



UNITED TOKEN WHITEPAPER

THE NEW WAY OF
REAL ESTATE INVESTMENTS
3.0 JULY 2020

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INTRODUCTION

This whitepaper is an overview about UNITED business model and publicly traded real estate backed crypto token UTED.

OPPORTUNITY

Have you ever thought that someone should connect classical, proven real estate investments with the lucrative cryptocurrency market and create a safe, but rapidly growing investment opportunity? We did and so we made it a reality!

UNITED makes it possible for all types of investors to participate in real estate investments and own parts of the asset, while getting hundreds of % potential growth from cryptocurrency's public trading.

Your cryptocurrency investment is backed with real estate which has proven to be a steady income stream for long term investing, while the cryptocurrency market gives the possibility of high returns and liquidity almost instantly.

MISSION

Our mission is to create a bridge between cryptocurrency and real estate, which gives higher returns to the investor, sustainability for the cryptocurrency and accessibility to lasting wealth for everyone involved!

VISION

Anyone who owns United Tokens can use them on a daily basis, from paying for gas to buying real estate, make fast cross border transactions or just use our platform for safe investments on the property market.

OVERVIEW

United is a unique cryptocurrency token that is partially backed with real estate, where investors can use their tokens to gain profits in the property market.

While a real estate fund will always guarantee the minimum price of the token and also increases the value to the public, then the possibility to trade with United Tokens in multiple exchanges gives the investors the freedom and liquidity they want.

We know that real estate has been the most secure and stable source of income for investors for decades, as the average real estate ROI is around 10%, making it a steady and a stable income.

What makes it difficult to start investing in real estate, is the initial investment needed to enter the market or often not even a vision about the company's long-term future.

Most of us who try, carry the loan debt throughout their lifetime, while never making significant profits out of it. This restriction has kept the middle-class out of the real estate game.

Today, because of the vast development of info technology and internet growth, the investment world is changing and open public ledger technologies like blockchain are opening doors for new possibilities.

We saw that regular real estate crowdfundings are not paying out enough money for the investors to be happy and regular cryptocurrency tokens are not holding sustainable value.

We created a solution by adding the blockchain into the equation, which provided two independent income streams for investors. One, it gives access to a wider audience to participate in the real estate market and two a higher possibility to get returns from the growth of the token in the cryptocurrency trading market.

Because of the real estate fund, United Token always sustains its minimum price and never goes below the total value which is paid out to investors on a monthly basis.

Since our token is based on the ERC20 protocol, where the supply is limited to only 1 000 000 000 United Tokens (UTED) and the minimum price is guaranteed by real estate, the only way is up!

To increase demand and liquidity, we already made the United Tokens usable by listing 79 apartments, which are already available to be bought with United Tokens today. Information about the current listings, can be found on our official web page.

We will have many more upcoming real estate listings that can be bought with United Tokens and we are also preparing to release United's prepaid card which provides liquidity and usability for smaller purchases everywhere in the world.

United is a bridge between cryptocurrency and real estate, which gives higher returns to the investor, sustainability for the cryptocurrency and accessibility for lasting wealth to everyone!

INVESTOR BENEFIT

ASSETS

Owning part of a real estate portfolio without any downside. This means that you don't have to deal with paperwork, rent collecting, repairs or looking for new tenants. Just trade your currency to United Tokens, lend your tokens to our real estate fund and collect the rewards every month!

REWARDS

Receiving rewards from United real estate fund every month will eventually be more profitable than collecting rent every month by yourself as a private owner. Having more money than private buyers enables us to buy properties in larger quantities directly from a developer and grow a larger real estate portfolio over time. This means more profit for the company and bigger payouts to the investor from the United real estate fund!

UNITED CRYPTO TOKEN

Freely tradable, open source crypto token, which you can buy or sell at any given time in multiple crypto platforms, since September 2020. Similar token offerings have grown over 400% over the past 6 months, while the biggest growth from successful projects overall, has brought investors over 150000% , and that was only in 2017. Since the tokens that are issued by our company, carry real value, we expect our token to perform much over the average results.

UNITED WALLET

User friendly UNITED wallets are using ETHEREUM, ERC20 protocol for fast transactions all around the world. New wallets with internal exchange platforms and debit card support is in development and will be available 2021.

LEGALLY BINDING CONTRACT

We create legally binding contracts online. A contract between off-chain assets and on-chain tokens, which will guarantee a reward payout every month to the investor when terms are met.

EASY INVESTMENT

Just download the UNITED wallet, buy the tokens and hold them to receive your monthly profits.

USABILITY

UTED tokens can already be used for real estate purchases. After the release in the public market we will release our crypto card which can be used everywhere in the world and start spreading our crypto friendly POS system to merchants who would like to receive cryptocurrencies.

RIGHT TIMING

Crypto market is recovering from the last fall at 2018 and known economists are expecting the long low for the real estate market, which makes our concept even more profitable as the low cost of real estate lets us buy more property.

Read more under "Timing" .

ROADMAP AND MILESTONES

NOVEMBER 2019

Everything started from a problem of preserving the wealth we gained from the 2018 cryptocurrency bubble and the lack of usability of the current system.

We as private investors gained extreme profits from the growth of bitcoin and smaller altcoins, but when market crashed, it affected negatively everyone who was in the crypto race at its peak, including us.

We wanted to have the possibility to invest into rapidly growing cryptocurrencies, but we also knew that most of the ICO coins will not last over a few months, because there is no real business behind it. Shortly after the issues in the market, we came up with an idea of UNITED Real Estate backed Token.

DECEMBER 2019

We started talking with numerous crypto exchange owners and blockchain developers who gave us many good ideas and support. At the end of same month we made our first agreements and development started.

MARCH 2020

Shortly after putting together a team of developers, the beta version of the wallet was ready, which after slight improvements turned out to be incredible! It is now launched in Google play store for the public. Website and Whitepaper were released to the public together with the wallet.

AUGUST 2020

IEO and listings in multiple launchpads - soft launch.

SEPTEMBER 2020

We will finish private sales successfully and UNITED Token is launched in reputable public exchanges for open trading. Launching of the United real estate fund.

2021

Launch of the United Debit cards, new wallets for Android and IOS, POS system for Merchants to increase usability.

Opening an internal exchange for smooth card payments with different cryptocurrencies. Launching crypto friendly card terminals and ATM's.

2022

Focusing on the growth of the merchant community and usability of the United Tokens.

UNITED TOKEN BENEFACTORS

TRADERS

Traders are short term investors who mostly buy undervalued tokens and sell with a higher price in public crypto exchanges to gain faster profits.

INVESTORS

Long term investors lend UNITED Tokens to our real estate fund and get monthly returns while holding the long term position. Investors will always have the right to withdraw their tokens from the real estate fund and trade them in the exchanges.

USERS

It's possible to use United Tokens for fast borderless transactions and for real estate purchases. In the beginning of the 2021 we will release United debit cards, which will allow users to use United Tokens with any merchant who accepts traditional debit card payments.

MERCHANTS

Merchants will gain the biggest benefit by using the United POS system.

Using our POS system, which will be released in the beginning of 2021, they will get access to the whole crypto community.

United POS system will also support other mainstream cryptocurrencies and give merchants great overview of all the payments, taxes and billings to start accepting cryptocurrencies and getting new customers from the whole crypto community.

VALUE OF UNITED

United is based on the ERC20 protocol which is decentralised and gives token holders full control over their funds.

Since the amount of the United tokens are limited, a larger community equals higher market demand and therefore higher market value.

5 years ago a better wallet or a faster blockchain, guaranteed the project already a head start and a successful ICO, but today the industry has changed. There have been many different strategies and ideas how to create cryptocurrency which are reliable and trusted.

We believe that cryptocurrency shouldn't only be for trading and HODL-ing. Hoping to get profits by buying low and selling high has been the base principle for majority of the crypto investors over the past 10 years, but it is not creating any real value in the market and therefore is not sustainable.

Companies whose marketing strategy is only based on the greed and the fear of loss, will eventually disappear and die since no real value is communicated and people join the community based of fear of missing out.

Our mission is to create trust and make every effort possible to create usability big enough, so there is no reason to exchange your crypto back to fiat.

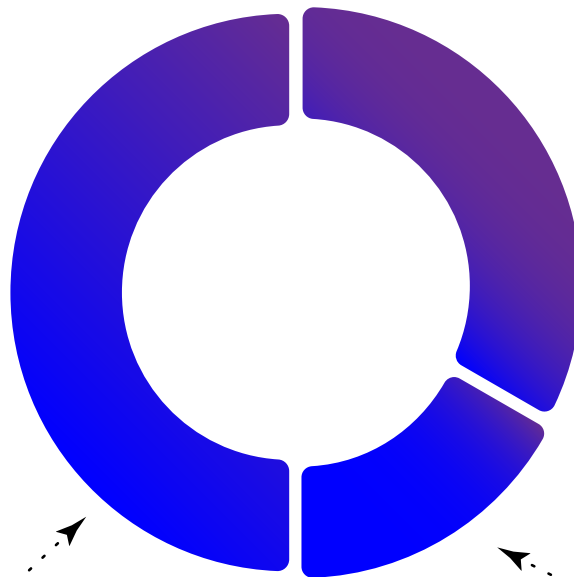
In our case, trust is created by backing up our United Tokens with real estate, similarly like the USD was backed with gold.

Opening doors to real estate purchases, debit cards and then focusing on the wellbeing of the mer-chants, create trust among users and investors.

EXCHANGES AND LAUNCH








Total Tokens: 1 000 000 000 UTED

For founders,
development team
and marketing:
300 000 000 UTED



Tokens available for sale:
500 000 000 UTED

Company keeps:
200 000 000 UTED

Accepted currencies and payments	Issued in:	Ethereum
ETH  BTC 	Standard:	ERC20
USD  EUR 	Contract:	0x1ba05ae30 b4bbeb16be6 951a709095 ad21e3b6fb
  	Ticker:	UTED

UNITED Token will be listed in several cryptocurrency exchanges already in September 2020.

The exchanges where we decide to go public will be announced in official social media pages.

To maximise the trading volumes and give our token more visibility, we have planned 20% of total collected funds for marketing purposes which include direct referrals, promotions and digital marketing.

Besides all above listed marketing methods we are launching IEO in multiple exchanges where they will also be listed for trading after the end of IEO. First IEO starts already in July 2020 and will be announced in our official social media pages and in the social media of those particular exchanges.

To give our token high growth and high returns to our investors, we need to create high demand by creating trust and keep the supply as low as possible by giving users a reason to use it outside of the exchanges or hold it for the future.

To keep the supply low, we pay our marketers and partners with FIAT and not with United.

We won't do traditional airdrops and the company will keep 20% of the tokens.

We have already given our investors the possibility to use United Tokens to purchase apartments in Thailand.

After the launch, we will list more real estate projects from our cooperate partners who are already considering the acceptance of the United Tokens.

Most importantly, we will open the United real estate fund in Septmeber 2020, which will start generating monthly returns to investors who have taken the long-term position at United.

This strategy is taking a lot of tokens away from the exchanges and also grows a lot of extra trust for the community as investors gain monthly profits from their investment.

The public offering will be shared into 10 different parts and tokens will be released based on the demand in the marketplace.

All mentioned strategies are necessary for decreasing the supply and increasing demand in exchanges which will create better traction for our long term plan.

BACKED WITH REAL ESTATE

United real estate fund is launching in September 2020 and serves two main purposes. First, backing the United Token partially by creating minimum value for it. Second, taking a lot of tokens away from the ex-changes, which decreases the supply and increases the market value.

Real estate investments are known to have conservative, but stable growth which means its growth is not linear with the growth of a cryptocurrency token. In order for everyone to be profitable from the United real estate fund, the amount of participants is limited. The exact number of available positions will be shown on the real estate fund's website and is updated constantly, giving notice of a new available spot.

The current team of United has members who present experience in managing large quantities of real estate portfolios. The team's profiles are visible also in our official webpage and in the white paper, under the team section.

Since our team's expertise is in Europe, then most of our portfolio holdings will be located in Europe and in the UK. These properties will be publicly shown and audited.

WHY IS IT BETTER

Real estate is certainly one of the safest ways to earn passive income and invest your money, where profits are almost always guaranteed. What makes it difficult to start investing in real estate, is the initial investment needed to enter the market.

Average returns on real estate are generally 10% per annum. This means, that an investor who starts with 100 000 EUR, will most likely make his first profits after 10 years and this is why we are different!

Instead of buying an apartment directly from a private seller and just get enough money from rent to cover the costs, you can buy United Tokens and keep them in our real estate fund. Our real estate fund will guarantee you monthly returns while your tokens grow hundreds of % per annum in the cryptocurrency trading market.

United has another great advantage in the real estate market. We have more capital for investments than most of the private investors, which allows us to buy residential real estate directly from developers in larger quantities and lower prices.

The investor of United Token can lend their tokens to United's real estate fund and receive their profit on a monthly basis without having to deal with paperwork, tenants problems, unexpected vacancy etc.

This approach will guarantee profits even for unexperienced investors, because the real estate that we own, generates profits and does not depend on the current market price of the token.

HOW TO PARTICIPATE

Investors who want to take part of the real estate fund payouts, need to lend their United Tokens to the United real estate fund for one full month. When at least one month has passed, the investor will receive their ROI.

Investors will always have access to their tokens which have been lent to the real estate fund and can be withdrawn at any given moment.

If an investor decides to withdraw the tokens from the real estate fund before his/hers full month, then the investor will not receive profits from the real estate fund.

Payouts from the real estate fund are 8-12% per annum and are paid out on a monthly basis directly to investor's bank account or to an exchange wallet, depending on the laws of countries where the investors are tax residents in or what they will choose for themselves.

First payout will happen within 1 month, after we have purchased the first building. Expected to happen already in September 2020.

All terms and conditions will be listed in the e-contract on the official United real estate fund's website from the time of the launch in September 2020.

TIMING

We know that real estate has proven to be the safest and most stable way to create wealth for generations, but like in every business, timing matters. The last big economic crisis was in 2008, before that it was the dot-com bubble in early 2000s and now the economists are speculating that a new crisis is coming.

The cryptocurrency market was born at the time of the previous recession. Banks were no longer a safe option, the stock market and the real estate market was falling, which forced investors to look for new assets.

They were looking for alternative ways to generate more cashflow and invest somewhere where they could make faster potential profits.

In other words, we have many reasons to believe, that if the economists are correct, it will be extra fuel for the crypto market and for us as well.

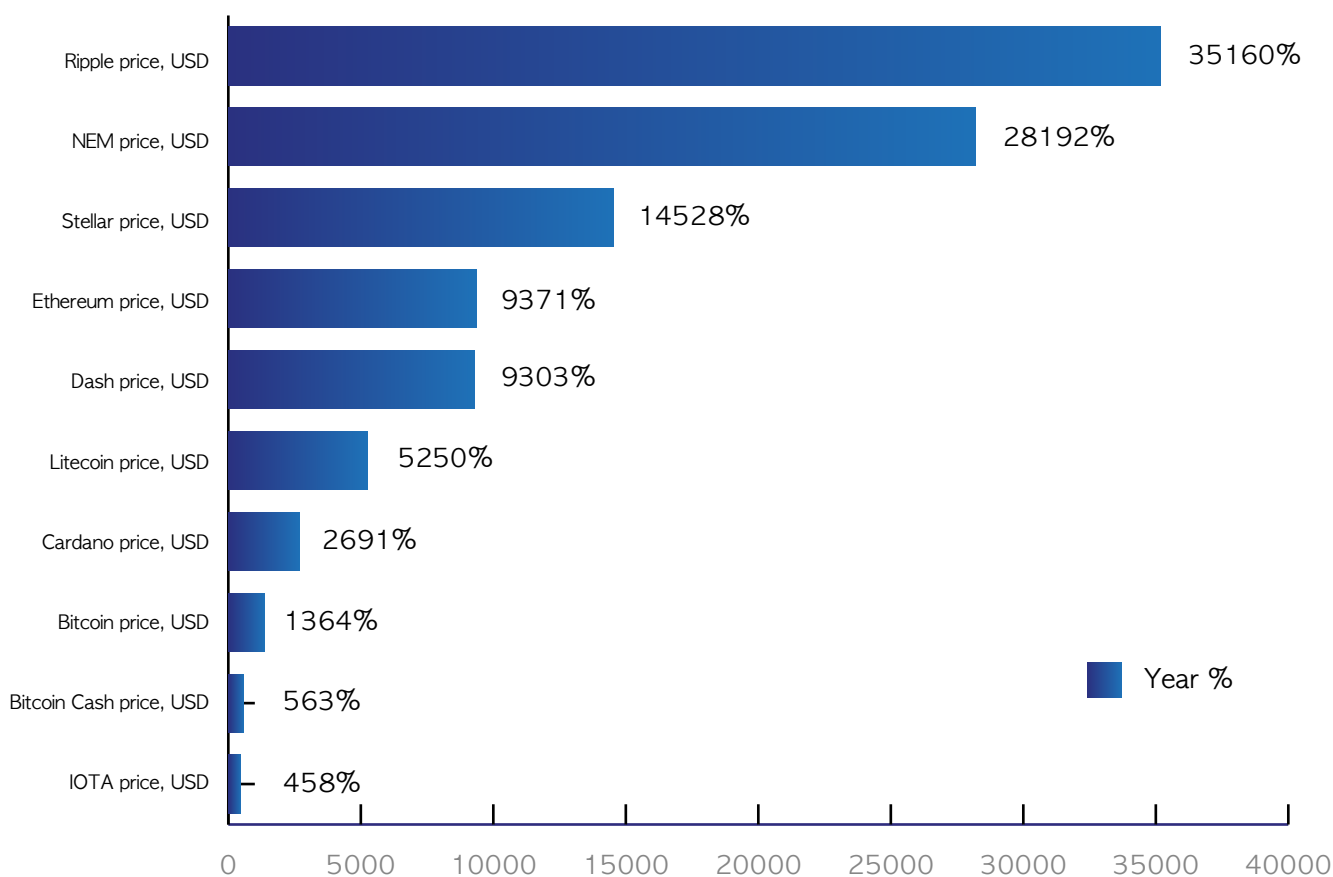
Past couple of months have been very unpredictable due the COVID-19 virus breakout and while the world is in lockdown, we already see that the predictions are accurate and the new economic crisis will be even bigger than the one in 2008.

Stock markets were closed due to panic and oil prices turned negative, banks and big companies are getting bailouts. Soon millions of businesses will close down and hundreds of millions of people will lose their jobs. When this happens, then the property prices will drop tremendously and this will grow our real estate profitability even more.

CRYPTOCURRENCY PROFITABILITY AND STATISTICS

There are nearly 6000 crypto projects in existence today, which are being traded in over 23 000 different crypto exchanges around the world, with a total market capitalisation over 300 Billion dollars, according to coinmarketcap.com

Real numbers are probably much higher since most of the MLM cryptos and smaller exchanges are not listed in coinmarketcap at all. So far the most popular trading year has been 2017 and compared with traditional investment opportunities, the crypto market is extremely volatile. For traders, this has proven to be extremely profitable and for regular users, very risky.



The biggest problem to solve for most crypto projects, is how to sustain their value and this is where we stand out.

UNITED's reward payouts increase when the real estate fund grows, which gives the investors motive to hold on to their tokens.

This increases the demand in the market and also keeps the supply lower, which is a perfect combination to keep the UNITED Token prices growing and investors happy.

COMPETITION IN CRYPTO

There have been many crypto projects which involve real estate. Some of them are simple real estate funds, who look for extra customers from crypto community, others are "tokenizing" real estate. Since our plan is not to create a security token or just search for funding, then we don't consider them as our main competition.

Some projects like Propy have made publications by selling real estate with their own currency and have achieved over 10 million dollars of market capitalisation.

Breezecoin and Contracoin, who are probably closest to us in some ways, both allow their members to pay with their own crypto tokens to purchasing real estate. Breeze has achieved market cap of over 60 million dollars in 1 year's time and Contracoin doing slightly less than that.

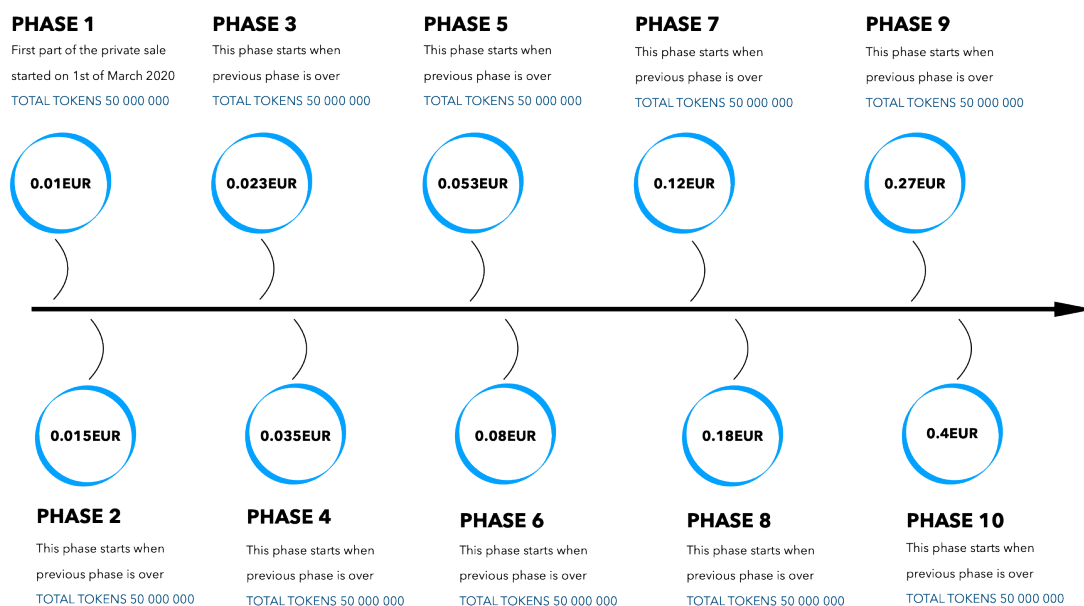
Even though not having any wider use and not having backup from a real estate fund, all aforementioned projects have launched during the time where crypto industry was in a crisis, and they still came out with great results and preserve good volume until today.

Now when the market has recovered from the 2018 crypto fall and the real estate market is in our favour, we expect to get the same results much faster.

UNITED REAL ESTATE TOKEN OFFERING

UNITED Token pre-sale period:
1 MARCH 2020 - 1 SEPTEMBER 2020

Offering has 10 phases with each phase releasing
50 000 000 UTED with a fixed price where price in-
creases with each phase.



When the pre-sale period ends in SEPTEMBER, we will start trading in public exchanges.

Base rate where trading starts will be defined by the phase we reach by SEPTEMBER. If we reach phase 5, we'll start at 0.053. If we finish our pre-sale successfully at phase 10, we'll launch it with a price of 0.4EUR.

THE TEAM

Right now, we are blessed to have small talented teams working with us to get the project launched, but since everyone is overloaded with work today, we are constantly looking for developers, app testers, managers and partners in real estate.

If you are someone who is looking to disrupt the crypto industry and has the skillset necessary, please send us a letter with your proposal to hire@uted.net

SOCIAL MEDIA

Access our official social media channels by clicking on the icons below. Latest news and reports will all be shared in our social channels.



www.unitedtoken.eu