



B4REAL LITE PAPER

Buy and Sell Real Estate With Crypto

Secure | Convenient | Easy

Digital wealth. Real properties. Introducing the world's first trusted portal for frictionless real estate transactions – turning crypto into concrete.



INTRODUCTION

- Between July 2013 (the last time the global cryptocurrency cap dipped under USD \$1bn) and November 2021 (when the market cap peaked at USD ~\$2.9tn) early adopters were able to realise an incredible return on investment of up to 2,900,000%... in just eight years.
- Even after the recent price corrections brought the market cap back down to 'just' USD \$1.7tn, this still represents a phenomenal amount of wealth generated by a new class of investor.
- However, the now-infamous crashes of 2018 and 2021 are indelibly burned in the mind of the public. Crypto investing can be lucrative – but it's also considered quite risky.
- Compare this to the Australian real estate market. Long a favourite of foreign investors, and known for its appealing levels of liquidity, transparency and high returns, this roughly AUD \$10tn market represents everything crypto is perceived to lack – stability, sustainable growth and long term security.
- What if there was a bridge between these markets?
- A link between the speculative, risky and completely digital world of cryptocurrencies... and the robust, proven and tangible world of real estate?
- A way for both seasoned investors and first home buyers to safely turn their precious electronic assets into a solid, substantial future for themselves and their families... knowing they were supported by a world-first network of strategic advisors and partners?
- A system which allowed developers, agents and other industry participants to tap into the single greatest generational wealth opportunity in human history... while still ensuring they were fully compliant with what is currently a regulatory minefield?
- What if all of this happened in the same place?

WELCOME TO B4REAL.



THE PIM DIFFERENCE



Progressive Investment Management houses BBX, BConnect, Your Agent Real Estate, Deposit Solutions and Black Tie Digital



We have settled over AUD \$1.9 BILLION in real estate transactions in the past 24 months.



46% of these transactions have involved digital currencies or trade credits.



We have worked with over 200 property developers since 2015



Our CEO, Caroline Macdonald, has personally facilitated over \$5 BILLION in Australian commercial property transactions.



THE PLATFORM

Currently under development, the B4Real web and mobile apps is designed to be familiar yet exciting, simple but powerful, and deliver a world-class experience for both buyers and sellers.





THE PLATFORM (CONT.)

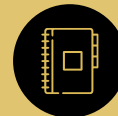
- B4Real is designed to be the only marketplace in the world where buyers can easily convert their digital currencies into real-world properties.
- The platform will be supported by lending partners who – uniquely – can offer under-collateralised crypto-backed loans from trusted, institutional sources at market-competitive rates.
- In short, holders of digital wealth who are unable to access traditional financing (and thus would usually find themselves locked out of the housing market) can use B4Real as a springboard into home ownership.
- This also applies to migrants and foreign investors looking to join the Australian community.
- We aim to match buyers and sellers directly using our concierge database services, and to ensure all parties can act in confidence while using our trusted, secure and compliant systems.
- Our digital currency exchange means total transactional convenience, and our next-gen user experience focus provides innovative and exciting ways of engaging and retaining attention in a crowded market.
- Lastly, our existing commercial partnership network provides the critical mass of available properties to ignite a truly world-class revolution in the way real estate is transacted.

The FEATURES



Concierge Service & Exclusive Releases

By creating a database of vetted, approved buyers looking to enter into the Australian market, and matching these with our network of vendors and developers, we help both sides shortcut the selling process and close more deals. With access to exclusive off-market listings, who needs to spend their Saturdays at auction?



Agent Handbook

Good legal advice isn't cheap, particularly when it comes to the fast-changing crypto space. Our guides have been developed with the assistance of our strategic network of service partners and covers legal, tax, financial and other obligations. Agents are also able to access additional resources and/or partners as needed.



Digital Lending

Our partnerships with blue-chip lending platforms (currently under negotiation with leading banks and private credit asset management funds), coupled with a forward-thinking embrace of technology such as artificial intelligence, mean borrowers can use trusted traditional lending facilities while still leveraging their novel digital assets, and cut down on friction for the approvals process.



DCE (Digital Currency Exchange)

You've got ETH – but the seller wants AUD? Does your buyer have XRP, but you'd like to be paid in BTC? By using the registered, AUSTRAC-compliant DCE established in 2021 by Black Tie Digital, frictionless digital transactions are easier than ever.



Escrow Wallets

In this day and age, who can you trust? How about escrow wallets which are rigorously monitored and regulated by both us and our auditing partners, and which we even plan to register with PEXA, Australia's unique government-backed digital settlement platform. Now that's security you can bank on.

THE MARKET (CRYPTO)

- They say cats have nine lives. But that's nothing compared to Bitcoin. Because according to the media, Bitcoin has already died an astonishing 445 times since 2010.
- But for a dead currency, it seems to be doing pretty well. In fact, in that time, Bitcoin has grown from a paltry \$0.39 to a mind-boggling \$37.5K at time of writing.
- It doesn't take a financial genius to see that this means there's a lot of wealth floating around the crypto space.
- Bitcoin might be the start of crypto – but it's definitely not the end. So-called altcoins – including industry standards such as Ethereum, Tether and Ripple – now constitute around 60% of the total global market cap... which translates to over a trillion dollars as of today.
- This includes the growing stablecoin market - digital assets which may be asset-backed or pegged to extrinsic price points – which currently represents over \$180bn worth of tradeable, stable currencies.
- At an incredible compounding annual growth rate of just under 200% for the last ten years, it's no secret that crypto has made a lot of people very wealthy.
- However, it's also painfully obvious that crypto has also claimed its share of scalps as well. The year of 2018 saw a painful loss of 83% of the value of Bitcoin. – the so-called 'crypto winter'. More recently, a single month – Apr-May 2021 – saw a third of the entire crypto market cap wiped out, a loss of almost \$800bn.
- Despite these crashes and more, the crypto sector continues on a stunning upward growth trajectory. What lessons can be learned from this?
- Firstly: that despite the ups and downs, it looks like crypto is here to stay.
- And secondly: that a secure marketplace where holders can diversify their portfolios into other asset classes,

**TO MORE EFFECTIVELY REALISE
THEIR GAINS AND RIDE OUT ANY STORMS...**



THE MARKET (REAL ESTATE)

'As safe as houses', as the saying goes. And there's a reason for that. With a median rise in value of 412% over the past 25 years – a healthy level of growth, but not a patch on high-octane crypto markets – the Australian real estate market shows no signs of slowing down. In fact, median house prices across the country recently cracked AUD \$1M – representative of the average 20% increase in the last 12 months alone. Demand remains high. In fact, for every new home that came on the market by the end of 2021, 1.4 homes were being sold, while 'time on market' levels continued to decline. And the rental market is no different. After a pandemic-induced slump, vacancy rates are once again at near-record lows, with yields increasing by as much as 17.2% over last year.



With decades of solid performance underpinning a burgeoning construction and development sector...



... and ever-increasing demand from a wealthy pool of buyers...



... an enviably low level of institutional and regulatory risk...



... can you imagine a better asset class to balance out the wild swings of the crypto sector?



THE MARKET (BUYERS)

I. Millenials.

According to research by YouGov, more than one in five Australians see crypto as an easier way to save for a mortgage deposit than storing fiat in a bank account – which may explain why 38% of surveyed millennials already hold crypto assets. Interestingly, this figure corresponds with the nearly 40% of millennials (and 31% of Gen X) who see investing in crypto as a sound alternative to investing in real estate. However, we believe that given the choice, many would choose to spread their nest eggs across different baskets – and to own their own homes. By removing the biggest perceived barrier to entry – which research shows for millennials is having the deposit – we aim to help a new, savvy generation of owner-occupiers and investors achieve dreams they never thought possible.

II. Foreign investors.

Australia is a vibrant multicultural nation, built and strengthened by migration over the years. However, the COVID-19 pandemic radically disrupted global people movements of all kinds. With the re-establishment of tourism, migration, international education and more, we foresee a strong resurgence of interest in the Australian real estate sector, as migrants look to enter into citizenship pathways, families seek to provide housing for students, and investors look to take advantage of the strong yields from both short- and long-term rentals – not to mention the significant historical appreciation levels of Australian markets. With record high levels of crypto ownership among citizens of some of Australia's closest traditional trading and migration partners (including India and China) our ability to open the doors to real estate ownership to these lucrative market segments provides a strong vehicle for growth – for the platform and the country.

III. The crypto-wealthy.

With an estimated 93K Bitcoin wallets globally holding between 10-500 BTC (a demographic likely to include a significantly higher number of speculators and retail investors than those with >500 BTC, and with greater likelihood of using BTC for real estate transactions than those with <10 BTC), an emerging 'crypto middle-class' is looking for ways to spend their new wealth – and this doesn't even touch the 60% of the market represented by altcoins.

Never before have so many new millionaires been created in such a short period of time, with such a diverse range of backgrounds. With property ownership being a favoured investment for all investor classes globally, B4Real stands to tap into a once-in-a-generation opportunity.



THE MARKET (SELLERS)

01.

Developers.

Whether seeking new sales funnels into motivated and hard-to-reach market segments, facilitating disposal of excess stock to ensure stability of project equity, or opening their portfolios to a more diverse range of buyers in order to offset the risks inherent to demographically concentrated offerings, in the property development world, sales are life.

And as the \$200B property market is Australia's largest employer, representing over 1.4M jobs nationally, high turnover isn't just good for the industry – it's good for the country. That's part of the reason why there were 17,698 dwelling approvals nationally, worth \$11.5B – in just one month (Dec 21). But these new homes need to be sold.

That's where we can help – by providing immediate access to a vetted supply of highly motivated buyers, and the agents who can close the deals (with a little help from us). Perhaps that's why we already have developer agreements in place to list over 25,000 units of property per annum – before we even hit day one.

With access to a network of over 200 developers across Australia (and a further 300 globally) all eager to take part in the digital wealth explosion that is the cryptocurrency industry, the journey's only just begun.

02.

Agents.

Any successful commercial transaction needs two things – a buyer and a seller. Any successful real estate transaction needs at least one more – an agent.

To compete in today's cutthroat property sales industry, agents need a point of difference. A dazzling smile, a strong reputation... and access to the world's only trusted, vetted network of digitally wealthy buyers looking to enter the attractive Australian property market.

But even unique network access isn't enough. That's why we've teamed with solicitors, conveyancers, tax advisors and more, to create a complete guide for agents who want to provide a smooth, seamless transactional experience for their clients (buying or selling), and make sure that every step on their shared journey is entirely compliant with the ever-evolving regulatory landscape that surrounds the crypto space.

Whether you're looking for additional stock to list, a steady supply of buyers looking for their first homes (or their next investment), or are a buyer's representative who wants to be part of the world's fastest-growing database of new property listings – and tap into the digital wealth sector while you're at it – B4Real is not only the most powerful end-to-end solution in the market today – it's the only solution.

THE MARKET (REAL ESTATE)



There is currently USD
\$1.6 TRILLION
circulating in
crypto globally.



Millennials increasingly
see crypto as the
BEST METHOD
acquiring a deposit
for property.



ONE IN SIX Australians
hold cryptocurrency –
and among millennials,
that figure is
TWO IN FIVE



Developers are eager to
capitalise on **DIGITAL
OPPORTUNITY** as shown
by our agreements to list
25,000 PROPERTIES P.A.



MIGRATION
Australia is expected
**INCREASE
DRAMATICALLY**
after COVID-19.



Over **100 MILLION**
Indians currently
hold crypto.



A NEWLY-ENRICHED
crypto middle-class' are
looking to diversify into
REAL ESTATE.



The Australian property
market is worth roughly
\$10 TRILLION – and
demand is increasing.

THE TOKEN

01.

In a digital world flooded with trivial, purposeless tokens designed to do nothing but enrich their creators, B4RE stands tall. A true utility token, B4RE powers the B4Real platform, rewarding project supporters with tangible, real-world benefits.

02.

VENDORS on the platform will pay between 30-40% less in fees when using the B4RE token. For example, a basic subscription fee for an agent will be \$1,500 when paid in AUD – but only \$1,000 when paid in B4RE. The same is true of both premium advertising costs, and sales commissions.

For vendors using the platform to its full capacity, this can represent enormous savings.

03.

BUYERS also stand to benefit, by using B4RE as part of their collateral when seeking loans.

By using as little as \$2,000 worth of B4RE, borrowers can reduce their interest rates by at least 10 basis points or more. Over a 25-year mortgage, this represents enormous potential savings – while encouraging the effective staking of tokens over decades, not weeks or months.

Buyers will also have access to a wide range of incentives provided by our development partners, including reduced or removed stamp duty, furniture packages, renewable energy upgrades and more – all dependent on the use of B4RE as a deposit or transaction currency.

04.

The B4RE token has a built-in liquidity provision mechanism. Every time a fee is paid back into a whitelisted internal B4RE wallet, 10% is automatically transferred into a secondary holding wallet. From there, the tokens are sent to exchanges (including liquidity pools on DEXs after partial conversion as appropriate into requisite trading pairs). Any resultant LP tokens are sent to a secure multisig wallet, with access restricted to a diverse range of stakeholders including B4Real management, development partners, trusted strategic advisors and more, ensuring these tokens cannot be accessed unless drastic balancing is required.

By removing tokens from supply in this manner, we aim to ensure healthy levels of exchange liquidity at all times, reducing potential impact from slippage.



THE OPPORTUNITY

- The B4RE Seed Round (A) opened for sale in March 2022.
- Tokens are currently available at an exclusive rate of \$0.20 AUD.
- By acquiring utility tokens at this early stage and supporting the development of the B4Real platform, holders can expect significant rewards in the way of discounted access to all of the features listed in this document and more, as our development and vendor partners continue to fully implement their incentive programs through our platform.
- This is a unique, never to be repeated opportunity to support and become involved with this groundbreaking platform, which is set to revolutionise both the real estate and crypto sectors.
- Are you looking to help shape the future of these lucrative industries – and be rewarded for it?

THE TECHNICAL



Token Name: B4REAL
Ticker: B4RE
Max Supply: 50M tokens
Max Circulating Supply at
Launch: 31.5M tokens (63%)



Allocation:

- **15M (30%) seed round**
- **15M (30%) launchpads**
- **5M (10%) marketing**
- **5M (10%) development**
- **2.5M (5%) community rewards**
- **2.5M (5%) team**
- **2.5M (5%) partnerships, advisors and ambassadors**
- **1.5M (3%) liquidity**
- **1M (2%) bug hunts**



Pricing:

- **Seed round A:** \$0.20 AUD (5M tokens)
- **Seed round B:** \$0.30 AUD (5M tokens)
- **Seed round C:** \$0.40 AUD (5M tokens)
- **Launchpad and listing:** \$0.50 (15M tokens)



Hard Cap: \$12M AUD
Soft Cap: \$8M AUD
Vesting: all seed round sales vested until 90 days after token listing (Jun-Jul 2022)
Blockchain: Polygon
Mechanisms: 10% assignment to liquidity provisions from any fee-paying transaction received by designated B4REAL wallets

THE COSTS



There are NO COSTS FOR BUYERS on the B4Real platform.



AGENTS will pay an annual subscription fee starting at just \$1,500 AUD (\$1,000 B4RE) which provides for up to 100 listings per annum. Higher subscription tiers will allow more listings.



AGENCIES may utilise higher subscription tiers in order to allow their agents access and listing rights, starting at \$4,999 AUD (\$3,500 B4RE).



LISTINGS may be enhanced through the purchase of premium services to increase both reach and visibility, starting at just \$350 AUD (\$240 B4RE).



Upon SALE, a commission of 0.6% of the total price is payable to the B4Real platform by the vendor, collected via the selling agent. This commission is decreased to 0.4% when paid using B4RE.



THE TEAM



Caroline Macdonald

Chief Executive Officer

Chairwoman of PIM, representing 110,000 business globally
UNICEF Ambassador
Advisor to governments in CAMCA region
Licensed Real Estate Corporate Manager - \$5B transaction volume facilitated
JP, CTB, CTE, LREA



Jarrad Parke

Chief Operating Officer

Founder and Director of EcoBrilliance, a leading renewables and energy efficiency consultancy
Senior project management history leading deployments with national scope
Serial entrepreneur and crypto investor since 2011



Dianaa Baloghova

Chief Compliance Officer

International management professional experienced in financial services & compliance
Graduate of the Governance Institute of Australia – Applied Corporate Governance and Risk Management
Dip. Bus, LLM



Michael Wang

Chief Financial Officer

9 year history navigating both international and Australian tax and financial law as PIM
Global Group accounting advisor
Certified Practising Accountant
Experienced in Digital Currency Liquidity Pool Management



Todd Pierce

Chief Growth Officer

Founder of multiple successful start-ups across recruitment, leadership and professional services
Successfully helped raise over \$100M in client revenue to date

THE TEAM



Vikas Khosla

Chief Technical Officer

Award-winning developer leading international teams across five countries
Strong background in fintech, core banking and digital wallet technology



Nicky Stamos

Head of Corporate Relations

International sales and networking consultant contracted to fintech and traditional commerce clients including AMEX and Optus
Integral part of several previous IEOs and ICOs



Michael Kelly

Head of Real Estate Investment

Over two decades as one of Australia's first and most successful buyer's agents, negotiating transactions valued at up to \$135 million on a weekly basis. A highly respected author and buyer's agent.



Rick Powell

Black Tie Foundation Chairman

Chairman of Save Our Sons, a multi-million dollar foundation supporting research into Duchenne Muscular Dystrophy
Master of Ceremonies – Boxing Australia
10 years as National Sales and Marketing Manager for BBX



Mary Majidi,

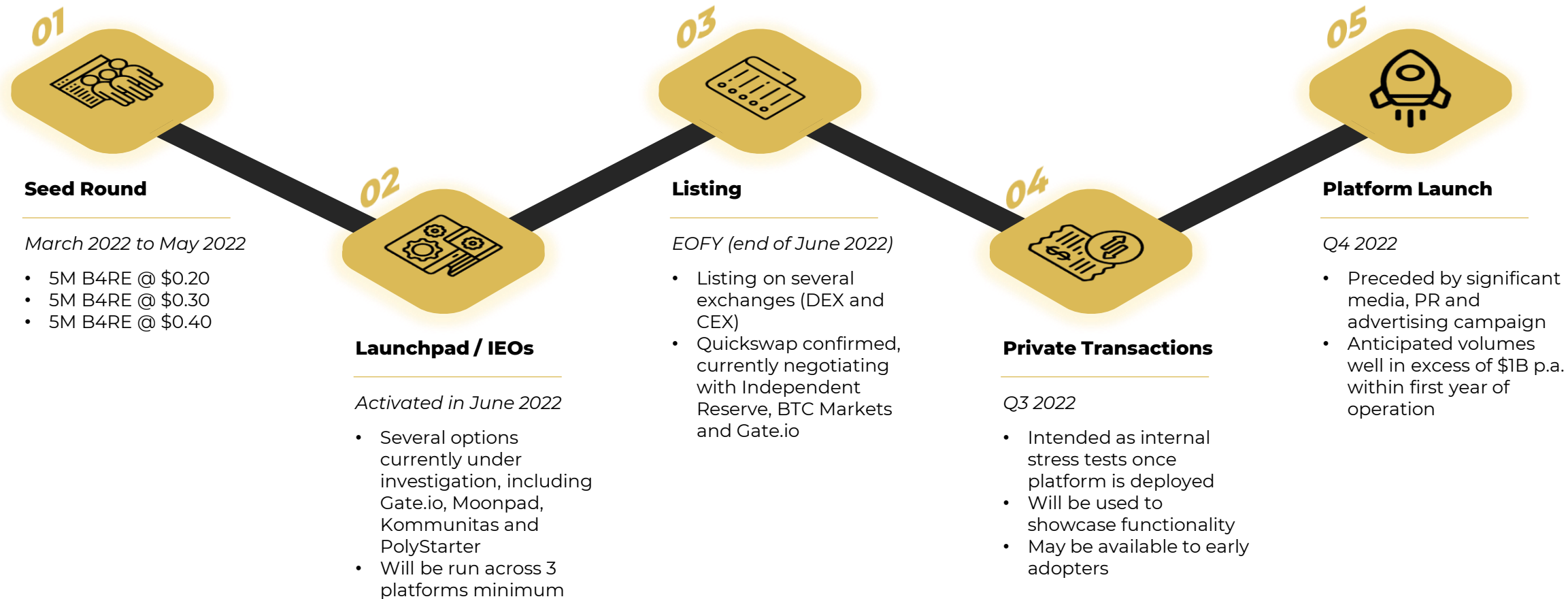
Lead Designer

Over ten years experience in graphic design and marketing
Helped deliver internationally recognised campaigns in both Australia and overseas

THE PARTNERS



THE MILESTONES



THE TIMELINE (DETAILED)

Q1 2022	Establishment and confirmation of agreements with strategic partners • Development and deployment of the B4RE token • Token code security audit completed • Release of B4REAL White Paper • Establishment of social media communities and communication channels (Facebook, Twitter, Discord, YouTube, and Telegram), with targeted combined reach of 5,000 members • First 500 holders • Establishment of governance frameworks, marketplace development guidelines and all internal policies • Initial design and development of technical assets • Deployment of B4REAL corporate advisory and marketing website • Development and deployment of prototype web and mobile apps • Initiation of seed round sales
Q2 2022	Internal publication and review of Agent and Developer Handbooks • Conclusion of seed round sales • Begin marketing, PR and advertising campaigns across both digital and legacy media, targeting Australian consumers as well as those in prioritised foreign territories • Initialisation of ambassador program • Conduct launchpad sale round, with distribution of allocated tokens between several launchpads and exchanges (to be run in conjunction with marketing campaign targeting established databases of property investors and purchasers) • Listing on Quicksnap, Independent Reserve and other exchanges by end of financial year • Growth of combined social media reach to over 50,000 • Deployment of web app MVPs for testing
Q3 2022	Final development and deployment of B4REAL web apps (corporate and consumer) • Continued testing of technical mechanisms • Expansion of development, support and internal advisory teams as required • Initial onboarding of seed round investors from within real estate industry • Targeted growth of combined social media reach to over 150,000 • Soft launch of B4REAL platform, including conduction of privately arranged transactions
Q4 2022	Hard launch of B4REAL platform • Deployment of B4REAL mobile app • Increased advertising and marketing campaigns, with a focus on highly visible and distinguishable publicity and PR • Targeted growth of combined social media reach to over 300,000 • Consolidation and expansion of strategic partner network • Conduct first consumer/member feedback surveys • Perform feasibility studies on overseas expansion, with initial targeted territories being New Zealand and the United Kingdom • Prepare and submit application for securities authorisation in Australia
Beyond	International expansion into a range of territories, subject to legal and commercial suitability • Implementation of advanced features and diversification of platform as outlined • Development and refinement of further analytics provision to sellers

PLANNED ADVANCED FEATURES



SECURITY TOKENS AND FRACTIONALISED OWNERSHIP

Imagine being able to invest in the property market with as little as a hundred dollars, or being able to raise funds from a wider pool of investors than ever before. Imagine a seamless trading experience for the acquisition and disposal of real estate assets. Imagine dividends being paid automatically, directly to the same wallet holding the assets. Imagine facilitating capital improvements through a tokenised trust system, while motivating labour and reducing costs through shared ownership. Now imagine being part of this new system from day one.



DIGITIZATION OF OWNERSHIP AND SALES VIA NFTS AND SMART CONTRACTS

Immutable, transparent, unfalsifiable contracts of ownership? Streamlined transactions with reduced trust requirements, where all pertinent information is publicly accessible? The ability for both parties to operate independent of middlemen, cutting down on extraneous costs while ensuring that every requirement is rigorously taken care of? Does this sound like the world of blockchain, or the world of real estate? Because soon, it should sound like both.



DISRUPTING THE RENTAL MARKET WITH DEFI

John and Jane have \$5,000 worth of crypto – but they don't want to buy a house. They want to use it in an aggressive yield farming strategy, and use the proceeds to cover their rent while they continue to accumulate other digital assets. They could do it themselves, but it takes a lot of micro-management, and who has the time for that, when they could simply stake in a contract which is designed to use part of their yield to directly cover their requirements and re-invest the excess? You can't get much easier than that.



NEXT *STEPS*

CLICK HERE TO:

[Read the White Paper](#)

[View the Walkthrough Video](#)

[Chat with a B4Real Agent](#)

[Register as a buyer, seller, partner or advisor](#)

[Reserve B4RE tokens](#)

OR VISIT THE ***B4REAL WEBSITE AT:***

<https://b4real.digital>



BLACK TIE DIGITAL



B 4 B I Z



B 4 R E A L



B 4 P O W E R



B4FINANCE

B4Real is a part of the Black Tie Digital ecosystem. The B4RE token is a utility token under Australian law, which are only intended to be used within the B4Real platform and should not be considered to be an investment. The ability to buy and sell B4RE tokens on a digital currency exchange is offered to allow for easier acquisition and disposal of said tokens in accordance with individual need for the token in relation to its use on the B4Real platform, and not for speculative purposes. Any information is provided for general information purposes only and Black Tie Digital does not provide any warranty as to the accuracy and completeness of this information. No part of this document should be taken to be financial advice. All information contained within this document is subject to change without prior notice at the express decision of Black Tie Digital or its representatives.