



WHITEPAPER 1.2

# COMPLIANCE

The following whitepaper is intended to be a technical overview. It is not intended to be comprehensive nor to be the final design. Noncritical aspects are not covered. This paper consists of information given for discussion purposes only and does not represent investment advice of any kind. Further, it does not constitute an offer to sell shares or securities or a solicitation to buy such shares or securities. None of the information found within is intended to influence any investment decision nor should it be the basis of an investment decision of any kind. Investment advice for investment in any security, tax, or legal advice should only be given by an investment advisor, and Real Estate Finance is not an investment advisor. Real Estate Finance encourages readers to seek appropriate and independent professional advice to inform themselves of the legal requirements and tax consequences of any investments they make, both within Real Estate Finance and within the blockchain industry as a whole. Investments should only be done with the help of an independent financial advisor within the context of the countries of their citizenship or residence, and their place of business with respect to the acquisition, holding, or trade-in Real Estate Finance (REF) or any other tokens. Please note that this Whitepaper does not constitute an offer to sell, or the solicitation of an offer to buy, for any person for whom it may be unlawful to participate in a token sale. Those for whom it is unlawful to participate should not participate. Consult with your own lawyer or accountant to determine whether it is lawful for you to participate in this token sale. This Whitepaper should in no way be construed as being intended to create a contract for investment. This Whitepaper (version 1.0) may be revised, with the newest edition always appearing on our website. For each revision cycle, we will provide notes on what has changed and the justification for the change. Updated versions of the Whitepaper (as indicated by consecutive edition numbers) may contain information that may override, clarify, or contradict previous editions, in which case the latest version should be considered the most accurate and up to date. Because of this, versions that are found outside of the Real Estate Finance website may contain out-of-date or inaccurate information. The most up-to-date version of the whitepaper can be located online at [reftech.io](http://reftech.io)

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THE FUTURE IN REAL ESTATE TECHNOLOGY

# DISCLAIMER

The attached white paper is meant to describe Real Estate Finance's current anticipated plans for developing its business and (REF) Tokens. Nothing in this document should be treated or read as a guarantee or promise of how Real Estate Finance's business will develop or of the utility or value of REF; the document outlines our current plans, which could change at our discretion, and the success of which will depend on many factors outside our control, including market-based factors and factors within the cryptocurrency industries, among others. Any statements about future events are based solely on our analysis of the issues described in this document, and our analysis may prove to be incorrect. Purchasing REF is subject to many potential risks, some of which are described in this paper, and some of which are provided in the FAQ on [reftech.io](http://reftech.io). These documents, along with additional information about our business and REF, are available on our website at [reftech.io](http://reftech.io). Purchasers of REF could lose all or some of the value of the funds used to purchase REF.



## OVERVIEW

Real Estate Finance (REF) will provide an ecosystem that will connect all stakeholders in one application, powered by a decentralized currency, the REF token. The desktop platform, mobile app, and smart wallet will integrate seamlessly and connect cryptocurrency investors with real estate assets and opportunities to integrate the Real Estate Market into blockchain.

## PREFACE

Today's Real Estate market has become more complex and bigger than ever. Some markets have expanded beyond anyone's wildest dream with the size and scope reaching to \$36.2 trillion USD. Real Estate affects everyone from the first-time home buyer, the renter, the commercial real estate market, and retail businesses alike. Entire economies of scale feel the influence of real estate, which will always be one of the best assets an investor can own.

With the current robust Real Estate market comes bulky processes that include funding, possession of ownership, taxes, transfers, and historical data which makes transacting slow and inefficient. Some of the major issues that the Real Estate markets face lie in transparency, length of the transaction, disclosures, public bookkeeping, disconnect between city and title agency, expensive transactions due to intermediaries, transacting between banking institutions, and all parties, and funding in general. Too often transactions are held up because the city did not respond with the title search, the bank could not transact funds fast enough, and transactions between parties have been delayed due to incomplete paperwork.

Real Estate Finance (REF) will resolve these issues by providing an ecosystem that will connect all stakeholders through one centralized application and complement it with a decentralized currency.

# WHAT IS REAL ESTATE FINANCE?

Real Estate Finance (REF) will catapult the Real Estate market into a new era providing an entire ecosystem for Real Estate transactions that are seamless, clean, and lean. REF will not only serve as a currency but will also provide multiple methods for transacting Real Estate services housed via smart contracts on the blockchain. Providing security, speed, and ledger transactions, optimized with essential functions including the REF Token, REF Smart-Wallet, REF Application, REF website, NFT minting, and fee distributions for all transactions.

## TODAY'S SOLUTIONS

To correct the inefficiencies of the current Real Estate market, REF will offer transparency via the blockchain. Data is stored on the blockchain which displays all precedence of transactions from previous signatures. This Data can include initial construction, all permits, all modifications to the home, all major events, like natural disasters, fires, floods, mold, liens, and any major structural issues that have majorly impacted the property. The Intermediaries will be able to verify the information and perform legal services without having to resort to waiting times or inefficient searches. The title company could verify details and modify with a smart contract non-fungible token that contains warranty deed, inspection, and contract details.

## REF SMART WALLET

The REF Smart-Wallet will securely house tokens and include data integrated from coinmarketcap.com. The wallet will display the balance of tokens, reflections, calculator, currency type with the ability to set a default currency, the value of the token, Sol data, top 100 coins. It also includes 2-layer authentication, passphrase, private key, "Send" button, "Receive" button, "Buy" button, and a swap feature. The REF Smart-Wallet will be able to connect to the REF App in order to transact. The REF Smart-Wallet is separate from the REF App for security purposes. Investors and customers value security above all and having a separation between the app and stand-alone wallet gives an air gap as an added layer of security.

REF will allow investors to transfer other cryptocurrencies into the wallet and allow them to collateralize all tokens and coins for borrowing. With the current robust Real Estate market comes bulky processes that include funding, possession of ownership, taxes, transfers, and historical data which makes transacting slow and inefficient.

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## REF WEBSITE

The [reftech.io](https://reftech.io) website is the desktop version of the REF App and is essentially the same. It is where the transactions will be processed and finalized on a desktop computer. The [reftech.io](https://reftech.io) website is connected to the REF App and is basically the full desktop version of the REF App. Reftech.io will have a Backoffice for all stakeholders in the transactions, i.e. Agent/Broker, Title agency, city, and customer.

The platform will also connect to the REF Smart-Wallet and connect directly to the blockchain data and scan to view the ledger. It will feature an inventory search, inventory listing, inventory selling, and contain REF and general crypto news and updates. The REF Website will show our partners and allow you to contact them to facilitate transactions. Partners may include which brokerage holds the listing, the agent working the listing, financial institutions, and preferred title agencies.

## ADDITIONAL OPPORTUNITIES WITH REAL ESTATE FINANCE (REF)

Real Estate Finance will disrupt the industry at all levels! From finance to acquisition, to expansion, to a global market, REF will provide the tools directly to the layman that banks will not provide now. This means that REF will provide consumers with an avenue to collateralize their cryptocurrency to buy a property or a personal loan for themselves with interest. As the value increases, so will the amount consumers can borrow. REF will assist consumers in acquiring property by connecting them to an agent or REF will work with consumers agents of choice.

## REAL ESTATE FINANCE HOLDINGS

Real Estate Finance will work to acquire properties for holding purposes. This will include rentals, flips, new construction, and any other real estate transaction that proves equitable with ROI value potential listed for voting by our holders.

This will allow for investors to buy properties from Real Estate Finance, invest into a money pool to acquire real estate, and have a portion of the profits go to the liquidity pool for increase in the value of REF.



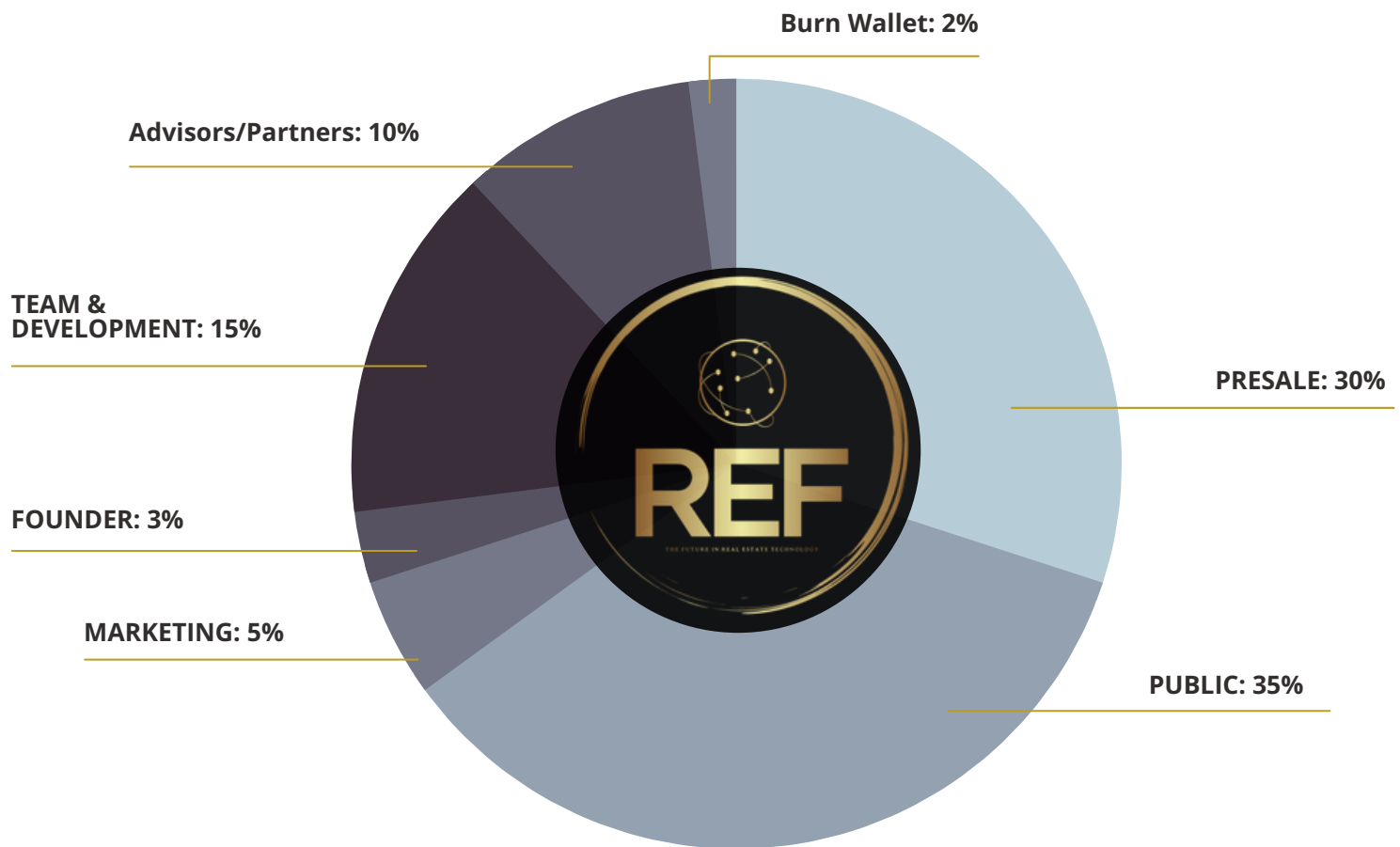
# TOKENOMICS

Project Name: Real Estate Finance

Symbol: REF

Blockchain: Solana

Total Supply: 1 Trillion



# ROADMAP



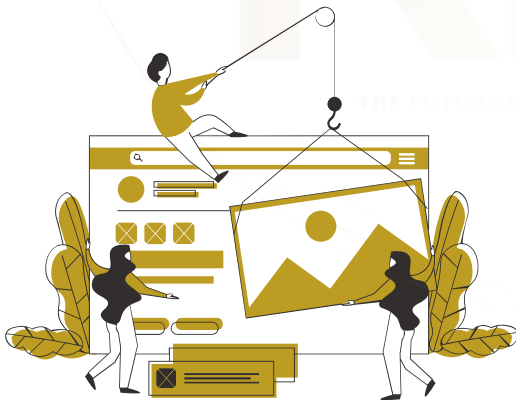
## PHASE 1

- Planning
- Research
- Creation of smart contract
- REF Token Presale
- Project audit by certik
- New Team Hires
- Official Website Launch
- Release of Whitepaper
- Advertising
- Real Estate Agent Partnership Development



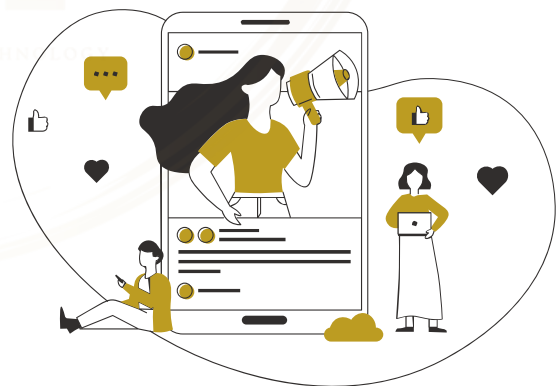
## PHASE 2

- Public Launch
- Major Exchange Listings
- COINMARKETCAP and COINGECKO Listing
- Platform Development
- Marketing Push
- Real Estate Finance Development
- Wallet Development
- Mobile App Development
- AMA



## PHASE 3

- New Website Release
- Wallet Release
- Mobile App Release
- More Partnerships Developed
- PLATFORM LAUNCH



## PHASE 4

- Listing on ADDITIONAL Major Exchanges
- Sponsorship of Major Events
- Real Estate Finance Holdings



# DEVELOPMENT TEAM



## JOSE NAVARRO

**Founder | CEO Real Estate Finance**

An entrepreneur from Miami, Jose has been in the real estate industry not only as a Realtor but also as an investor flipping properties and developing a portfolio of real estate assets. Jose's formal education is in Business Management, and he holds a Master's Degree in Business Administration. His education combined with his business management experience led him to venture into the cryptocurrency world several years back where he continued his studies absorbing the new technology. Jose believes blockchain combined with Real Estate has the potential to change the way the traditional world invests, so he developed Real Estate Finance (REF) to make that happen.

# REF

THE FUTURE IN REAL ESTATE TECHNOLOGY

## JOIN REAL ESTATE FINANCE

