



WHITEPAPER

Collective purchase of digital assets and real estate

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TLAND

Overview

TLAND is a global multi-chain platform, through which users from all over the world can participate in collective prefunds for the most desirable physical and digital assets, such as real estate or crypto goods/services.

Works on the TLAND project date back to 2019. In June 2020 the project was favourably reviewed by the VC Impera Alfa Fund, resulting in a European Union Grant from the National Centre for Research and Development for launching the MVP platform. Since the November 2021 launch of the platform in the Terra LUNA ecosystem the platform has sold 4 real properties with a total transaction value of \$1,847,000 USD. The platform currently has around 5,000 active users.

Despite the instability of the Terra LUNA ecosystem in May of 2022, the TLAND project allowed its investors to safeguard their investments, retaining 100% of their value. This is irrefutable proof that each investor should have minimal-risk assets such as real estate in their portfolio.

Diversification through the goods and services provided by the TLAND platform gives any investor the stability and security they deserve to protect themselves from market sentiment and moments of instability, as these are not always easy to foresee.

Our global mission - real estate and digital assets

Our mission is to facilitate for our users the joint purchasing of varying assets that may have been financially out of reach previously. Our investors can fundraise for real estate, metaverse land, NFTs or any other asset they see fit. We want to provide our users with a tool to help financially diversify their investment portfolios with underlying assets they may previously not have had access to.

We are working on turning the TLAND platform into a DeFi protocol not only through the blockchain technology being used, but also through the users having complete freedom to make decisions on their purchased assets. The most important element is the collective profiting from the acquired assets, whether they are physical assets such as real estate, or digital assets such as metaverse land.



TLAND breaks barriers

The only barrier to entry with TLAND is having access to a computer connected to the internet and holding at least the minimum amount equal to the price of one unit of the asset that is being sold.



Many investors are into the idea of gradually expanding and diversifying their portfolio with more and more varying assets - not only coins (which are mostly speculative-grade) but other investment-grade valuables such as physical real estate, metaverse land, NFTs or any other assets representing tangible value.

Unfortunately, such investments are usually financially out of reach, where only professional fund investors may have the necessary capital to outright purchase stable assets such as properties to add to their portfolio. Diversification itself is a costly venture, but every investor knows that it is the only way to minimise risk. The TLAND platform, thanks to its versatility, enables every investor to do just that, expand their portfolio using previously unattainable assets, for a lower price.

With real estate, the barriers to entry are simply geographical, logistical, legislative, and/or financial in nature.

As in the case of digital assets such as NFTs or in the Metaverse, the main barrier to entry is the high capital entry threshold, resulting in higher unit prices especially dependent on the quality and rarity of the digital asset.

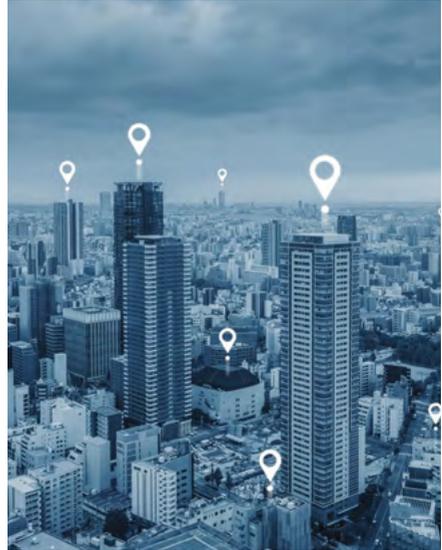
TLAND platform

The TLAND platform allows for the purchasing of virtually any asset available on either the traditional or the digital market. For now, we are focusing on 3 main products/services which are:

- Real Estate
- Metaverse Land
- NFTs

Due to the flexibility of the TLAND platform the process of acquiring assets, no matter their origin, is relatively the same making it much easier to use.

Users that own TLAND tokens automatically create the DAO community, which can decide whether or not to place an asset



category (such as real estate, metaverse land, or NFT) on the platform and open a prefund for that category. After the prefund period has been completed, the DAO decides which of the assets from the prefund is to be purchased.

The only noticeable difference between the different asset categories is for real estate, where users have to pass the KYC process before the asset is to be purchased. This is required due to real estate asset owners have the right to acquire physical ownership of the property, which requires KYC processes.



Real Estate

In the case of real estate, users have the option of buying properties through collective prefund, therefore becoming shareholders, or using the Property on Demand (POD) service to purchase a whole property for themselves.

Collective Prefund

The process of investing in real estate through the collective prefund looks as follows:

1. DAO votes on the category of real estate to be fundraised for (eg. geographical area, type of property etc).
2. Registered and fully verified users (KYC passed) can deposit funds into the prefund pool.
3. DAO votes on the property to be bought within the given category that won the previous vote.
4. Users that deposited funds into the prefund pool receive Real Property Tokens (RPTs) as confirmation of their acquired share of that property.

Property on Demand (POD)

The POD service allows the purchasing of property outright, giving full exclusive rights to the what, the how, the when, and the where.

100% of it goes to the new owner(s). This can be a single individual or a group of people that have come together before the purchase and have agreed on purchasing a property amongst themselves. Being the full owner(s), you decide if you want to live in the new property, use it as a summer home, or rent it out yourself – the possibilities are endless.

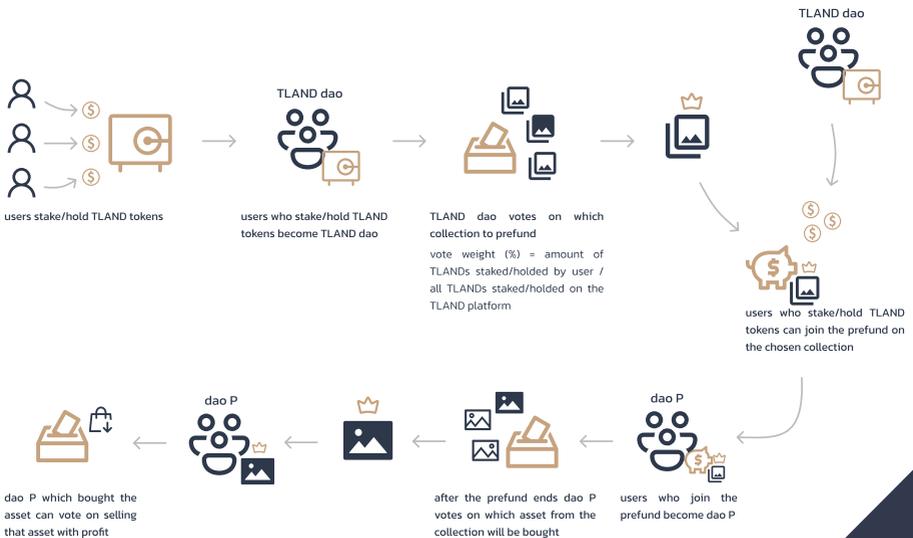
A separate company is established for each real property purchased through the TLAND platform. By buying shares in a specific real property, you conclude a preliminary contract for the shares of the company that will own the real property. Tokens assigned to a given real property constitute confirmation of your option.

Each investor who wants to perform the preliminary contract and become the official company owner will be able to do that at any moment by undergoing the appropriate procedures for taking up shares in accordance with the regulations of a given country. After executing the option, the RPTs have to be returned by the investor to the company and they will be burned. Taking up shares requires the investment to be managed according to the rules applicable in the traditional real property market, also in the context of investment liquidity. After executing this option on the TLAND platform, trading shares in this real property will no longer be possible for that investor.

Digital Assets

The process of investing in a prefund for digital assets looks as follows:

1. DAO votes on the category of asset that should be prefunded for (eg. Metaverse project, NFT collection etc.)
2. Investors deposit funds into the prefund pool. Registration and verification on the platform is NOT required for this.
3. DAO votes on which asset in the given category should be purchased.
4. Users who deposited funds receive tokens reflecting ownership in a given asset.



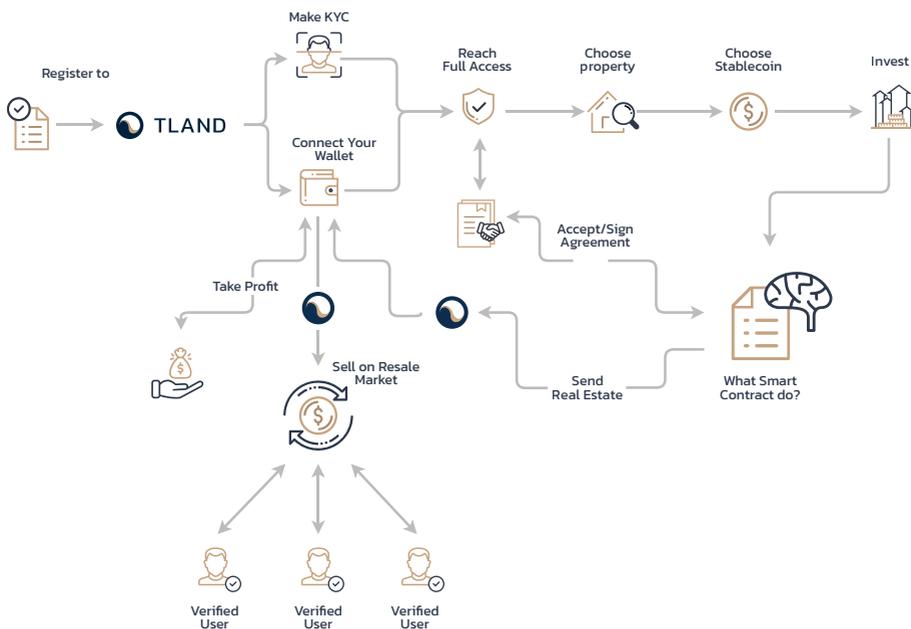
Secondary market

The secondary market allows users to buy/sell their shares in a given asset to another user, be it a physical or digital asset. This takes place on the TLAND platform, and will practically form a marketplace for users to buy and sell their shares of given assets previously bought through the prefund process.



Real property tokens

How does it work?



Each user purchasing rights to shares in the real properties and/or a part of them will receive Real Property Tokens (RPTs) as a confirmation of contract conclusion. These tokens will be assigned to a specific real property and their number will correspond to the proportion of the invested amount to the real property value. The contract will be generated by the platform automatically and the input for this contract will be downloaded from the KYC process that the user needs to complete with a positive result before making the transaction.

Real Property Tokens will be traded in the secondary market which will allow users to trade real properties between the individual TLAND users.

RPTs holders will have an impact on making key decisions related to the purchased real estate through the governance functions built into the platform.

RPTs also have an added innovative functionality which has thus far not been available in the crypto world - the Loan Farming.

Loan Farming Protocol

TLAND provides additional utility to traditional real estate by facilitating Loan Farming through collateralisation of Real Property Tokens (RPT).

RPT owners can vote for unlocking Loan Farming for their property, and with majority votes in favour the protocol becomes available. In order to be able to use it suffices to deposit RPTs into the smart contract as collateral, and deposit TLAND tokens to unlock better rates. The loan duration is 12 months, with the possibility of extending it for longer. The collateral is always constant.

In return for providing RPTs as collateral users receive stablecoins, therefore unlocking previously locked equity in their share of property. LTV of the property (in context of Loan Farming) is directly correlated to the given property – the average LTV is around 60%.

The loan can be taken out in full or in part (relative to the amount of collateral held) giving the investor full control over whether they want to take it out, and if so how much. The loan can be repaid partially over the duration of the credit, or in full at the end of the loan period.

Summarising, in true DeFi spirit, loan farmers are able to utilise their loan in any fashion they see fit, invest it, deposit it, or spend it.

Digital Asset Token

Each user purchasing rights to shares in the digital assets and/or a part of them will receive Digital Asset Tokens (DATs) as a confirmation of the purchase. These tokens will be assigned to a specific digital asset and their number will correspond to the proportion of the invested amount to the digital asset value.

Digital asset tokens will be traded in the secondary market which will allow users to trade digital assets between the individual TLAND users.



Native TLAND token

Our idea is that our users together with us have an impact on the development of the TLAND platform as well as benefit from this development.

For this purpose, the native TLAND token was created, which will be available on selected DEXs..

The TLAND token will be produced in the ERC-20 standard based on the Ethereum network, and will be operated by a separate smart contract, while the token itself will be directly correlated with the functioning of the platform.

The TLAND will be a deflationary token and will be crucial in the usage of the TLAND

platform. In order to vote or to take part in fundraising or prefunds users will have to own a certain amount of TLANDs.

Additionally:

- ◆ TLAND tokens will be used to generate a referral link – by generating a referral link 2% of all transactions of the person who will use this link will go back to the person who generated the link and 2% will go back to the person using the link as cashback.
- ◆ Users will have the ability to stake TLAND tokens through the platform to receive incentives and rewards.



The TLAND tokenomics

	%	Total supply	TGE	Initial circulation supply	Vesting after TGE	Listing value
Treasury	15,15%	15 000 000,00	0,00%	0,00	-	-
Team	15,25%	15 000 000,00	10,00%	1 500 000,00	15m weekly	-
Community Incentives	10,10%	10 000 000,00	0,00%	0,00	27m weekly	-
Private Sale (Terra)	14,14%	14 000 000,00	10,0%	1 400 000,00	3M - 10% + 1M - 70%	-
IDO Public Sale (Terra)	10,10%	10 000 000,00	10,00%	1 000 000,00	3M - 10% + 1M - 70%	-
Marketing / Partnership	5,04%	4 994 135,42	10,00%	499 413,54	5% weekly	-
Development fund	2,02%	2 000 000,00	10,00%	200 000,00	30m weekly	-
Advisors	3,03%	3 000 000,00	10,00%	300 000,00	7m weekly	-
Liquidity	5,05%	5 000 000,00	40,00%	2 000 000,00	-	\$100 000,00
Post IDO	20,20%	20 000 000,00	10,00%	2 000 000,00	5% weekly	-

Total: _____ **98 994 135,42**

Initial circulation supply: _____ **8 899 413,54**

Initial market cap: _____ **533 964, 81**

Token listing price: _____ **\$0,06**

Sales taxes after TGE

tax income will be used to increase the liquidity pool

1st m _____ **15%**

2nd m _____ **10%**

3rd m _____ **7,5%**

4th m _____ **5%**

Development perspectives

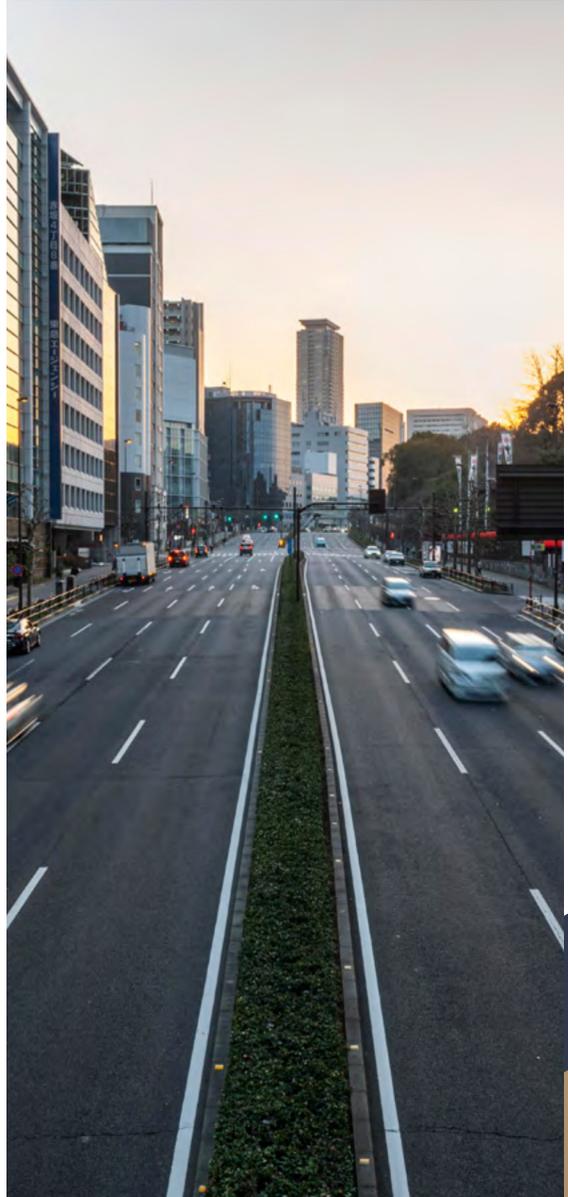
We strive for TLAND to become a multi-chain platform on a large scale, which is why we are planning expanding to more and more blockchains in the near future.

A critical aspect for TLAND is also the decentralisation, to which we will strive towards as we progress.

We are also planning on expanding the types of assets that are available to purchase through the platform, in the aforementioned prefunds.

In the near future, we will introduce FIAT currency payment options. Onboarding investors from the traditional market will have their chance to contribute to the broader adoption of the platform to those that are not yet using blockchain technology.

As part of the development of the platform, we plan on adapting Web3 capabilities.



Founders



Maciej Król

Lawyer and economist by education, holder of an MBA diploma from the Lublin University of Technology. For more than nine years, he has been amassing experience at international financial institutions such as: Bank PEKAO S.A., Allianz Bank S.A., Kredyt Bank S.A., Noble Bank S.A., Citi Bank Handlowy S.A. At these institutions, his duties included building investment portfolios, finding new premium clients and keeping in touch with them.

Following that, he was responsible for fundraising for startup projects at private equity funds. He spent the last years of his professional career with development companies as the CEO and Management Board Member. Since 2018, he has been working on the applications of blockchain technology and tokenization in development projects. For this project he will be the solutions architect for the real property market. His duties will include keeping the project on the right track by sharing knowledge and providing subject matter contributions as part of the project for technology specialists. He will also supervise the consistency and compatibility of all subsequent solutions implemented into the platform with the existing real property market solutions.



Jakub Cukierski

MBA graduate from the Maastricht School of Management, economist by profession (finance, companies strategies). For 14 years, he has amassed professional experience with the international corporations FM Logistic and RWE (currently Innogy), holding the position of a manager and director, as well as positions on the management board; he was responsible for financial controlling, operational controlling and financial functions at these companies. Over the following four years, he was building power industry and development startups in Poland, among others for the JW Construction group, CRE Energia

or EDF. Since 2018, he has been researching the use of the blockchain technology in global projects. In this project, he will act as a solutions architect for economic and legal aspects. His task will be to keep the project on the right track, so that the tools and procedures developed do not violate the applicable law, as well as to ensure consistency and compatibility of all subsequent solutions implemented into the platform with the specifics of the capital market and applicable provisions of law.



Dariusz Zbucki

Mathematician specializing in finance. For more than five years, he has been acquiring experience at global financial institutions, such as: Bank Millennium S.A., Citi Bank Handlowy S.A., Deutsche Bank Polska S.A. holding the positions of a Private Banking Manager. His duties included building individual relationships with key retail customers of the Bank, as well as the development and execution of a long-term and diverse investment strategy of their portfolios. For the next five years, he raising funds for the development of startup and development projects as a Regional Manager and Member of the Management Board. Since 2018, he has been working on the applications of blockchain technology and tokenization in development projects. In this project, he will act as a solutions architect for financial aspects.

Partners



Roadmap



- ◆ **Q2 2022** – New blockchain expansion
- ◆ **Q3 2022** – Launching a multifunctional marketplace for metaverse plots and NFTs
- ◆ **Q3 2022** – Launching the secondary market on the platform for trading shares in digital assets purchased on the platform
- ◆ **Q3 / Q4 2022** – Launching a marketplace for collective purchase of real estate
- ◆ **Q1 2023** – Facilitating rental using TLAND token
- ◆ **Q1 / Q2 2023** – Launching the secondary market on the platform for trading shares in real estate purchased on the platform
- ◆ **Q3 2023** – On ramp FIAT
- ◆ **Q4 2023** – Listing of the TLAND token on the largest cryptocurrency exchanges

Disclaimer

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Any information included in this document should be treated only as a simplified description of a project planned by Terraland.io. Therefore, this Whitepaper does not constitute any offer and does not imply any elements of a contractual relation. This report should be read only as a brief clarification of TLAND plans.

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