

ORBISE CORP.

Real Estate Tokenization Liquidity

**We are building the next generation Real Estate Instant
Liquidity tokenization platform**

Problem

- Real estate is an illiquid asset class
- Liquidate real estate is complicated, time consuming and expensive, therefore not available on-demand
- Traditional real estate backed loans (mortgage, HELOC and home equity loans) are harder to get , inefficient, slow, inflexible and very costly in a foreclosure case
- Typically a single ownership (or a limited group), with a high entry barrier for small global investors

Solution

- Provide instant loans against the real-estate security tokens as a collateral
- Instant liquidity, as a bridge until the Security Tokens are tradable (hold time), or as alternative financing for Real Estate owners
- Token holders can trade the security tokens on Orbis's Real Estate platform, and partner ATS
- Allow fractional ownership of Real Estate to small global investors

Product

- Tokenization As a Service – tokenize real-estate on behalf of owners, provide loans against tokens, and a global crowd-funding / exchange / trading channels
- Real Estate Tokenization Fund – to operate as Digital REIT, with lower cost, liquidity and 24x7 Global trading
- Home purchasing services, Using tokenized real estate assets, and offer a loan-to purchase options

Token Holder Benefits

- Ability to trade Security Tokens globally
- Access to loans against Security Tokens collateral
- Compliance with US SEC security laws
- Fractional equity in properties through tokens
- Passive income based on Security Tokens held
- Diversity based on a large real estate portfolio

Market

- **Real Estate is a \$217 trillion asset class**
- Orbise revenue assumptions:
 - Tokenization fee : 0.7% of property value
 - Secondary market Token success sales fee: 2.5% of token sales value
 - REIT Passive income: 3% or recurring income (Rent , etc.)
 - Loan interest income: 8% - 14% (depends on size and risk)

Competitive Landscape

	REIT on blockchain				Blockchain Tokenization		Traditional REIT		
	ORBISE RE	Building Block REIT	Harbor	Global REIT	Propy	Alt Estate	Equity Residential	AvalonBay	Communities
Product demo	✓	✗	✗	✗	✓	✓	-	-	-
MVP	✓	✗	✓	✗	✓	✓	-	-	-
Real Estate experience	✓	✓	✓	✓	✓	✓	✓	✓	✓
Blockchain experience	✓	✗	✓	✗	✓	✓	✗	✗	✗
Investors trust	✓	✗	✓	✓	✓	✗	✓	✓	✓
Financial services background	✓	✗	✗	✗	✗	✗	✗	✗	✗
Instant Liquidity	✓	✗	✗	✗	✗	✗	✗	✗	✗
Fast and secure buy/sell	✓	✓	✓	✓	✓	✓	✗	✗	✗
24/7 trading availability	✓	✓	✓	✓	✓	✓	✗	✗	✗
Secondary marketplace	✓	✗	✓	✗	✗	✗	✓	✓	✓
Lower fees	✓	✓	✓	✓	✓	✓	✗	✗	✗

Real Estate Lending Landscape

	ORBISE lending	Traditional mortgage	HELOC	Home equity loans
Efficient	✓	✗	✗	✗
No need of additional paper deck	✓	✗	✗	✗
No need of 2nd mortgage	✓	✗	✗	✗
Competitive Interest rate	✓	✓	✗	✓
Fast approval process (1day) <small>*after tokenization process</small>	✓	✗	✗	✗
Flexible product	✓	✗	✓	✗
24/7 availability for operation	✓	✗	✓	✗
Lower fees	✓	✗	✗	✗
No need of foreclosure	✓	✗	✗	✗

Traction

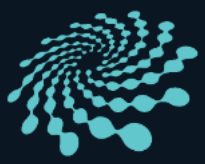
- Europe's top non-banking financial institution with over 12 years of successful operations
- 8,000 employees in 400 offices throughout the continent.
- MFG made a strategic \$2.2M round A investment in Orbise in Q2 2018

Orbise SECURITY TOKEN OFFERING (STO)

- Token Provides a mix of equity in the company as well as annual dividends as % of net profits
- Liquidity: Token will be tradable on Security Token Exchanges (ATS).
- Fundraising: Goal Cap of \$30M
- Regulatory: Fully compliant with SEC security regulation (Reg D / S private fund raising).

Use of Funds

- Capital for lending / real estate purchases – 70%
- Platform Development – 10%
- Marketing / Go to market – 15%
- Operations – 5%



Team



Oded Shoshany
CEO

Served as the CEO of Celeriti FinTech, a technology and professional services company with annual revenues of over \$150M. Proven track record of transforming and growing technology companies.



Viktor Viktorov
CSO

A serial entrepreneur with 12+ years of experience across domains such as online and offline retail, software development and financial services. Selected as an Endeavor Global Entrepreneur in 2017.



Angel Kelchev
CDO

12+ years of M&A experience both in the United States and in Bulgaria. Previously advised US companies from the software, consumer electronics, home entertainment and semiconductor sectors.



Vasil Rabuhchiev
CFO

5+ years of Capital Markets experience at bulge bracket specialized (ICBC Standard) and buy-side (Rothesay Life) financial firms. 2+ years of Corporate Finance and Business Development experience at large multinationals.



Alex Kolev
CTO

16+ years of professional R&D experience, out of which 7+ in management role. Successfully completed a wide range of projects in FI real-time telemetry systems, ERPs, Analytics, etc.

Stuck holding illiquid property investments?

Contact Us

Come Visit us today, Booth #3

Email: oded.shoshany@orbise.io