REAT CAPITAL

Real Estate + Reat Capital = Real Success

Introduction

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1.1 Welcome and Acknowledgments

First and foremost, we extend our heartfelt appreciation for your valuable time and attention.
Real estate has always been one of the world's most powerful engines of value creation, yet for most people it remains distant, opaque and administratively heavy. The best assets tend to be locked away behind closed networks, specialist knowledge and complex structures. At the same time, blockchain technology is reshaping how we coordinate, prove and automate ownership-related information on a global scale. REAT Capital was born at the intersection of these two realities.

From our holding base in Dubai and our European hub in Romania, we are building a **blockchain-enabled real estate ecosystem** that brings professional-grade tools, curated real estate exposure at company level, and transparent digital processes into a single, coherent environment. Instead of trying to imitate traditional products in a new wrapper, REAT Capital focuses on what Web3 does best: **verifiable access, programmable coordination and tamper-evident records**. We take those strengths and apply them to the full lifecycle of real estate management. At the core of this ecosystem stands the **REAT Token**, a digital key built on Ethereum, and a family of membership NFTs we call **Blocks**.

Together, they structure how users discover, access and use the tools, data and services of the REAT universe. The token and the Blocks do not promise financial performance and do not grant rights to the cash flows of the real estate managed at company level.

Instead, they define **who can do what** inside the platform: what dashboards can be opened, what modules can be used, what governance processes can be joined and what role a participant can play in the evolution of the ecosystem.

This Soft White Paper tells the story of REAT Capital in that light. It explains how the real estate activity of the group and the Web3 infrastructure fit together, how the REAT Token and the Blocks function as **pure utility elements**, and how the entire architecture is designed within a **robust regulatory and compliance framework**, including a dedicated legal analysis under European Union law and MiCA. It replaces older narratives oriented around "passive income" with a stricter, but ultimately more powerful one: **an access-based digital ecosystem that uses real estate to support resilience and continuity at company level, while offering users tools, transparency and community at the platform level.**

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1.2 Mission

Real Estate Tools for the Many, Not the Few

REAT Capital's mission is to **democratise access to professional real estate tooling** and insights by placing them on an open, blockchain-based infrastructure that anyone can explore, understand and use, regardless of geography.

Traditionally, meaningful visibility into high-quality real estate portfolios is reserved for a thin layer of insiders and institutions. Processes such as asset selection, documentation flows, monitoring of property performance at portfolio level, or risk and ESG analysis are managed with private spreadsheets, fragmented reports and in-house systems. Our mission is to change this dynamic by giving a broader audience structured access to:

- carefully curated real estate pipelines and portfolios at the level of the REAT group,
- transparent information about how those portfolios are managed within the company, and
- a suite of digital tools that streamline real estate–related processes, from basic discovery to advanced analysis and governance.

The **REAT Token** and **Blocks** are the connective tissue of this mission. They are used to open doors within the platform, not to open claims on cash flows. Holding tokens or Blocks determines, for example, whether a user can view certain dashboards, access specific educational content, participate in internal community processes or benefit from higher tiers of functionality in the real estate management suite. In this way, access to sophisticated real estate tooling is no longer limited to institutional licenses or closed user groups, but is orchestrated through transparent, programmable, on-chain artefacts.

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1.3 Vision

A Global, Regulated Web3 Ecosystem for Real Estate Operations

Our vision is to create a **global web3 ecosystem for real estate operations and coordination**, with REAT Europe SRL as a regulatory and operational anchor within the European Union, and the Dubai holding company as the central orchestrator of regional platforms.

In this vision, the REAT group develops and manages real estate portfolios at company level, using the cash flows from those activities to support operations, expansion and technological innovation. Around that central real estate activity, we build a layered digital environment:

At the **infrastructure layer**, smart contracts, tokens and Blocks encode access rights, membership tiers and process logic.
At the **service layer**, users interact with dashboards, tools, reporting modules and governance interfaces that help them follow and engage with the evolution of the REAT ecosystem.
At the **community layer**, a global network of participants—ranging from property professionals to technologically curious individuals—meets around a shared set of standards, documentation and long-term objectives.

The power of this configuration lies in its **clarity of roles**. REAT entities take on the responsibilities of owning and managing real estate, complying with licensing and regulatory requirements, and running a professional business. The token and the Blocks organise access to the resulting ecosystem: they are instruments of **digital coordination, not of capital exposure**. This clear separation, confirmed by a dedicated legal analysis under EU law, allows us to grow ambitiously while staying firmly within the boundaries of a utility-token model.

The endgame is simple to state and demanding to execute: a world in which **real estate is run on-chain**, not in the sense of remaking financial products, but in the sense of making every meaningful piece of operational and governance information accessible through transparent, programmable tools—while keeping ownership, regulation and risk management squarely where they belong: with properly structured companies, under properly applied laws.

1.4 **Positioning** and **Restrictions**

Operating at the intersection of real estate and blockchain means operating under the watchful eye of regulators, and rightly so. From the outset, REAT Capital has chosen to treat regulation not as an obstacle, but as an essential design parameter. The group's corporate structure, the classification of the REAT Token, the role of Blocks and the wording of all external materials are all aligned with this conviction.

This Soft White Paper is **not** a prospectus, a financial promotion or a solicitation to engage in any regulated activity. It is an explanatory document that describes the architecture, vision and operational principles of the REAT ecosystem. Nothing in these pages should be read as legal, tax or financial advice, nor as a recommendation to engage in any transaction. Readers remain responsible for understanding and complying with the laws applicable to them and, where appropriate, for seeking guidance from qualified professionals in their own jurisdiction.
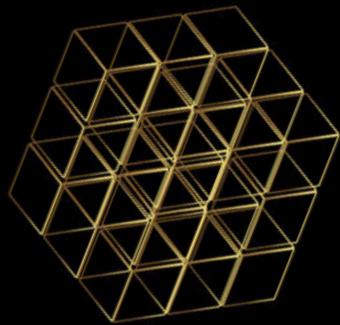
While we refer explicitly to **MiCA** and to the EU legal analysis that underpins the classification of the REAT Token as a utility token, these references should not be interpreted as implying approval, endorsement or supervision by any authority. They are included to provide transparency about the legal thinking that shapes our design choices.
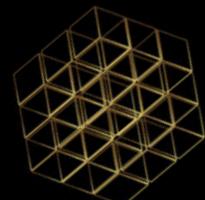
At the same time, REAT Capital recognises that **not all jurisdictions permit the distribution or use of crypto-assets or related services** in the same way. In line with the Global Compliance Program of REAT Europe SRL and the policies of the wider group, REAT Tokens and Blocks are **not targeted at, and are not intended to be made available or marketed to**, persons:

- who are residents of the **United States of America**, or
- who are resident in jurisdictions subject to comprehensive international sanctions or similar prohibitions, as determined by the compliance policies of the group.

The detailed list of restricted jurisdictions, and the precise eligibility conditions for interacting with the REAT platform, are set out in the **terms and conditions**, onboarding flows and other formal documents that users encounter when they register and begin to use the platform. Those documents may be updated over time as laws and regulatory guidance evolve. Where there is any inconsistency between this Soft White Paper and those legally binding materials, the latter will prevail.

In this regulatory landscape, **REAT Europe SRL** plays a central role. As the European anchor of the group, it maintains a comprehensive compliance framework that covers corporate governance, risk assessment, crypto-asset compliance, AML/CFT obligations, real estate–specific checks, operational controls, reporting and crisis management. This framework is not reproduced here in full, but it permeates the design and operational choices described in the following sections. It is the invisible scaffolding that allows the REAT ecosystem to grow while staying aligned with both the letter and the spirit of applicable law.
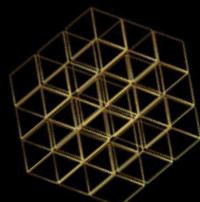
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02

The

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Project

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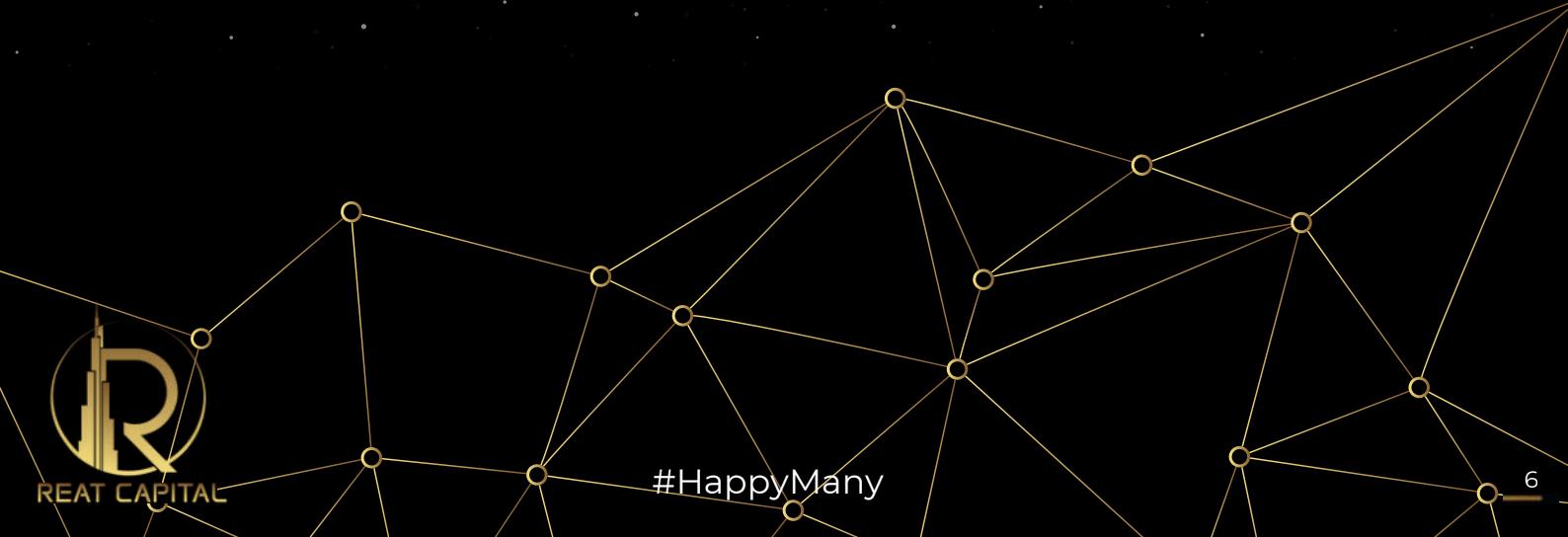
2.1 Part 1: A New Era in Real Estate – The Challenge

While real estate offers many advantages, it is essential to acknowledge how difficult it is, in practice, for most people to participate meaningfully. Several obstacles consistently stand in the way.

Accessibility for High-Net-Worth Individuals Only

Many real estate opportunities require a substantial minimum capital outlay. By the time you add together the cost of a property, fees, and a safety buffer, the entry point is often far beyond the reach of ordinary households.
As a result, the most attractive dynamics of real estate tend to be reserved for a relatively small group with significant existing resources.
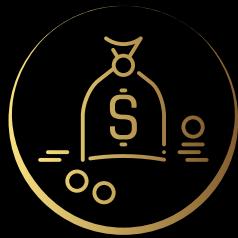
Demand for Expertise and Experience

Real estate is unforgiving to guesswork. To participate sensibly, you need the ability to identify the right properties, in the right locations, at the right time. That means understanding local markets in detail: neighbourhood trends, infrastructure plans, demographic shifts, legal frameworks and economic cycles. It also means being able to read and negotiate complex contracts and documentation. Very few people have the time or background to do this across multiple markets.

Time-Intensive Nature

Even once you have found and acquired a property, the work is only beginning. You must visit locations, evaluate potential issues, organise renovations, respond to tenants, arrange repairs and keep track of renewals and regulatory obligations. Real estate is not something that runs on its own; it requires continuous attention. For anyone with a full-time job and a family, this additional time burden quickly becomes unsustainable.

Recurring Fixed and Variable Costs

Every property brings recurring fixed and variable costs that are often hard to predict. Transaction fees, commissions, taxes, loan costs, insurance, maintenance and repairs, vacancy periods, property management charges – they all eat into the experience of participating in real estate. A single unexpected repair or legal expense can significantly disrupt personal plans.

Complex Documentation

From the first reservation agreement to the last handover document, traditional property activity is wrapped in paperwork: contracts, permits, certificates, regulatory filings, financing agreements. Understanding and managing this documentation requires specialist support. Without it, it is easy to make mistakes that are expensive and slow to correct.

In summary

While real estate clearly has potential, the path is blocked by high capital requirements, the need for specialised knowledge, heavy time commitments, significant ongoing costs and intricate paperwork. These barriers mean that a large part of society is kept at arm's length from structured exposure to real estate activity.

REAT Capital is designed to address these issues on behalf of its users, allowing them to connect to a professionally managed global base of rental activity in a way that is digitally simple, predictable and transparent.

2.1 Part 2: A New Era in Real Estate – The Digital Solution

REAT Capital simplifies the challenges of traditional real estate by **digitising the connection** between users and a professionally managed portfolio, while preserving many of the strengths of real-world assets.

The process is elegantly straightforward. We take a property and divide its participation capacity into multiple **segments**, each represented by a digital **Block** on our web3 platform. A standard Block has a fixed price of **1000 REAT Tokens**. This transformation does not apply to just a single asset; it is applied across a carefully selected and expanding set of properties, each with active lease contracts and diversified across residential, commercial and industrial segments.

When you hold a Block, you are not tied to one specific address. Your Block is connected to a **basket of rental activity** across the REAT ecosystem. It is as if, instead of buying one building in one street, you are linked digitally to a global portfolio of different property types and locations managed together.

This methodology offers several compelling benefits:

Accessible Diversification

Holding a single Block gives you a position connected to a broader portfolio of properties, instead of to one single unit. You no longer need a very large initial budget to gain exposure to a diversified base of rental activity managed at ecosystem level.
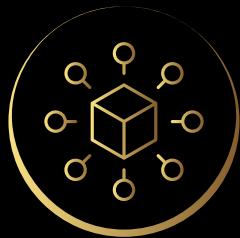
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Resilience Through Diversity

Because each Block corresponds to a slice of a portfolio rather than a single asset, temporary issues with one property – for example, repairs, tenant changes or lease expirations – are absorbed by the ongoing rental activity of the other assets in the basket. This diversification helps smooth the experience over time.

Enhancing Accessibility Through Cryptocurrency

By significantly lowering the entry threshold compared to conventional approaches and using cryptocurrency as the primary means of exchange, REAT opens participation to people in many different countries. Users can acquire REAT Tokens on established exchanges, convert them into Blocks on the platform, and thereby connect to the ecosystem's rental activity, **regardless of local banking** systems or currencies.

Fulfilling the Need for Professional Assistance

By aligning with REAT, you effectively outsource the heavy lifting to a team of specialists. Experienced real estate professionals in the ecosystem focus on sourcing, evaluating and managing properties. Local market knowledge, due diligence, economic analysis and day-to-day operations are handled by dedicated teams, who have the time, tools and expertise to manage portfolios professionally.

Efficient Time Management

Because operational and administrative work is centralised, you no longer need to spend evenings and weekends reading contracts, visiting properties and negotiating with service providers. Your role is to manage your Blocks and the tokens they generate, while the ecosystem runs the real estate machine on your behalf.

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Simplified Cost Management

As a Block holder, you are freed from many of the scattered costs of traditional property participation. Instead of juggling taxes, maintenance invoices, insurance and management fees, you deal with a single fixed monthly maintenance fee of 10 USDT per Block. REAT takes responsibility for the bulk of real-estate-related expenses, delivering a streamlined experience.
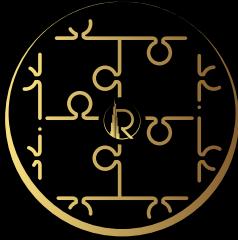
Effortless Documentation

From acquisition to tenant occupancy, REAT manages the documentation process. Experienced specialists coordinate contracts, permits, regulatory requirements and other paperwork. You see the outcome in the platform rather than having to fight your way through every document.

In essence, REAT Capital does not try to turn every user into a landlord. It builds a digital gateway where a Block is your **entry ticket to a managed real estate basket**, and REAT Tokens generated by that Block are your **ongoing digital expression of participation** in the ecosystem.

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2.2 Daily Token Generation

In traditional property ownership, rental flows typically appear once a month in your bank account, if all goes according to plan. You wait for payments, check statements and manage follow-ups.

With REAT, the experience becomes smoother and more granular.

Once you have acquired a Block on the REAT platform and pay the fixed monthly maintenance fee of 🪙 **10 USDT per Block**, that Block begins to **generate REAT Tokens for you every day.** Every standard Block, created from **1000 REAT Tokens**, is programmed to issue newly generated tokens into your balance continuously, as long as it remains active.

Instead of checking once a month, you can log in and **see your token count increase day after day**. The underlying properties are managed in the background – leases, tenants, operations – while your Block quietly transforms the ongoing rental activity of the ecosystem into an uninterrupted flow of REAT Tokens.

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From there, you have three main options:

Withdraw Tokens On-Chain

You can transfer the tokens generated by your Blocks from the REAT platform to your own wallet. From that wallet, you can send them to a decentralised exchange such as Uniswap or PancakeSwap and swap REAT into USDT or other cryptocurrencies, depending on your preferences.

Convert Tokens into Fiat Currency

After swapping REAT for USDT on a decentralised exchange, you can move the USDT to a centralised exchange (for example, Kraken, Coinbase or Binance) and convert it into traditional currencies such as euros or US dollars. From there, funds can be sent to your bank account for use in your everyday life or other projects.

Accumulate Tokens into New Blocks

You can also simply leave tokens on the platform until your balance reaches another **1000 REAT Tokens**. At that point, you can decide to convert those tokens into an additional Block. Adding Blocks increases your daily token generation, strengthening your position in the ecosystem over time.

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The path you choose depends entirely on your strategy and personal situation. You might decide to:

Focus on expanding the number of Blocks you hold, steadily increasing daily generation.
Periodically convert a portion of your token flow into fiat to support your own plans.
Combine both approaches, adjusting as your circumstances evolve.
What remains constant is the transparency of the mechanism:

- Each Block has a clear starting point (1000 tokens).
- Each Block carries a known monthly maintenance fee (10 USDT).
- Each active Block generates REAT Tokens daily, which you can track and manage.

This daily token generation is at the heart of the REAT experience: instead of occasional, opaque flows, you interact with a **continuous, visible stream of digital units** that you control.

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2.3 Cost **Efficiency**

Owning traditional property is not just about what it brings in; it is also about everything it takes out. Taxes, repairs, insurance, management, periods without tenants, unexpected legal bills – all of these elements can make the experience complex and stressful.

REAT Capital's architecture is designed to give users a cost structure that is clear and predictable.

In the conventional path, you must be prepared for:

- Transaction costs at purchase and sale
- Local taxes and levies
- Regular and unexpected maintenance
- Insurance premiums
- Management and service provider fees
- Vacancy and re-letting costs
- Documentation and legal expenses

Any of these can change suddenly, making planning difficult.

In the REAT model, this complexity is absorbed at ecosystem level. For Block holders, the landscape is simplified to two main components:

Monthly Maintenance Fee per Block

Every Block incurs a **fixed monthly maintenance fee of 10 USDT**. This fee supports the operation of the ecosystem, including platform development, real estate management and corporate overhead. As long as you pay this fee, your Block remains active and continues to generate tokens daily.

Ethereum Gas Fee for On-Chain Withdrawals

Whenever you choose to move REAT Tokens from the platform to your own wallet, you pay a standard **Ethereum gas fee**. This fee compensates the Ethereum network for processing your transaction. Its amount depends on network conditions, not on REAT itself. Importantly, this fee is largely independent of the number of tokens you withdraw in a single transaction.

There are no additional hidden percentages at the level of the Block holder. Your planning reduces to:

- How many Blocks you maintain, and
- How often you decide to extract tokens on-chain.

This structure delivers:

- **Clarity** – you know exactly what your recurring cost per Block is, and you can see it before you commit.
- Predictability – you do not have to fear sudden, unpredictable property invoices.
- **Efficiency** – the ecosystem manages large-scale real estate operations professionally; you benefit from that efficiency without needing to negotiate individual contracts yourself.
- **Control** – by choosing when and how often to withdraw tokens, you decide your own balance between on-chain costs and convenience.

By transforming a long list of scattered traditional costs into a **single monthly fee per Block** plus occasional network fees, REAT allows you to focus on your participation rather than on surprise expenses.

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2.4 Empowering the Real Estate Ecosystem

REAT Capital's impact extends beyond individual participants. The same digital architecture that simplifies life for Block holders also **empowers the wider real estate ecosystem,** particularly professional operators.

Real estate B2B operators – developers, brokers, property managers, facility managers, legal and compliance specialists – are involved in a dense web of daily operations: sourcing deals, closing transactions, managing tenants, coordinating maintenance and ensuring regulatory compliance. Much of this work is still performed in fragmented systems, with manual handovers, duplicated data and parallel processes that create friction and cost.

By digitising and standardising key workflows, REAT provides these operators with a platform where:

- Information flows more smoothly between participants.
- Repetitive administrative tasks can be reduced or automated.
- Portfolio-level analysis becomes easier and faster.
- Coordination between stakeholders is more structured and transparent.

This increased efficiency leads to lower operational friction and better service delivery. Users benefit from a more professional, responsive ecosystem. B2B operators benefit from tools that allow them to **focus more on their core expertise** and less on low-value manual tasks. The entire sector benefits from a higher baseline of data quality and process reliability.

High-net-worth individuals can also find a natural place in this environment. Instead of building their own isolated structures in multiple jurisdictions, they can connect to a diversified, professionally run ecosystem through Blocks, while relying on REAT's operational and analytical capabilities. They retain flexibility and oversight, without taking on the full operational burden of individual ownership.

In summary

REAT Capital is not just another digital layer on top of old habits. It is a structural upgrade for how real estate activity is coordinated, viewed and shared. By giving users **Blocks that generate tokens daily** and wrapping that in a **clear, predictable cost model**, we are building an ecosystem that works not only for the few at the top, but for the **#HappyMany** who want a clean, comprehensible way to participate in the world of professionally managed real estate.

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2.5 Tokenomics

Token contract:

0x3DDcc9e3252FdC7a5EC50cd2417e9410D673561A

The REAT Token. With a total premined supply of **50 million** tokens.

Discover our Tokenomics document for the full detailed documentation.

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Benefits of
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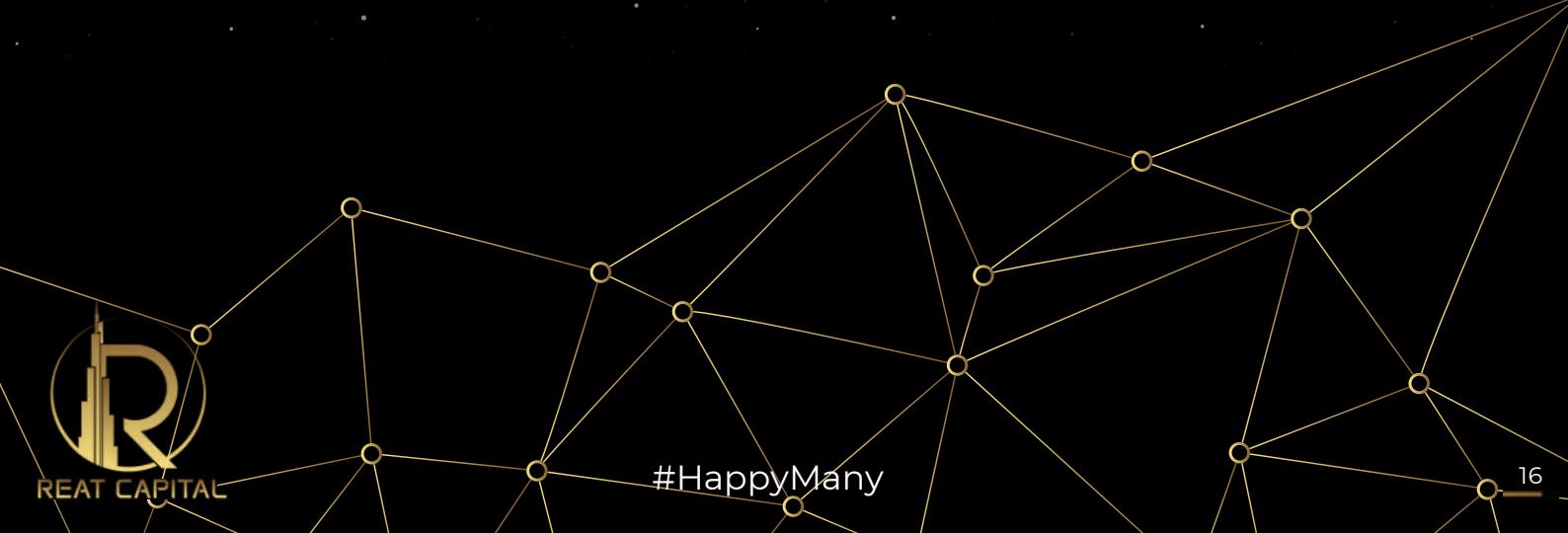
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3.1 Risk Mitigation Through Diversification and Professional Management

REAT Capital was built to solve very specific problems in real estate, and the way we have designed Blocks, token generation and the platform experience creates a set of clear, tangible benefits for users. These benefits go far beyond abstract promises. They appear in how you access the ecosystem, how you see what is happening, how you manage your costs, and how you connect with other participants and professionals.

The first and most obvious benefit is **risk mitigation through diversification and professional handling**.

In a traditional model, an individual often concentrates a large amount of capital into one or two properties. Their entire experience depends on the success of those few units: a vacancy, a bad tenant, a major repair or a regulatory change can drastically alter their situation. Each property is a single, concentrated point of exposure.

In REAT, a **Block** is not linked to one isolated property. It corresponds to a **slice of a broader rental basket** that combines multiple properties across different sectors and geographies, all selected and managed by experienced teams. Instead of relying on one building or one lease, your participation is connected to a portfolio that can absorb the ups and downs of individual assets.

This structure does not eliminate risk—it reshapes it. A short-term issue with one apartment is balanced by stable activity in other assets. A vacancy in one region is balanced by occupancy in another. Because the ecosystem is designed to hold a mix of residential, commercial and other properties, and because those properties are actively managed, the impact of local events is cushioned within the larger whole.

On top of this diversification comes **professional management**. Rather than expecting each user to personally evaluate markets, select properties, negotiate contracts and run operations, REAT relies on dedicated teams with real-world experience. They handle acquisitions, leasing, maintenance and tenant relations. Users do not have to become experts in every market; they benefit from a curated, actively managed environment that has been built precisely for this purpose.

The combination of portfolio diversification and expert management gives users something that is difficult to assemble alone: a way to connect to real estate activity that is not tied to a single address or a single decision.

3.2 Accessibility and Inclusivity

A second key benefit is **accessibility**.

Where traditional real estate often demands a large initial outlay and complex local processes, REAT reduces the participation unit to a **Block** with a fixed digital price: **1000 REAT Tokens**. Instead of needing the full purchase price of an entire property, users can build their position by acquiring tokens on established exchanges and then converting them into Blocks on our platform.

This structure delivers accessibility in several ways:

- **Lower entry thresholds:** You do not need to commit the cost of an apartment or building. You can start with the tokens required for a single Block and expand over time as you see fit.
- **Modularity:** Participation is not an all-or-nothing decision. You can hold one Block, several, or none, and you can adjust your position by converting newly generated tokens into additional Blocks when you reach the 1000-token threshold again.
- **Global reach:** Because REAT Tokens are standard crypto-assets, they can be acquired and moved from many jurisdictions where access to the underlying fiat-based real estate markets would be difficult. A user in one country can engage with an ecosystem whose real estate sits in others, through the same digital interface.

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Simplicity is the other side of this accessibility. Instead of navigating notaries, agents and local regulators in multiple countries, you navigate:

- A **clear on-ramp** (acquiring REAT Tokens on exchanges)
- A **simple conversion** step (1000 tokens = 1 Block)
- A **single dashboard** where you monitor your Blocks, your daily token generation and your past and future decisions.

This is how REAT turns a historically complex asset class into an experience that is understandable and manageable for a far broader audience.

3.3 Transparency and Control Through a Digital Platform

A third benefit is **transparency**.

Traditional property arrangements often leave participants in the dark. Information might be spread across emails, PDF reports, bank statements and phone calls. It is difficult to obtain a clear, real-time view of what is happening with your properties or with the portfolio you are indirectly part of.

The REAT platform is built to change this. Because it is web3-enabled and connected to the underlying real estate operations, it can show you:

- How many Blocks you hold and how they are classified
- How many REAT Tokens your Blocks have generated to date and how many are generated daily
- What actions you have taken (withdrawals, conversions into new Blocks, transfers)
- High-level information about the composition and performance of the ecosystem's real estate basket

Instead of relying on periodic, static reports, you have **continuous visibility** through a single interface. You can log in at any moment and see your participation expressed in real-time numbers and charts.

This transparency goes hand in hand with **control**. Because tokens are generated daily, and because you can decide at any time whether to withdraw, convert or accumulate, you are not locked into long, inflexible cycles. You manage your own participation path, with full clarity about what is happening at every step.

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3.4 Cost Efficiency and Predictability

The cost structure of REAT is deliberately designed to be clear and predictable.

Rather than exposing users to a long list of scattered expenses— maintenance, insurance, local taxes, unexpected repairs, legal costs— REAT centralises operational complexity at ecosystem level. For a Block holder, the direct, visible costs reduce to:

- A fixed monthly maintenance fee per Block (10 USDT), and
- The Ethereum gas fee when you decide to withdraw tokens from the platform to your wallet.

This clarity offers several advantages:

- You know exactly what your recurring commitment is per Block.
- You do not have to budget for sudden repair invoices or unplanned property-related expenses; those are absorbed within the ecosystem's professional management.
- You can optimise when and how you withdraw tokens to manage gas costs, for example by batching withdrawals into larger, less frequent transactions.

For many users, this is a significant psychological and practical benefit. Instead of worrying that a single large invoice could disrupt their plans, they navigate a simple, stable cost environment. This makes it easier to plan, to compare alternatives and to decide how many Blocks they are comfortable maintaining over time.

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3.5 Ecosystem Empowerment – Individuals and Professionals

A final benefit is the way REAT **empowers the broader ecosystem**, including both individual participants and professional operators.

For individuals, empowerment means:

- Being able to connect to professionally managed real estate activity without building their own infrastructure.
- Being able to see clearly what is happening and to understand how their participation evolves over time.
- Being able to start with a small position and grow it gradually, rather than having to take one huge leap.

For professional B2B partners—such as developers, brokers, property managers, facilities managers and legal experts—empowerment takes a slightly different shape. By plugging into the REAT ecosystem, they gain access to:

- A platform that standardises and digitises many of the processes they currently handle manually.
- A community of users who are already educated about the basics of real estate and tokenisation, making collaboration smoother.
- A framework where operational excellence and transparent reporting are recognised and rewarded at ecosystem level.

In this way, REAT is not just a tool for individuals. It is a **meeting point between those who operate real estate professionally and those who wish to participate in that activity through Blocks and tokens,** under a shared set of rules.

Under the banner of "**real estate for everyone, everywhere**" and the spirit of **#HappyMany,** these benefits add up to a proposition that is simple to state but powerful in impact:

- Diversification and professional handling instead of concentration and isolation
- Accessibility and modularity instead of high entry barriers
- Transparency and control instead of opaque flows
- Predictable costs instead of volatile, scattered expenses
- An empowered ecosystem instead of a fragmented one

That is what Benefits of REAT Capital truly means: not abstract promises, but a concrete redesign of how people connect to real estate activity in their daily lives.

Legal and Regulatory Framework

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4.1 Why Regulation Matters for REAT

Whenever real estate and crypto meet, regulation is never far behind. That is not a problem; it is a reality. Real estate has always been one of the most supervised sectors in the world, and the rise of crypto-assets has only intensified the attention of legislators and regulators. For REAT, operating in this environment is not an afterthought. It is a design decision.

From the outset, we chose to build REAT in a way that **works with regulation, not against it**. That means asking hard questions before writing a single line of code:

- What exactly is the REAT Token?
- What exactly does a Block represent?
- Under which legal category do they fall in the European Union?
- What are the obligations that flow from that classification?
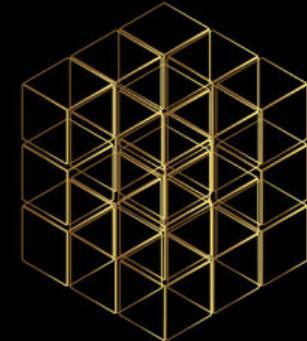
The answers to these questions shape everything in this document: the language we use, the mechanics of Blocks and tokens, the way we communicate with users, and the internal policies of REAT Europe SRL.

4.2 The REAT Token Under MiCA – A Utility Token

To obtain clear answers, REAT commissioned a dedicated **Legal Analysis of the REAT Token** under European Union law, with a focus on the Regulation on Markets in Crypto-Assets (**MiCA**). This memorandum examines the operational framework of the REAT ecosystem, the actual functions of the token, and the way it is used on the platform.

The conclusion is precise and central to our positioning:

- The **REAT Token is classified as a utility token under MiCA**.

In this context, "utility token" means that:

- The token is designed to be used **within the REAT ecosystem**, primarily as a digital means of access and exchange linked to Blocks and the platform's features.
- It is **not** structured to represent ownership of, or a claim to, any specific real estate asset or financial instrument.
- It does **not** confer rights to repayment, fixed entitlements or any guaranteed financial performance.

The memorandum further clarifies that the REAT Token:

- **Does not qualify as a financial instrument** under MiFID II or related EU legislation.
- **Is not electronic money** and does not fall under the rules governing credit institutions or e-money institutions.
- **Is not an asset-referenced token** or e-money token within the meaning of MiCA.

This classification is not a marketing label; it is the result of a structured analysis of what the token **does** and what it **does not do**. The REAT Token serves as the digital unit through which Blocks are purchased (1000 REAT = 1 Block) and through which daily generation and transfers between participants are expressed. It is a functional item, not a promise.

4.3 Blocks as Membership and Participation Units

Alongside the REAT Token, the legal analysis also examines **Blocks,** the non-fungible tokens that define participation in the ecosystem.

In the REAT model:

- A **Block** is a **membership and participation unit** that gives the holder a defined position in the ecosystem's rental basket and the right to daily token generation, as long as the fixed maintenance fee is paid.
- Blocks **do not** represent fractional ownership of specific properties or shares in companies. They are digital artefacts within the REAT platform, with functions clearly limited to participation, token generation and access to the ecosystem's tools and information.

This distinction is critical. By keeping Blocks firmly within the realm of **membership NFTs tied to platform participation**, and by avoiding any claim language that would resemble a traditional security, REAT maintains a clear separation between:

- The **corporate entities** that legally own and manage properties, and
- The **digital artefacts** (Blocks and REAT Tokens) through which users connect to the activity of those entities.

The legal memorandum and business plan together ensure that this separation is not only technical, but also reflected in communications and user expectations.

REAT CAPITAL

4.4 Regulatory Environment – Europe and Beyond

REAT operates in a regulatory landscape that spans multiple jurisdictions, with REAT Europe SRL acting as the **European anchor** and other entities operating under their respective local laws.

In the **European Union**:

MiCA provides a dedicated framework for crypto-assets such as the REAT Token, clarifying the obligations of issuers and service providers.
Other EU laws—covering financial instruments, credit institutions, consumer protection, data protection and anti-money laundering—also apply where relevant.
Outside the EU, regional regulatory frameworks in the **United Arab Emirates and other jurisdictions** define how corporate structures, real estate activity and crypto-related services must be organised. **REAT's business plan and compliance policies** are aligned with these frameworks, ensuring that operations are conducted under appropriate licences and oversight where required.

For users, the practical implication is that REAT is **not an unregulated experiment**. It is a project that has been shaped around the rules, rather than forced in later. The functioning of Blocks, the token mechanics, and the onboarding and communication flows are all designed to stay within the **boundaries set by the legal analysis and by applicable regulations**.

REAT CAPITAL

4.5 REAT Europe SRL – Global Compliance Program

To translate legal conclusions into daily practice, REAT Europe SRL maintains a **Global Compliance Program Framework**. This program is a detailed, living document that governs how REAT operates, grows and communicates.

Key pillars include:

Governance and Risk Assessment

Clear roles and responsibilities for management and compliance, regular risk assessments that take into account both real estate and crypto-asset dimensions, and decision-making processes that incorporate legal and regulatory considerations from the start.

Core Compliance Areas

Robust policies for **anti-money laundering and counter-terrorist financing, crypto-asset compliance, real estate-specific checks** (such as source-of-funds verifications and counterparty due diligence), sanctions screening and conflict-of-interest management.

Operational Controls

Controls built into the technology platform, including smart contract governance, access rights, internal approvals and monitoring mechanisms, supplemented by staff training and awareness initiatives.

Reporting, Documentation and Quality Assurance

Defined procedures for internal incident escalation, external reporting where **required by law, record-keeping, and periodic audits** or reviews of key processes to ensure continuous improvement.

Cross-Border and Digital-Asset Considerations
Policies addressing the specific risks and obligations associated with operating across jurisdictions and dealing with digital assets, including custody standards, travel rule implementation and **oversight of third-party providers**.

This program is not static. It evolves as regulations, market practices and REAT's own operations evolve. New markets, new products and new features are all subject to review under this framework before they are launched.

For users, this translates into a simple assurance:

The same **seriousness that goes into building the real estate basket and the tokenomics also goes into managing regulatory and compliance obligations**, every day.

4.6 Jurisdictional Restrictions and User Eligibility

Because laws vary across countries, not everyone can or should interact with the REAT ecosystem in the same way. To respect these differences and protect both the project and its users, REAT applies jurisdictional restrictions.

REAT Tokens and Blocks are not intended to be offered, sold or made available to residents of jurisdictions where such activities would trigger licensing, registration or other requirements that REAT entities do not fulfil.

This includes, by policy, residents of the **United States of America** and residents of **jurisdictions subject to comprehensive international sanctions or similar prohibitions**, as determined by the compliance policies of the group.

The precise list of restricted countries and the detailed eligibility rules are set out in:

- The **terms and conditions** of the platform
- The **onboarding and KYC/AML** procedures
- Other **legally binding documents** that users encounter when they register and use REAT services
- These documents may be updated from time to time to **reflect changes in law or supervisory guidance**. Where there is any discrepancy between this Soft White Paper and those binding documents, the latter prevail.

Users are responsible for ensuring that they **comply with the laws of their own jurisdiction**. Nothing in this document should be understood as a recommendation or as a confirmation that use of the platform is permitted in any specific country. When in doubt, users should seek advice from qualified professionals in their own legal environment.

4.7 General **Disclaimer**

This Soft White Paper is an informational document. Its purpose is to describe, in accessible language:

- The **vision and mechanics** of the REAT ecosystem
- The **roles** of Blocks and REAT Tokens
- The way in which the project has been **aligned with applicable regulation and compliance standards**
- It does **not** constitute legal, tax or financial product or service advice. It is **not** a prospectus, an offer document or a solicitation to engage in any regulated activity. **No part of this text** should be interpreted as a guarantee or as a commitment that goes beyond what is explicitly set out in legally binding contracts, **terms and conditions** and formal disclosures issued by REAT entities.

By placing regulatory clarity at the centre of our design, we aim to build an **ecosystem where innovation and compliance move together**. The same discipline that structures our legal and regulatory **framework underpins everything** else in REAT: from token mechanics and Blocks, to daily operations, to the way we speak to our community.

05

How to Get Started
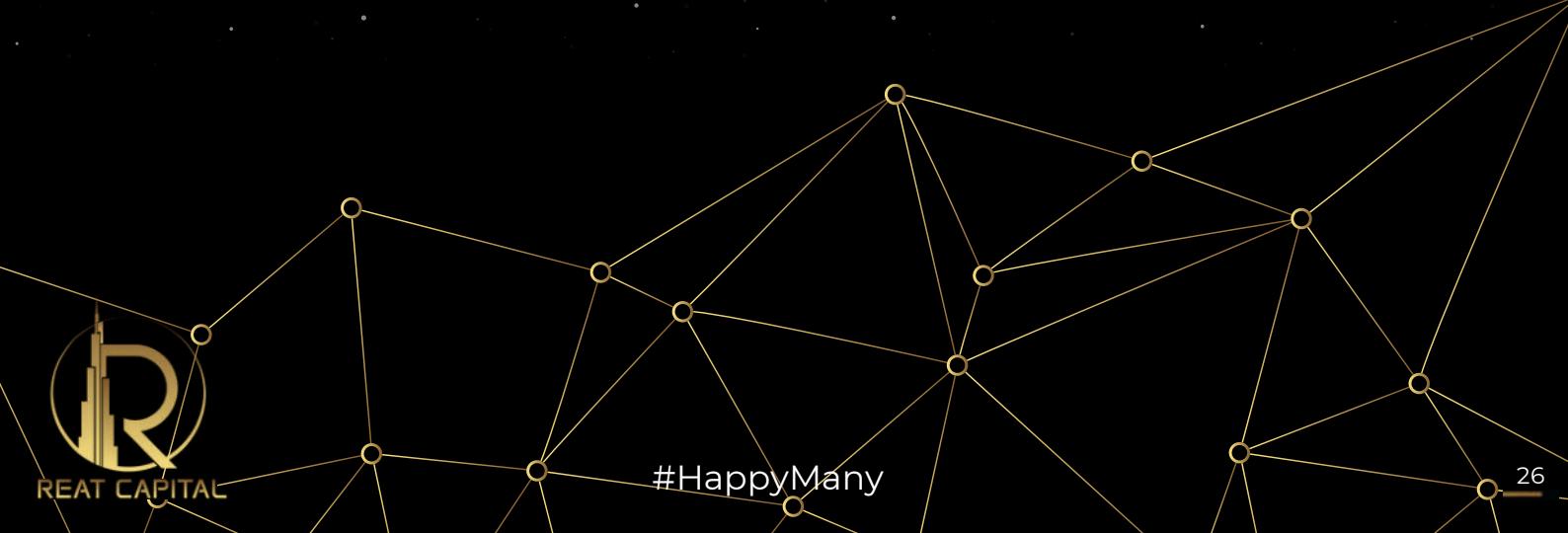
REAT CAPITAL

5.1 Registration and Account Setup

Starting with REAT Capital is designed to be as simple and intuitive as possible. We have taken a process that, in traditional real estate, would involve banks, notaries and stacks of paper, and turned it into a clear, digital journey you can complete from your smartphone, tablet or laptop.

Your journey begins on our platform. From any modern device, you visit the REAT Capital website and follow the link to the web3 platform. There, you create your personal account.

During registration, we ask for basic details and guide you through a short verification process. Because REAT operates in a regulated environment and handles both digital assets and real-world real estate activity, we apply a **Know Your Customer (KYC)** procedure. You may be asked to upload identification documents and proof of residence. This is a one-time step that helps protect both you and the ecosystem.
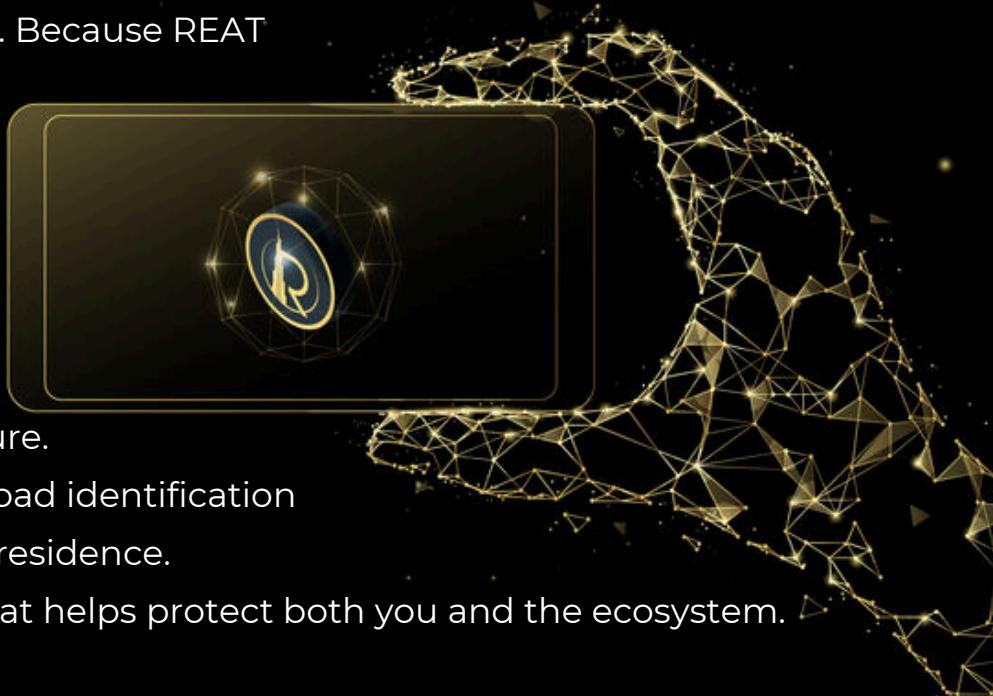
Once your identity is verified, you connect your **MetaMask** or compatible wallet to the platform. This wallet acts as your bridge between the on-chain world (where REAT Tokens live as ERC-20 assets) and the REAT platform (where Blocks are created and managed). From this point on, you can see your personal dashboard: how many Blocks you hold, how many tokens you have generated, and a history of your previous actions.

With registration, KYC, and wallet connection completed, you are ready to take the next step: acquiring REAT Tokens and converting them into Blocks.

# 5.2 Acquiring REAT Tokens and Purchasing Blocks

To participate in the REAT ecosystem, you first need **REAT Tokens**, which you then use to **acquire Blocks** on the platform. The sequence is straightforward and follows the original softpaper logic, refined for clarity.

Acquire REAT Tokens

- You can obtain REAT Tokens on exchanges, where REAT is paired with USDC or other supported assets.
- If you start from traditional fiat currencies (for example, euros or US dollars), you first convert fiat to **USDC** on a reputable centralised exchange.
- You then send USDC from that exchange to a decentralised exchange and swap **USDC for REAT**.

Send REAT Tokens to the REAT Platform

- Once you hold REAT Tokens in your wallet, you connect your wallet to the REAT platform and transfer the amount of REAT you wish to use.
- The platform will recognise your incoming token transaction and show your updated REAT balance in your dashboard.
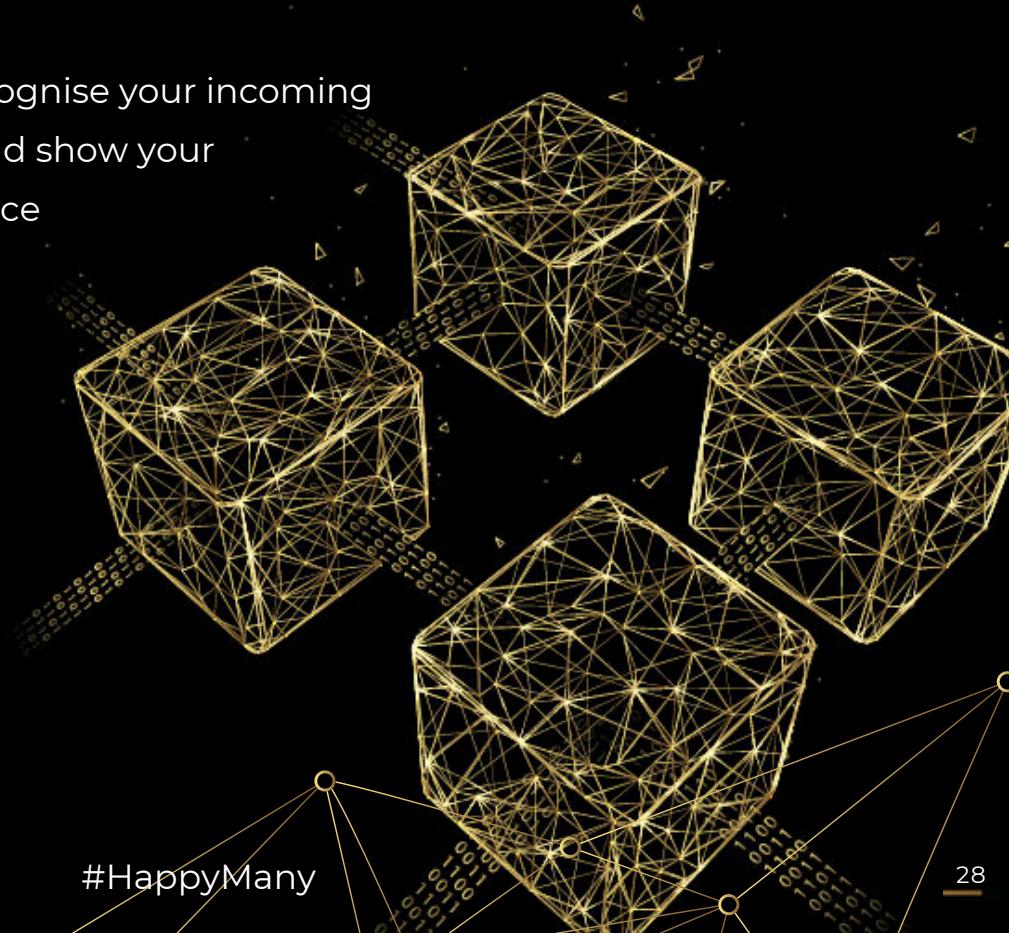
Convert Tokens into Blocks (1000 REAT = 1 Block)

- Inside the platform, every **1000 REAT Tokens** you hold can be converted into **one standard Block**.
- With a simple on-screen action, you choose how many Blocks you wish to create. The platform then burns or locks the corresponding amount of tokens as per the tokenomics design and issues the same number of Blocks to your account.
- Each newly created Block appears in your dashboard, ready to begin its role in daily token generation, provided the monthly maintenance fee is paid.

From this moment onwards, you are no longer just a visitor; you are a **Block holder** in the REAT ecosystem, connected digitally to the rental basket that powers the platform.
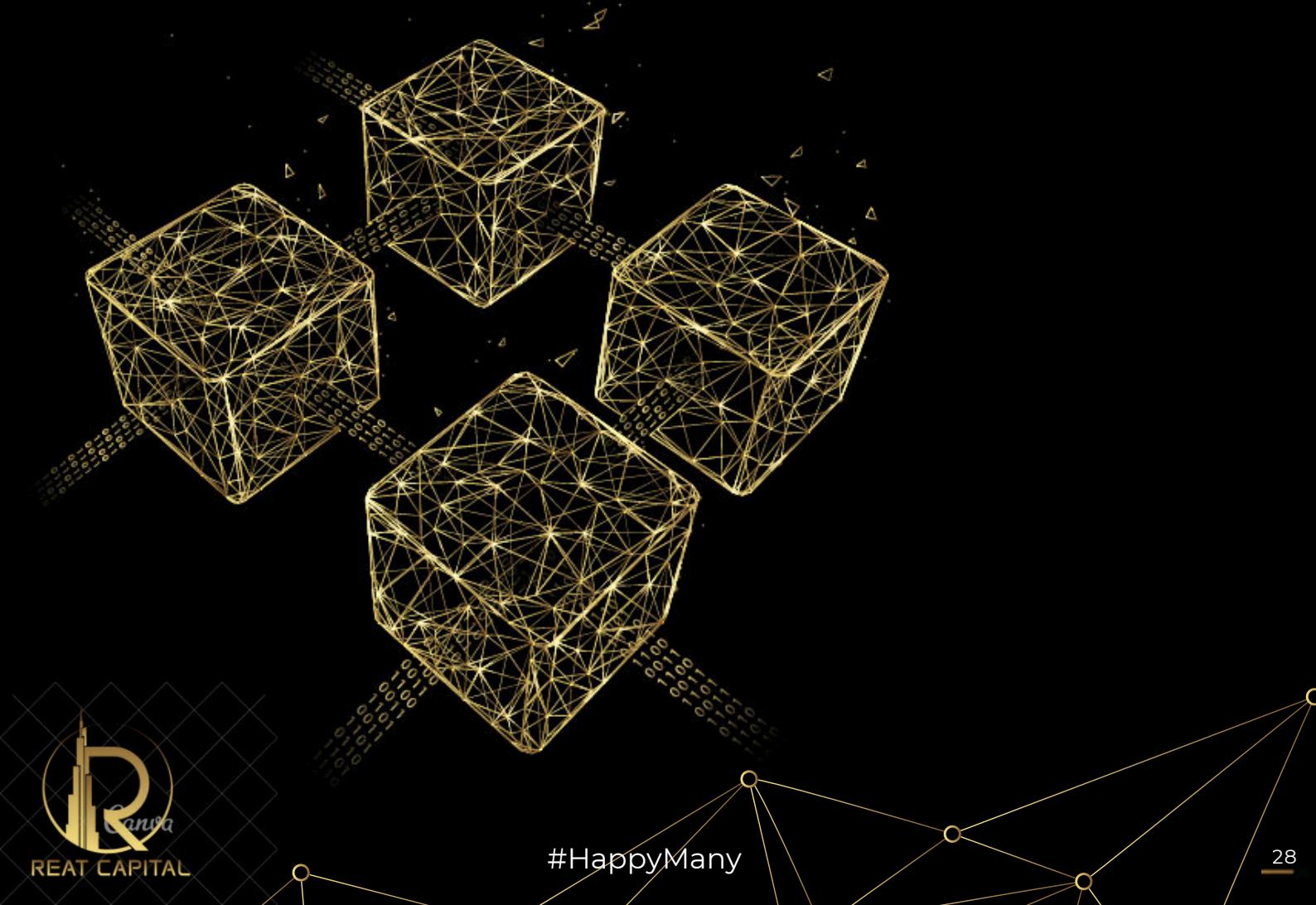
5.3 Daily Token Generation and Maintenance Fees

Every **standard Block**, created from 1000 REAT Tokens, is programmed to **generate new REAT Tokens for you every day**. This generation reflects your participation in the ecosystem's ongoing rental activity. You do not have to take any manual action to trigger it; the system handles the calculations and credits your account automatically.

To keep a Block active, you pay a **fixed monthly maintenance fee of 10 USDT per Block**. This fee contributes to the costs of running the ecosystem: acquiring and managing properties, operating the platform, fulfilling compliance obligations and maintaining the infrastructure. As long as the maintenance fee for a Block is paid, that Block continues to generate tokens daily.

This gives you a new rhythm for interacting with real estate activity:

- Instead of waiting for occasional statements, you see **continuous token generation** in your dashboard.
- Instead of dealing with an unpredictable list of individual expenses, you work with **one clear monthly fee per Block**.

Your dashboard shows you at a glance:

- How many Blocks you own
- The maintenance status of each Block
- How many REAT Tokens have been generated today, this week, this month and since you started

  The next decision is what to do with the tokens your Blocks are now generating.

5.4 Converting Tokens into Fiat Currency

If you wish to translate your daily token generation into traditional currency, the path is clear and has been kept intentionally simple.

Transfer Tokens from the Platform to Your Wallet

- From your dashboard, you initiate a withdrawal of a chosen number of REAT Tokens from the platform to your connected wallet (for example, MetaMask).
- This transaction requires a standard ⬨ **Ethereum gas fee,** which goes to the network validators. The fee is largely independent of the number of tokens you withdraw in a single transaction.

Swap REAT Tokens for USDT on a Crypto Exchange

- With REAT Tokens now in your wallet, you navigate to a crypto exchange, connect your wallet, and swap REAT for USDT at the prevailing market rate.
- Within a few blockchain confirmations, you now hold USDT in your wallet instead of REAT Tokens.

Convert USDC to Fiat on a Centralised Exchange

- You then send the USDT from your wallet to a centralised exchange account (e.g. Kraken, Coinbase, Binance).
- On that exchange, you trade USDT for your preferred fiat currency (EUR, USD, etc.).
- Finally, you request a withdrawal to your bank account.

Through these steps, the **digital units generated daily by your Blocks** can become traditional currency in your bank account, ready to be used for personal projects, expenses, savings or any other purpose you choose.

5.5 Token Options

As your daily token generation accumulates, your REAT balance on the platform grows. When your generated tokens reach or exceed 1000 REAT, you face a key decision point:

Option 1: Withdraw Tokens

- You can choose to withdraw some or all of the tokens from the platform following the steps above.
- This is a natural path if your focus at that moment is on having more liquidity in crypto or fiat for personal projects, purchases or other plans.

Option 2: Convert Tokens into a New Block

- Alternatively, you can choose to convert those **1000 REAT Tokens** into an **additional Block**.
- This increases the total number of Blocks you hold, which in turn **increases your daily token generation** in the future.
- Over time, many users may follow a rhythm of letting Blocks generate tokens, converting some of those tokens into new Blocks, and occasionally withdrawing tokens into fiat as needed.

Because both options are always available, you are not locked into a single path. You can:

- Start by focusing on **building up Blocks**, then later emphasise withdrawing tokens.
- Or start by **recouping part of your initial outlay** via token withdrawals and later shift to expanding your number of Blocks once you feel more comfortable.
- Or continuously balance both, adjusting as your circumstances and outlook evolve.

What matters is that the platform gives you the **tools and flexibility** to align your participation with your own strategy, all while the underlying REAT ecosystem continues to handle the complexity of real estate operations and compliance in the background.

06

Community and Engagement
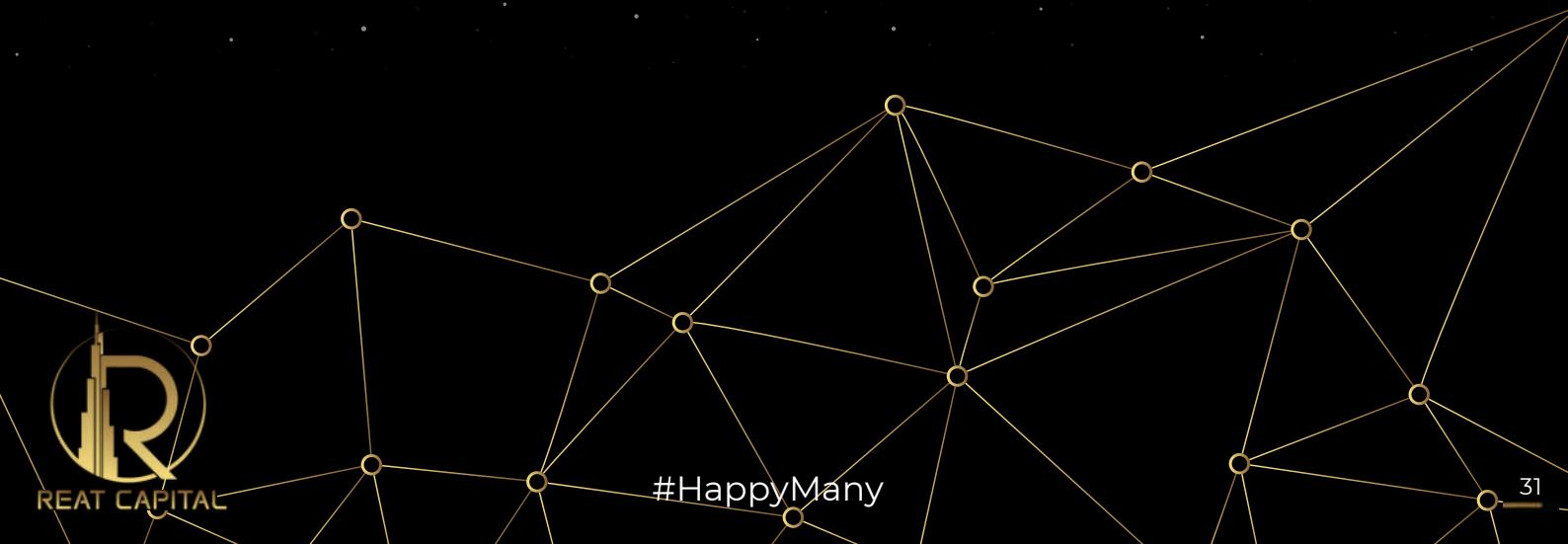
REAT CAPITAL

6.Social Media and Online Communities

At REAT Capital, we believe that a strong, well-informed community is just as important as solid technology and carefully selected real estate. Our goal is not only to build an ecosystem, but to **bring people together around it**, to explain how it works, to listen, and to evolve in dialogue with those who participate.

To achieve this, we maintain an active presence across several channels, each with its own role in the broader communication strategy.

Our **official website** is the central reference point for everything related to REAT. It presents the core narrative of the project, explains how Blocks and REAT Tokens work, and offers detailed documentation for those who want to go deeper into topics such as tokenomics, compliance or the business model. New users can familiarise themselves with the concept of Blocks, daily token generation and the platform journey, while existing participants can follow updates and announcements about the evolution of the ecosystem. The website is designed to be clear, structured and always accessible as the primary source of truth.

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To complement this written material, we use **video content** to bring REAT to life. Through our YouTube channel (which reached over 100K subscribers in a matter of months), we publish explainer videos, platform walkthroughs, interviews and recordings of key events. These videos translate technical and real-estate concepts into stories, visuals and concrete examples, making it easier for a broader audience to understand what the ecosystem does and how to interact with it. Whether it is a step-by-step guide to acquiring Blocks or a deep dive into the daily token generation mechanism, the aim is always to educate transparently.

Beyond static content, we put a strong emphasis on **live interaction**. REAT regularly hosts **webinars and "Ask Me Anything" (AMA)** sessions, where members of the team join the community in real time. In these sessions, we discuss new features, market developments, regulatory changes and strategic directions. Participants can submit questions, raise concerns, or suggest improvements. This two-way exchange allows us to clarify misunderstandings quickly, to highlight the utility-only nature of Blocks and tokens, and to ensure that expectations remain aligned with the legal and operational realities of the ecosystem.

We also organise c**ommunity events**, both online and, where appropriate, in person. Virtual meetups and thematic workshops bring together users from different countries to share experiences, best practices and ideas. Physical events —such as appearances at conferences, trade shows or dedicated REAT gatherings —offer opportunities to meet the team face to face, to build trust, and to cement relationships that started online. In all cases, the focus is on openness: explaining how REAT works, listening to feedback, and building long-term relationships.

In addition, we maintain a presence on major **social media platforms,** including channels such as X (Twitter), LinkedIn and others, where we share shorter, more frequent updates. These can range from announcements about new property integrations in the ecosystem, to notices of upcoming webinars, to links to published articles or media appearances. Social media allows us to keep the community informed in near real time and provides an accessible entry point for people who are discovering REAT for the first time.

All of these activities are conducted within the communication principles set out in our **Global Compliance Program**. That means:

- We describe Blocks and REAT Tokens strictly in their correct roles as participation and utility elements.
- We avoid language that could be interpreted as promises of financial performance.
- We present risks and limitations honestly, alongside opportunities and features.
- We ensure that any educational content on real estate and blockchain is clearly framed as general information, not as personalised advice.

By combining a clear website, rich video materials, interactive webinars and AMAs, community events and active social media channels, we aim to create more than just a user base. We aim to build a **transparent, informed and engaged community** that understands what REAT is, how it works, and how it fits into the broader transition of real estate into the digital age.

In this way, community and communication are not side projects for us —they are core components of the REAT ecosystem, essential to delivering on our vision of **real estate for everyone, everywhere** under the banner of **#HappyMany**.

Roadmap

REAT CAPITAL

Geographical presence

Establish two real estate companies, one in Europe and one in Asia, establishing our global footprint.

Phase 2   2022

Business Plan Development

Develop a comprehensive business plan outlining our strategic direction and objectives.

Phase 1   2021

Team Augmentation

Onboard additional expertise to reinforce our team, ensuring a robust and diversified skill set.

Phase 3   2022

Legal framework

Dubai Holding company.

Phase 4   2023

Investors round

Seed investors.

Phase 5   2023

Starting Dubai company

- Office set-up
- Applying for all regulatory licenses

Phase 6   2023

Software Development

Proof of Concept Software.

Phase 7   2023

Pre-Sales initiation

Early-bird Alpha Blocks.

Phase 8   2023

#HappyMany

Aqcquire first real-estate

Buy real-estate in one of the active Jurisdictions.

Phase 9 ⬤ 2024

Pre-Sales start

Private round Blocks.

Phase 10 ⬤ 2024

World Blockchain Summit Dubai

Participating as silver partner and join the pitch comparison.

Phase 11 ⬤ 2024

Software Development

Launch USDT presales version of the REAT Capital platform.

Phase 12 ⬤ 2024

Pre-Sales

Start public rounds pre-sales Blocks.

Phase 13 ⬤ 2024

Real-Estate

Acquire additional properties

Phase 14 ⬤ 2024

Marketing

Online campaign.

Phase 15 ⬤ 2024

REAT CAPITAL

Industry
Engagement

Participating in international congresses.

Phase 16 ⬤ 2024

Software
Development

REAT Token publicly available for purchase.

Phase 17 ⬤ 2024

Platform
Go-Live Event

Launch event REAT Capital platform go-live.

Phase 18 ⬤ 2024

Publication and
Reporting

Launch of magazine featuring expansion of Property Portfolio Auditing and publishing of a summary report.

Phase 19 ⬤ 2024

Expansion of real
## estate companies

Start real-estate companies in additional regions.

Phase 20 ⬤ 2025

Rent with REAT

Paying rent with REAT tokens for REAT properties and partners.

Phase 21 ⬤ 2025

REAT CAPITAL

#HappyMany

Block marketplace
Users will be able to put their blocks up for sale

Phase 22 ● 2025

Financial
Collaborating with prominent wealth management firms to extend our services to their clientele.

Phase 23 ● 2025
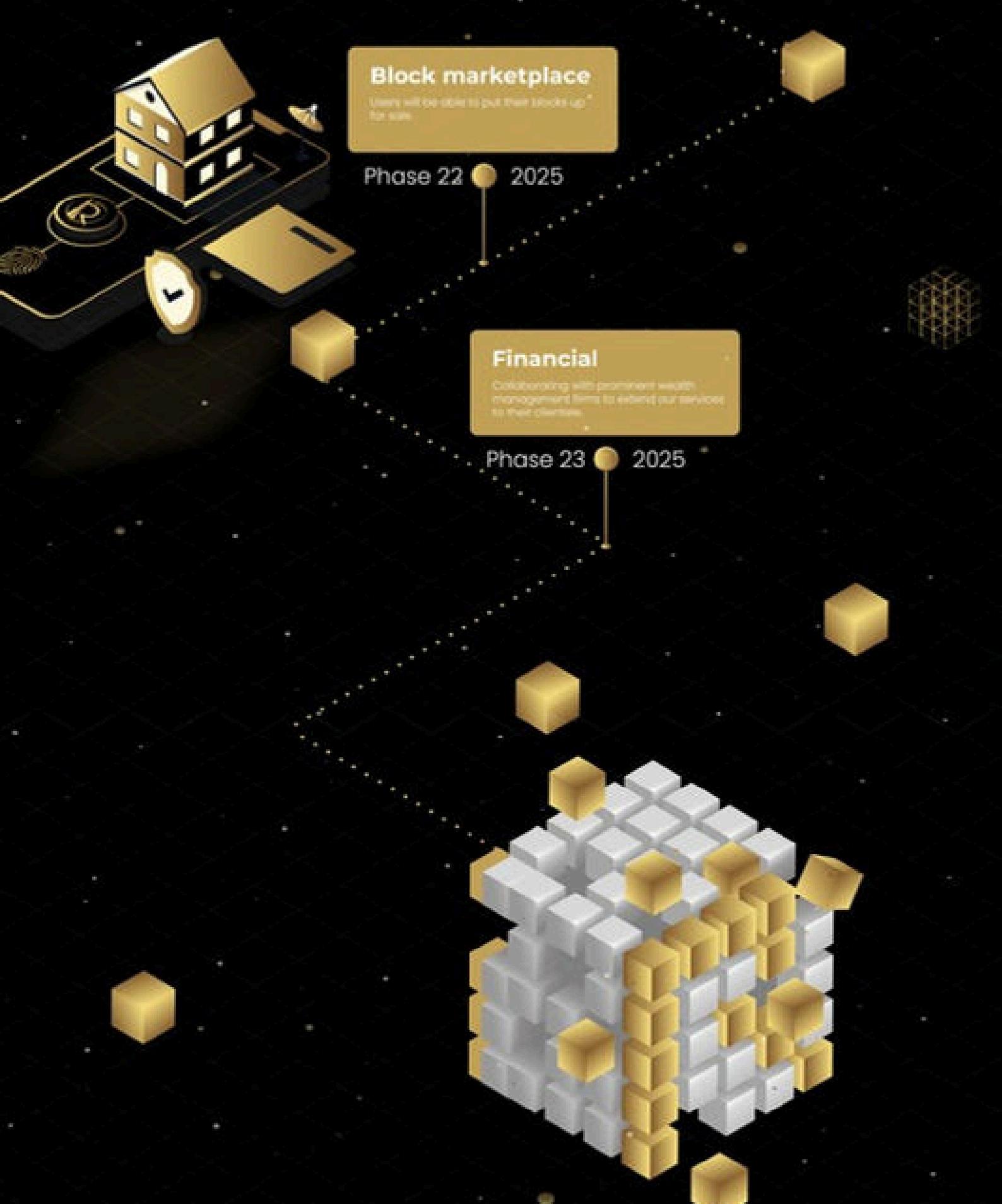
REAT CAPITAL

Frequently Asked Questions (FAQs)
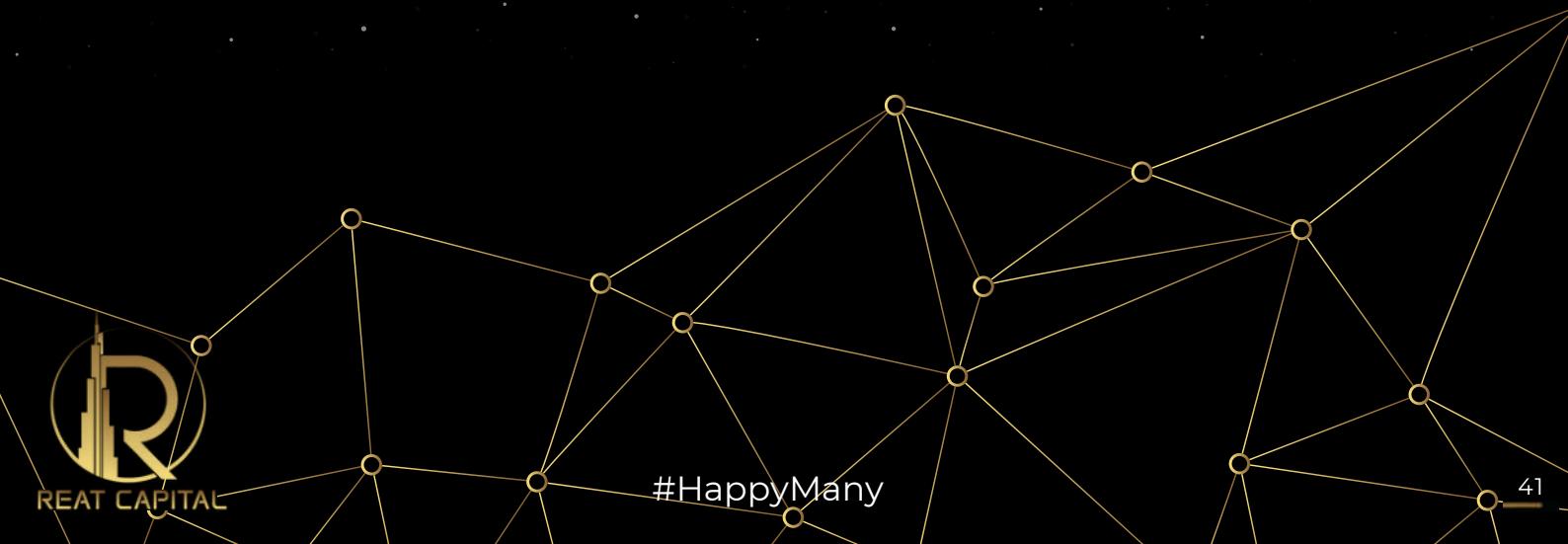
REAT CAPITAL

What exactly is REAT Capital in simple terms?

REAT Capital is a blockchain-enabled real estate ecosystem that connects users digitally to a professionally managed basket of rental properties. Instead of buying and managing properties themselves, users participate through **Blocks** on our web3 platform. Each Block is created from **1000 REAT Tokens** and is linked to the rental activity of a diversified portfolio that is selected and run by specialist teams. The platform turns complex real-world operations into a simple digital experience with clear rules, daily token generation and transparent dashboards.

Is there any commission or reward system for bringing in new members?

Unlike MLM-based companies REAT Capital doesn't offer commissions or bonuses to current members for bringing in new members. All the user tokens value will be used exclusively to buy real estate and a small percentage for associated costs and fees in the operational process. Therefore, the rewards for the members will come entirely from rental income.

What is a Block and what does it represent?

A **Block** is a unique digital unit (NFT) inside the REAT ecosystem. When you hold a Block:

- You hold a clearly defined **participation seat** in the REAT rental basket, not in a single property.
- That Block is programmed to **generate REAT Tokens every day**, as long as the fixed monthly maintenance fee is paid.
- The Block is your point of connection to a diversified set of professionally managed properties, without you having to deal with tenants, repairs or local paperwork.

Blocks do **not** represent legal ownership of specific real estate assets or company shares. They are digital membership and participation units within the ecosystem.

How do I obtain a Block?

The process follows a few clear steps:

1. **Acquire REAT Tokens** on exchanges (starting from fiat via USDT, then swapping into REAT).
2. **Connect your wallet** (for example MetaMask) to the REAT platform.
3. **Deposit REAT Tokens** from your wallet into your account on the platform.
4. On the platform, **convert 1000 REAT Tokens into 1 Block** with a simple action in your dashboard.

Once the Block is created and the monthly maintenance fee is active, it starts to generate REAT Tokens for you every day.

What do REAT Tokens do for me?

REAT Tokens are the **digital units generated by your Blocks** and the standard value unit inside the REAT ecosystem.

They:

- Are **generated daily** by each active Block.
- Can be **held on the platform** and accumulated until they reach 1000 REAT to create a new Block.
- Can be **withdrawn to your wallet**, swapped on decentralised exchanges into USDT or other crypto, and then converted to fiat on centralised exchanges.
- Can be **transferred to other people**, enabling current and future participants to move value between them easily.

Tokens do not by themselves unlock access to the platform; that role belongs to Blocks. Tokens are the **flow** your participation seat (Block) generates, and the medium you use to adjust your position over time.

How does daily token generation work?

Once you hold an active Block:

- The Block is linked to the ecosystem's global rental basket at company level.
- The system calculates a **daily REAT Token amount** associated with that Block, following the tokenomics parameters.
- Every day, that amount is credited to your token balance on the platform.

You do not have to trigger anything manually, other than ensuring the **fixed monthly maintenance fee of** 🪙 **10 USDT per Block** is paid. As long as the Block is active, your token balance grows day by day.

What makes REAT different from just buying a property myself?

Several elements distinguish REAT from traditional do-it-yourself real estate:

- **Diversification:** A Block connects you to a basket of properties held and managed by REAT entities, not to one single asset. Local issues with one property are cushioned by activity in the wider portfolio.
- **Professional management:** Sourcing, due diligence, leasing, tenant management, maintenance and compliance are handled by experienced teams. You do not need to become a landlord, analyst and administrator at the same time.
- **Daily, visible token flow:** Instead of waiting for monthly outcomes, your participation is expressed as continuous token generation that you can track and manage in real time.
- **Simple, predictable cost structure:** Your direct costs are a fixed 10 USDT per Block per month plus Ethereum gas fees when withdrawing tokens. All other real-estate-related complexity sits at ecosystem level.
- **Digital flexibility:** Tokens can be withdrawn, swapped, converted to fiat or accumulated into new Blocks. You can adjust your level of participation step by step, without the all-or-nothing constraints of buying or selling entire properties.

Is the REAT Token a financial product or security?

No.

According to the **Legal Analysis of the REAT Token** under European Union law:

- The REAT Token is designed and classified as a **utility token under MiCA.**
- It **does not qualify as a financial instrument**, is **not electronic money**, and is **not an asset-referenced token**.
- It does not embed rights to repayment, fixed entitlements or guaranteed financial performance.

The token is used as a **functional element** within the REAT ecosystem: it is the unit in which Blocks are priced (1000 REAT = 1 Block) and the unit generated daily by Blocks. All communication and platform mechanics are aligned with this utility-only design.

Can I change my level of participation over time?

Yes.

The REAT model is built to be **modular and flexible**.

You can:

- Start with a small number of Blocks and later add more as your comfort and understanding grow.
- Let Blocks generate tokens and **convert 1000 REAT into a new Block** whenever you reach that threshold.
- Periodically **withdraw tokens** to crypto or fiat to rebalance your personal situation.
- **Transfer tokens to others** who wish to join the ecosystem or strengthen their own participation.

This flexibility means you are not locked into a single, irreversible decision.

How are costs structured for me as a Block holder?

Your direct, visible costs are deliberately limited and transparent:

1. **Monthly Maintenance Fee per Block**
   - Each Block has a **fixed monthly fee of 10 USDT**.
   - This supports the ongoing costs of real estate operations, platform development and compliance.
2. **Ethereum Gas Fee on Withdrawals**
   - When you withdraw REAT Tokens from the platform to your wallet, you pay a standard **Ethereum gas fee**.
   - This fee goes to the network validators, not to REAT, and is largely independent of the number of tokens withdrawn in a single transaction.

You do not pay separate line items for repairs, local taxes, insurance or other real-estate-specific expenses. Those are borne at ecosystem level and are reflected indirectly in how the overall system is managed, rather than as unpredictable charges to you.

What happens if I stop paying the monthly maintenance fee for a Block?

If the **monthly maintenance fee of 10 USDT per Block** is not paid:

- That Block may become **inactive,** and daily token generation for that Block will stop until the fee is settled.
- The specific consequences and grace-period rules are described in the platform's **terms and conditions** and operational policies.

The simple way to maintain continuous generation is to ensure the fee is paid on time, which can often be handled through straightforward reminders or automated processes where available.

How is REAT different from other crypto projects that mention real estate?

REAT distinguishes itself in several ways:

- **Real, professionally managed rental basket at company level** rather than purely conceptual or undeveloped asset plans.
- **Clear, audited mechanics**: 1000 REAT per Block, daily token generation, fixed Block maintenance fee, standard on-chain withdrawal path.
- **MiCA-aligned legal classification** as a utility token, based on a dedicated legal memorandum.
- A **comprehensive compliance framework** via REAT Europe SRL, covering governance, AML, crypto-asset controls and real estate processes.
- **Focus on transparency and education** through reat.capital, our YouTube channel and regular AMAs, webinars and events.

In short, REAT is structured less like a speculative experiment and more like a long-term, compliance-aware ecosystem that uses blockchain to make real estate operations more accessible and understandable.

Who manages the real estate inside the REAT ecosystem?

Real estate in the REAT ecosystem is managed by **specialised entities and teams** within the group structure, with:

- Local presence and expertise in the relevant markets
- Professional processes for acquisition, leasing, maintenance and compliance
- Oversight by governance and risk management structures described in the **Global Compliance Program Framework**

In which countries can I use REAT? Are there restrictions?

REAT is designed as a global ecosystem, but **not all jurisdictions are eligible**.

In line with our legal analysis and compliance framework:

- REAT Tokens and Blocks are **not intended to be offered, sold or made available** to residents of jurisdictions where such activities would require licences or registrations that REAT does not hold.
- This includes, by policy, residents of the **United States of America** and residents of certain **sanctioned or high-risk jurisdictions**, as defined in our compliance policies.

The definitive list of eligible and restricted countries is provided in the platform's **terms and conditions** and onboarding process, and may be updated as regulations evolve. Users are responsible for ensuring that their use of the platform is permitted under their local laws.

10

Conclusion

REAT CAPITAL

REAT Capital was created to **answer a simple but stubborn question**: why is it so hard for most people to connect in a meaningful way to professionally managed real estate activity? For too long, participation has been reserved for those with high starting capital, deep specialist knowledge and the time to navigate complex markets and paperwork. Everyone else has been left with fragments: occasional opportunities, partial information and a sense that they are standing outside a closed system.

In this Soft White Paper, we have outlined how **REAT addresses that problem by reversing the logic**. Instead of asking every individual to master real estate operations, we build a professional, diversified rental ecosystem at company level and open a digital gateway to it through Blocks and the REAT Token. Each standard Block, created from 1000 REAT Tokens, connects its holder to this ecosystem and, as long as the fixed 10 USDT monthly maintenance fee per Block is paid, generates new REAT Tokens every day. These tokens can be withdrawn, converted or accumulated into additional Blocks, giving each participant a clear, flexible way to manage their place in the universe we have built.

The design is **deliberately utility-only and MiCA-aligned**. The REAT Token has been analysed and classified as a utility token under European law, not as a financial instrument, electronic money or an asset-referenced token. Blocks are membership and participation units within the platform, not claims on specific properties. This legal and compliance spine informs our tokenomics, our communication, our onboarding flows and the day-to-day governance of REAT Europe SRL. It is the invisible architecture that allows us to grow with ambition while staying within clearly defined regulatory boundaries.

For **users**, the **benefits** are practical and immediate. They gain:

- **Diversification through access to a basket** of professionally managed properties, rather than a single, concentrated asset.
- **Professional management** by teams whose full-time work is to source, analyse, acquire and operate real estate portfolios.
- **Transparency through dashboards and daily token generation** that make their participation visible and understandable at all times.
- **Cost clarity** via a simple, predictable fee structure centred on a fixed monthly amount per Block and standard network fees for withdrawals.
- **Community and roadmap** through active social channels, webinars, AMAs and a clear plan for future features, geographic expansion and governance

For **partners and the broader market**, REAT offers a **model** of how real estate and blockchain can **work together responsibly:** with real assets and real operations on one side, and a disciplined, legally grounded digital layer on the other. We are not trying to replicate speculative patterns; we are building infrastructure – for users, for B2B operators, and for a new generation of participants who expect **both innovation and compliance**..

As we move forward, our commitment is simple: to keep refining this ecosystem in accordance with three core principles:

1. **Clarity** – everyone should understand what Blocks and tokens do and, just as importantly, what they do not do.
2. **Professionalism** – the real estate backbone and the technical platform must meet institutional standards, not just crypto trends.
3. **Inclusiveness** – under the banner of **"real estate for everyone, everywhere"** and the spirit of **#HappyMany**, participation should be structured, comprehensible and open to a far broader group than traditional models allow.

REAT Capital is still in the early chapters of its story, but the direction is set. With each new Block, each day of token generation, each conversation with users and partners, we are writing a different way of relating to real estate: less about closed doors and opaque structures, more about open systems, clear mechanics and shared understanding.

We invite you to **take your seat, one Block at a time**.