atria

V.2 ASSETS TOKENIZATION VIA TOKENS + NFTs

Asset: White Paper - Phase 01
Project: Atria Investments
Type: Real Estate Tokenization (Use-Case)

Technology: Ethereum, ERC20, ERC721 & ERC1155
Conceptual Map: https://atriainvesting.com/how-it-works/

USERS AND ACCOUNTS ACTIVATION

● **Types of real-estate portal users**

1. Admin (Admin, Project Developer, Performance Manager)

2. Single Investor (INV)

3. Multi Investor (MINV)

4. Single Property Owner (PO)

5. Both Property Owner and Investor (PO+INV)

● **Registration**

The registration process is the same for both the investor and the owner.

The flow is as follows:

1. The user opens the real-estate portal (Atria's website).

2. The user switches to the register tab on the page and enters the required details.

3. Also he/she has to agree to the terms and conditions and press REGISTER.

4. The user will then be prompted to enter the otp sent to him on his/her email for verification purpose. We'll be using BlockPass as an accreditation partner.

5. The user then confirms the account and is logged in to the real-estate portal

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dashboard (Atria's dashboard).

6. On registration the investor view for the user is open by default. To switch the user to owner or services suppliers he/she can toggle the view by pressing the investor/owner/supplier toggle button.

7. The Property Owner or Supplier user follows identical steps.

● **Adding Paypal account address**

To buy or sell coins (Atria tokens) you need to add your paypal account address to your profile.

This process is the same for both, the owner, supplier and the investor.

1. Open the profile page of your account by clicking on your name at the top right corner on the dashboard.

2. Then there is a dialog that says to connect paypal at the bottom right of the screen.

3. Click on "click here" button

4. A dialog will open where you have to enter your paypal email address. You can either use your registered email with a real-estate portal or any other email. But make sure that there is a paypal account associated with the mail.

5. On successful submission the paypal address status in profile page will change to active.

● **Investor Activation**

To activate your investor profile you need to update your kyc from the profile page of your account. If not done with BlockPass at registration the user will be directed to perform it now.

There can be three types of investor profiles:

A. US citizen and accredited investor: Can purchase coins and invest.

B. US citizen and non-accredited: As per the sec norms we are not allowed to

buy/sell, we are only collecting their interest as of now.

C. Non-US citizen: Has to be approved by the admin after specifying the country and uploading kyc documents for purchase of coins and property.

The steps to activate are as follows:

1. Toggle the investor view and go to the profile page.
2. There you will see the "Investor Type" box/dialog where a list of types will be given to select. For type A and B just select the types and click update.
3. For type C when you select it will prompt you to first choose and select the country and then upload the document.
4. After updating you will see the investor profile verified on your profile page.

● **Property Owner Activation**

To list your properties (PHASE 1 - at third-pty platforms, such as: AirBnB, Booking, Anywhere, and others. And further at PHASE 2 - Atria's marketplace) on Atria's investments and real-estate portal you need to verify your identity by uploading the id proof. This will be verified by the real-estate portal admin and your owner profile will then be activated.

The steps are:

1. Toggle the owner view and go to the profile page.
2. There you will see a "verify your identity" dialog.
3. From this dialog upload relevant id proof documents and update your profile.
4. After updating you will get a pending status until the admin does not approve your request.
5. After the request is approved it will change to verified.

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COINS/TOKENS TRANSACTIONS

NFT, StableCoin and Atria Master Token are three different entities:

1. NFT will work as a doc (virtual representation of the property).
2. The stablecoin will work as currency for the system.
3. Master Token will work as (ICO) funding tool.

Structure

System/Connect/Wallet	NFT	Sell 100% it in Atria
	Coin	USDT
	Master Token	Acquired via ICO or internal sales. Can be exchanged for Coin

Flow

>> Mint NFT

    >> Valutate and Fraction the NFT

        >> List and sell at the marketplace

            >> Stake NFT in Stake machine (for rent/income)

                >> Rent/Income will go to user wallet in form of Atria Coin

Purchase Coins/NFT (Buy USDT)

One can purchase coins if his/her profile, either investor or owner, is verified and a PayPal address is connected to the profile. Otherwise an error will be shown. Only if the user is an investor of type US citizen and non-accredited then a request needs to be sent to the admin for purchase.

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The steps for coin purchase are as follows.

   1. Go to the wallet section from the dashboard. After connecting the wallet there you will purchase the stablecoin.

   2. Enter the amount and select buy USDT coin.

   3. After that, the PayPal payment window will open. Do the needful and make the payment.

   4. On success of the transaction, coins will be credited to the user's account and the transaction will appear in recent transactions of the user's accounts wallet page.

   5) Users will have the option to use or withdraw their own coin.

   6) The coin can not be sold in the open market from Atria's platform.

The steps for master token purchase/sale (ICO) are as follows.

   1. Go to the wallet section from the dashboard. After connecting the wallet there you will purchase the master token ($ATRIA Token).

   2. Enter the amount and select buy atria token.

   3. After that, the PayPal payment window will open. Do the needful and make the payment.

   4. On success of the transaction, tokens will be credited to the user's account and the transaction will appear in recent transactions of the user's accounts wallet page.

   5) Users will have the option to sell his/her own token and buyers can pay in stablecoin.

   6) Master Token can be sold in the open market (To sell)

The steps for master token exchange/sale are as follows.

   1. Go to the wallet section from the dashboard. After connecting the wallet there you will exchange your coins into master token or master token into coins.

   2. Enter the amount and select the exchange atria/Ethereum token.

   3. On success of the transaction, tokens will be credited to the user's account and the transaction will appear in recent transactions of the user's accounts

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wallet page.

    5) Users will have the option to sell his/her own token and buyers can pay in coin.

    6) Master Token can be sold in the open market (To sell)

IMPORTANT: We'll be also creating a purchase method via bank transfer (not using PayPal) - for larger sums.

● **Launching Property (Admin)**

The admin can list property on Atria's real-estate portal platform.

To list its properties for investments the admin user(s) will need to share property details, upload photos, and description at a portfolio and single product pages - further upload proof of ownership of the property will be added once the project is finalized.

The steps are as follows:

    1. Go to the admin's dashboard.

    2. Then go to the "Atria Properties" page from the left side menu options.

    3. On the first load you will see there are no properties listed.

    4. To list, click on the "**Mint Property**" button on the top right corner of the page.

    5. This will open the add property page on which you have to enter your property's details.

    6. On this page you will have to add the property details and intel (projected ROI, Payback and expected Rated/Icomes). The fields are described in detail in the next section of the document.

        a. Insert property details

        b. Insert photos

        c. Insert description(s)

        d. Insert extra intel/documents. Suggested layout: https://atriainvesting.com/project-2021176/

    7. There will be an option for uploading single/Collection of properties.

    8. Once all the fields are added you can either review your contract or "Mint Property".

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9. On minting the property will be added to the owner's wallet.

10. The listed will remain closed to full investment (100% of the fractions) for 1 (one) week, opening for partial investment after this period.

11. You can view the property details by clicking on the property.

12. Also you can edit the property details until no investment is received for this property. After that property cannot be edited.

13. The property contract (Atria-Investor PDF) can be downloaded by investors clicking the "View Contract" link on the top left on the detail page.

● **Listing Property for sale (Owner)**

To list your properties for sale the user will need to List the minted NFT in our Marketplace, which is already in his/her wallet.

The steps are as follows:

1. Go to the owner's view of your profile from the real-estate portal dashboard.

2. Then go to the "My Properties" page from the left side menu options.

3. On the first load you will see the properties you minted or buy. 4. To list, click on the "List Property" button on the top right corner of the page.

5. At this point the owner will have to decide, either to make the property available for purchase ("Sell" button) or just to leave it listed for short stays ("Rent" button).

6. The property owner is required to share proof of ownership. Once the admin approves the property it will show approved status and other people can invest in the property or rent it (with Atria's Marketplace).

7. You can view the property details by clicking on the property NFT.

8. you can't edit the property after minting.

9. The property contract (Atria-Owner PDF) can be downloaded by clicking the "View Contract" link on the top left on the detail page.

IMPORTANT: The property, at this point legally owned by the user, will be launched at the marketplace as "pre-sale", investing users will buy fractions, once the funding reaches 70% Atria

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will legally transfer the property to its own name. If any investing user desires to back-off from its position it will be deducted 10% from the funds, as cancellation fee.

Stack Properties for passive income:

To list your properties for rent the user will need to Stake the minted NFT in our Stake machine.

The steps are as follows:

1. Go to the owner's view of your profile from the real-estate portal dashboard.
2. Then go to the "My Properties" page from the left side menu options.
3. On the first load you will see the properties you minted or buy.
4. To list, click on the "Stake Property" button on the top right corner of the page.
17. In Return, The owner will get Atria token, whenever the properties are used by the customer.

●**Property and Contract Details**

Property Details include:

1) Property basic info:
   a) Property name
   b) Property address
   c) Borrower name
   d) Borrower address
   e) Property photos
   f) Property description
2) Property value info:
   a) Property Valuation Info - the fair market value of property
   b) Primary Mortgage Balance - outstanding on primary mortgage if any.

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c) Equity offered for sale

d) Number of shares (auto calculated)

● **Invest in property**

Investors can purchase the property as a whole (100%) or a fraction. The dedicated sale for the whole property will be active for 1 (one) week, if not performed it will be made available for fraction purchase. To invest in property the investor profile (accreditation step) should be active. Investment is done using coins (USDT or similar). The user will select/insert the quantity of fractions (representing from 1% to 100%) he wants to purchase - if the user is short of coins the investment flow redirects the user to purchase coins and automatically and invests in the property with the amount mentioned.

The steps to investment are as follows:

1. Go to the investor view of your profile from the real-estate portal dashboard.

2. Then go to the "All Properties" page from the left side menu options.

3. You will see all listed properties on the real-estate (Atria's) portal platform.

4. Click on the property you want to invest in and the detail page of the property will open where all the details of the property will be shown.

5. There you can check the available shares and view the property details.

6. Enter the amount you wish to invest and click purchase.

7. If successful you will see investment transactions in recent transactions of wallet and transparency tab of the user.

8. For investors it will show coin/tokens debited and property shares (ownership) credited.

9. For the owner (Admin or third-pty owner) in the owner/developer profile it will show the opposite.

IMPORTANT: For this purpose we will use USDT.

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● Investments and Dividends Management - Admin System/View

The admin user will have a specific area to process and control how the properties are receiving investments and performing at external short/medium term rental platforms.

Receiving Investments:

1) Go to the dashboard page and click at "Atria Properties"
2) Click on each property to have the investment details and status.
   a) At the top corner of every property info it will be shown the current percentage of investment.
3) At the property details the admin will have the option to:
   a) Send notification to invested users
   b) Buy the remaining shares
   c) Edit offer and page

Managing Properties (Dividends):

1. Go to the dashboard page and click at "Listed Properties"
2. Click on each property to have the investment details and status.
   a. At the top corner of every property info it will be shown the current percentage of investment.
3. At the property details the admin will have the informations below:
   a. Current ROI and Payback (calculated by the system - either via integration or manual input(s) from admin)
   b. Monthly Returns - Tracking report
   c. Monthly Intel from the third-party platforms (collected by the system - either via integration or manual input(s) from admin)
4. At the property details the admin will have the option to:
   a. Send notification to invested users
   b. Control dividend payments status to investors

Investments, Dividends and Property Management - Investor or Owner System/View

Note: Phase 2, and beyond, is not detailed in this document.

The owner and investor user will have a specific area to process and control how the properties are receiving investments and performing at external short/medium term rental platforms. At this page it will check property details, performance and vote at management matters.

Property Admin (Voting):
- Click at the notification link (at email or dashboard) or go to the portfolio page.
- There you will see a call to action regarding the property admin.
- Voting rights:
  - If the investor owns more than 5% it will have voting rights.
  - If the investor owns 50,1% (or more) of the fractions it will have deciding power over the property needs.
  - If the investor owns more than 15% (until 50%) it will have veto power over the decisions made by a majority owner.

Property Admin (Supplier):
- The property can be managed by Atria (via 3rd-pty professionals) or external professionals or companies directly.
- The decision of whom will be entitled to the fraction owners as listed above.
- The admin user will consult owners at:
  - Host selection
  - Extra fees
  - Maintenance costs and needs
  - Renovations and upgrades
  - Others

● Check all investments done by investors - Investor and Owner View

1. Go to the wallet page from the investment view and switch to the property tab.
2. There you will see the list of properties that you have invested in.
3. The columns include:
   a) Property Name

b) Property Details

c) Property Photos

d) Projected ROI and Payback (inserted by admin)

e) Current ROI and Payback (inserted by admin)

f) The amount you have invested

g) Monthly Returns - Tracking report

h) Returns to Date - This includes the total dividend received till date

i) Total Payout - The total payout received till end of term

● **Check investment received by project - Admin View/System**

1) Go to the wallet page from the admin project view and switch to the property tab.

2) There you will see the list of properties that you have received an investment for.

3) The columns include:

   a) Property Name

   b) Owner Name

   c) Number of tokens invested

   d) Investment Amount - The amount you have received

   e) Integration with external short term platforms - such as AirBnB, Booking, Anywhere, and others. If not possible insert manual fields to capture the intel (Net Profit, Gross Profit, Costs, Fees, Availability, Days Booked, Score)

   f) Monthly Earning - Variable monthly amount that will be accounted at Atria's balance

   g) Monthly Payments - Variable monthly amount that will be paid to investors or owners within 60 days

   h) Payments and earnings to date - This includes total dividend received and paid till date

4) Further you can click on each property to get a detailed summary of investments received.

5) Here you will be able to see all the investors that have invested in the property. That is included in a different section of the document.

Note: Phase 2, and beyond, is not detailed in this document.

6) On clicking on a single investor, you can view all dividend transactions for that investor from your property.

● Dividend Payments - To Investors or Owners

1. The payment of dividends is initially handled automatically by a cron job running on the server. Following the integration mentioned at point 3) item e) above.
2. It automatically calculates the dividend of investors - against their shares for the property's performance on the short/medium rental platform over a time (generally a month but for testing purposes, a day) and pays them in USDT.

● Security - Admin System/View

The admin user will have a specific area to control (by property, by timeline or by user) the smart contracts generated by each transaction.

● Security - Investors or Owners

The investors and owners users will have a specific area to control (by property or by timeline) the smart contracts generated by each transaction.

GENERAL ADMIN FUNCTIONALITIES

On logging in with admin credentials you will see the complete system/dashboard.
Admin has access to users info, property info, transaction info, subscribers, and sell coin/token requests.

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● **Approve / Disapprove users**

1. Go to the admin account and click on user tab from left menu
2. Select the user you want to approve or disapprove
3. Then click on approve/disapprove button on the dialog
4. The changes will reflect in the user's account

● **Approve / Disapprove Properties**

1. Go to the admin account and click on properties tab from left menu
2. Select the property you want to approve or disapprove
3. From there once you approve or disapprove the changes will reflect to the property in owner account

● **Confirm Coin/Tokens Sell Requests**

1. Go to the admin account and click on sell coin tab from left menu
2. From there you can confirm any pending request and the changes will reflect in users wallet transactions.

Note: Phase 2, and beyond, is not detailed in this document.