/howey-test.asp>

RealT Inc/LLC: <https://wiki.realt.co/far/whats-the-difference-between-realtoken-inc.-and-realtoken-llc>

Chainlink, Tokenized Real-World Assets (RWAs): <https://blog.chain.link/tokenized-real-world-assets/>

Reitis Network Resources

Reitis YouTube Channel	https://www.youtube.com/@reitiscapital
Broadcasting on Telegram Channel	https://t.me/reitis
Reitis Articles on Medium	https://medium.com/@reitisteam
Reitis Tweets X	https://twitter.com/ReitisCapital/
Reitis on Instagram	https://www.instagram.com/reitiscapital/
Reitis on Facebook	https://shorturl.at/iFGQV
Reitis on LinkedIn	https://www.linkedin.com/company/reitis/
Reitis Team on Flipboard	https://flipboard.com/@Reitis
Reitis on Pinterest	https://pinterest.com/reitisteam/
Reitis Telegram Group	https://t.me/+kXTVnet-aEdhZTE0
Reitis Publishing	https://www.publish0x.com/reitis
Developers Discord Group	https://discord.gg/ZcHWJsRwQ2
Reitis Group, Reddit	https://www.reddit.com/user/reitis-team

Issued by Reitis Team

Email: office@reitiscapital.com

Early Development [Team](#)