

Ison House Whitepaper

Welcome to Ison House, a real estate tokenization platform based in Europe. Unlike other platforms that launch tokens before establishing functional systems or rely solely on hype, we offer something truly unique in today's crypto landscape.

Our platform empowers investors to fractionally own and trade premium properties worldwide, unlocking unprecedented access and liquidity. Through blockchain technology, we are revolutionizing real estate investment by tokenizing real estate, ensuring a regulated and secure environment. With us, you do not need any prior knowledge of blockchain, crypto tokens, or coins to invest and earn returns.

Ison House connects investors with exciting opportunities while providing developers with innovative funding solutions. The Ison House ecosystem is built upon the ISO token, a utility token that fuels platform operations and rewards community engagement.

Abstract

Since their inception in the crypto landscape, NFTs have experienced a meteoric rise, branching into diverse domains such as iconic artworks, bespoke digital creations, celebrity memorabilia, and even real estate. This surge in popularity underscores a pivotal shift: real estate NFTs are far from being a fleeting trend. They represent a transformative innovation poised to redefine how property ownership is perceived and managed.

Real estate NFTs are blockchain-based digital tokens that encapsulate ownership or rights to physical properties or virtual real estate. This groundbreaking concept merges the tangible world of real estate with the decentralized and transparent architecture of blockchain technology, effectively tokenizing properties. Picture a scenario where owning a fraction of a luxury penthouse becomes as seamless as collecting digital art. That is where Ison House comes in. Ison House is revolutionizing the real estate market by leveraging blockchain technology to create a platform where real estate developers can crowdfund their projects and investors can seamlessly own shares of real estate assets. By tokenizing real-world properties into NFTs (NonFungible Tokens), Ison House provides true ownership through a regulated investment fund, enhancing transparency, liquidity, and accessibility in the global real estate market.

1. Introduction

1.1 The Vision

Ison House aims to build one of the world's leading platforms for real estate crowdfunding and investment. Our goal for 2025 is to tokenize \$1 billion USD worth of real estate assets, creating a global ecosystem for secure, efficient, and profitable investments.

What started with the Oslofjord Marina Token—a pioneering project demonstrating the potential of real estate tokenization—intends to reach a global scale, revolutionizing property investment worldwide.

The Oslofjord Marina Token served as our inaugural step, showcasing how blockchain technology can seamlessly connect investors to tangible real estate assets through tokenization. This project is more than a proof of concept; it is a testament to the power of merging traditional property ownership with digital innovation. By offering fractional ownership through NFTs backed by a regulated investment fund, Ison House has created a model that is transparent, efficient, and accessible to a broad audience.

1.2 The Problem

The world of real estate investment has long been constrained by significant barriers, making it inaccessible to a broad audience. High entry costs, opaque processes, and the inherent illiquidity of traditional property markets have deterred many potential investors from participating. Simultaneously, real estate developers frequently encounter challenges in securing the necessary funding to bring their projects to fruition. This disconnectivity leaves investors with limited avenues to diversify their portfolios within this lucrative sector, stifling opportunities for growth and innovation on both sides of the market.

1.3 The Solution

Ison House bridges these gaps by introducing a secure NFT platform for real estate investments. Through tokenized assets, investors can own shares in real estate projects and participate in a regulated investment fund, ensuring full transparency and true ownership.

By breaking down the barriers traditionally associated with investing in these assets, Ison will create a window for individuals to diversify their portfolios, earn passive income, and participate in markets that were once exclusive to the wealthy. Our platform will be the vehicle through which anyone can invest, grow their assets, and take part in a safer business without the usual barriers of high entry costs or complex procedures.

2. How It Works

2.1 Real Estate Crowdfunding Platform

- **For Developers:** Real estate developers can list their projects on the Ison House platform to raise funds through NFT sales. Each asset goes through a tokenization process where regulated fund shares are set up and then connected to its own NFT.
- **For Investors:** Investors purchase NFTs that represent fractional ownership in real estate projects, becoming part-owners of these properties.

2.2 Tokenized Ownership

- Each NFT is directly connected to ownership in a regulated investment fund registered in Malta. The regulatory compliance is ensured within EU's Alternative Investment Fund Regulations. Furthermore, each tokenized asset is provided with a Key Information Document, ensuring that the investment can be marketed to retail investors.
- Every real estate project is represented by its own NFT and organized within the fund.
- Upon project completion and sale, profits are distributed to NFT holders, and the tokens are burned.

2.3 Example: Oslofjord Marina

The Oslofjord Marina project serves as the first real-world implementation of asset tokenization. Investors in this project are projected to double their investment over three years. The NFTs linked to this project represent true ownership, with profits distributed upon completion and sale, followed by token burn.

3. Ison House' Business Model

The Ison House ecosystem is built upon the ISO token, a utility token that fuels platform operations and rewards community engagement.

Ison House generates revenue by tokenizing real estate and applying application fees on the purchase of RWA tokens on the platform.

Ison House also charges a margin cost for the initial setup of all RWA projects, which is paid before a project is tokenized.

3.1 Margin on the tokenization of each Real Estate Project

Ison House facilitates real estate projects seeking a regulated tokenization process, enabling crowdfunding for underlying properties. Our streamlined process, in collaboration with our partners, ensures efficiency and initial revenue for Ison House.

3.2 Application fees paid in Ison Tokens

The application fees earned by Ison House is divided into 3 parts:

- The application fee for primary sales is 3% of the value. This fee is paid by the real estate project owner, not the NFT investor.
- The gas fee for secondary sales is 1% of the value. This fee is paid by the seller of the NFT in the secondary market.
- The application fee for burning the NFT at the end of each project is set at 3% of the value.

3.3 Ison House Growth and Expansion

Ison House has been self-funded until the development of a functional product. Now, the proceeds from Ison Tokens sales are directed towards the expansion and marketing of the platform.

4. Ison House Utility Token

4.1 Role and Utility

The Ison House utility token powers the ecosystem by acting as the gas fee for all transactions. Each investment and NFT sale on the platform requires the use of Ison House tokens, ensuring demand as the platform scales.

4.2 Token Economics

The Ison House tokenomics are designed to ensure sustainable growth and value for its token owners. The total token supply is set at 5,000,000,000 tokens with a list price equivalent to \$100,000,000.

- **Token Supply:** 5,000,000,000 tokens.
- **Listing Price Token Value:** \$0.020 USD.
- **Presale Token Value:** \$0.0002 USD (x100).
- **Launch Event Token Value:** \$0.002 USD (x10).

Distribution Breakdown:

- o 20% Presale Allocation: 1,000,000,000 tokens. Token value set at \$0.0002 USD, providing a x100
- o 10% Launch Event Allocation: 500,000,000 tokens. Token value set at \$0.002 USD, providing a x10
- o 40% Sold to RWA-projects as application fees: 2,000,000,000 tokens are sold to RWA project owners at the same time it is spent as gas-fee in the system. Token price set to \$0.020 USD.
- o 10% Team Allocation: 500,000,000 tokens allocated to running the operations in the Ison house project. Distributed among management and employees.
- o 10% Rewards and bonuses to community: 500,000,000 tokens reserved for marketing, rewards and bonuses for the community.
- o 10% Ecosystem partners: 500,000,000 tokens reserved for future use, partnerships, or community incentives.

4.3 Maintaining the Value of Ison House

Ison House token owners will benefit from our meticulously designed mechanism to maintain and enhance the value of the token.

1. **Application Fees:** Real estate project owners pay application fees. The fixed cost until all Ison House tokens are sold out is \$0.020 USD.
2. **Fee Distribution:** All application fees are distributed among owners of Ison House tokens who stake them in the system. Everyone who has staked during the calendar month when application fees are paid will receive these tokens as a return on their staking.
3. **Discounted Token Sales:** We sell our Ison House tokens at a discounted price to our community, while real estate project owners pay the listing price. This effectively transfers value from real estate owners to our community.

4.3 Staking benefits

The project owner

Management and Ison House itself are not allowed to do staking, all staking income will be distributed to external buyers of Ison House tokens.

5. The Alternative Investment Fund

- Each real estate project on our platform undergoes a process where project shares are transferred into Alternative Investment Fund (AIF) shares. This involves several key external parties:

5.1 Alternative Investment Fund Manager (AIFM):

- The AIF has a single external AIFM responsible for portfolio management, risk management, and asset valuation.
- Internal investment committees manage funds with various strategies, including real estate and private equity.
- A permanent, independent Risk Management Function handles post-trade checks and monitors investments and liquidity.
- An internal valuation committee oversees the AIF's valuation function.
- The AIFM conducts initial and ongoing due diligence on service providers such as the Depository, Fund Administrator, investment advisors, external valuers, and distributors.

5.2 Depository:

- A single depository, based in Malta, is appointed for all sub-funds, responsible for the safekeeping of the fund's assets through custody and verification of ownership.

5.3 Fund Administrator:

- The Fund Administrator calculates and issues the net asset value of the fund, prepares financial statements, maintains the share register of investors, and acts as a transfer agent.

5.4 External Valuer:

- An External Valuer is appointed for each real estate project, subject to mandatory professional registration and legal/regulatory provisions.
- The appointment of the External Valuer is approved by the Malta Financial Services Authority (MFSA).

5.5 Other Service Providers:

- The Fund has appointed an auditor based in Malta.
- Legal advisors are responsible for legal documentation, regulatory liaison, and other regulatory assistance.

5.5.1 Marketing:

- The AIF is marketed across the EU with a passport.
- Each asset is provided with a Key Information Document, compliant with EU Priip regulations.
- Marketing outside the EU adheres to specific local regulatory requirements, potentially involving local service providers, fund registration with foreign regulators, or specific licenses.

5.5.2 Governance:

- The Board of Directors, nominated by the Founder Shareholders, oversees the general affairs of the scheme and appoints service providers.

- The Board meets Maltese regulatory requirements, including member minimums, residency, and independence criteria.
- A Compliance Officer ensures ongoing compliance with local laws and regulations.
- A Money Laundering Reporting Officer is appointed to ensure compliance with antimoney laundering and terrorism financing regulations.

6. Technology

6.1 Blockchain Infrastructure

Ison House leverages blockchain technology to provide a secure and transparent platform for transactions. For this, Ison House partnered with Reltime, an award-winning blockchain trailblazer that will help to solidify the tech backbone. Reltime is a cutting-edge Layer-1 blockchain platform dedicated to revolutionizing the world of Decentralized Finance (DeFi). With a mission to make money smarter, faster, and more accessible, Reltime stands out by leveraging its proprietary blockchain infrastructure and the efficient Proof of Authority (PoA) protocol. By eliminating unnecessary delays, reducing costs, and simplifying financial processes, Reltime is redefining the way we interact with money, offering a seamless and transformative approach to modern finance.

Blockchain key features include:

- Smart contracts to manage NFT ownership and fund distribution.
- Token burn mechanism upon project completion.

6.1.1 Real Estate Tokenisation based on T-REX Protocol ERC 3643

RC-3643 is a state-of-the-art token standard that addresses the tokenization of RWAs. ERC-3643 is revolutionary because it changes how people think about tangible assets, trade real estate tokens, or transfer value like money.

What Is ERC-3643?

ERC-3643 is a state-of-the-art token that addresses the tokenization of RWAs. While it is more sophisticated than the generic token standards, ERC-3643 facilitates the representation of physical products including property. The importance of this process is facilitating easy tokenization, meeting the regulatory requirements of different systems, and upholding the transparent nature of these decentralized ecosystems. As such, ERC-3643 is one step ahead in terms of innovation as it is a model capable of handling legal complications related to property ownership while presenting the owner's rights on the public blockchain.

ERC3643, also known as the T-REX protocol, is a standard for permissioned tokens that offers several benefits:

1. **Real Asset Tokenization:** ERC3643 facilitates the tokenization of real-world assets like real estate, art, and commodities, making them more accessible and liquid
2. **Interoperability:** It is compatible with various blockchain platforms, enhancing its flexibility and usability
3. **Fractional Ownership:** This standard allows for fractional ownership of assets, enabling more investors to participate in markets that were traditionally illiquid
4. **Regulatory Compliance:** ERC3643 ensures compliance with regulatory requirements by embedding rules and responsibilities into the tokens themselves
5. **Reduced Costs:** By automating processes and reducing the need for intermediaries, ERC3643 can lower transaction costs.
6. **Enhanced Security and Transparency:** The use of blockchain technology provides a secure and transparent way to manage and transfer assets.
7. **Improved Liquidity:** The protocol enhances the transferability of assets, improving their liquidity and making it easier to trade them.

6.2 Regulatory Compliance

- The investment fund is registered in Malta, ensuring compliance with EU financial regulations.
- NFTs represent true ownership, offering investors rights akin to traditional real estate holdings.

7. Roadmap

7.1 Key Milestones

- **2025 Goal:** Tokenize \$1 billion USD worth of real estate assets.
- **Presale Launch:** January 2025, following the Management Launch Event.
- **Initial ICO Price:** \$0.02 USD per Ison House token.

7.2 Growth Plan

- Expand the platform to include a diverse range of real estate projects.
- Onboard global developers and investors.
- Continuously improve the platform's functionality and user experience.

8. Conclusion

Ison House represents the future of real estate investment by making it accessible, transparent, and liquid. Through our NFT-based crowdfunding platform and the innovative use of the Ison House utility token, we aim to redefine how people invest in and own real estate assets worldwide.

Investing in the crypto market often promises rapid and substantial returns, yet it carries the inherent risk of significant losses in an instant. At Ison House, our vision is to create a platform that bridges the gap between the dynamic potential of crypto investments and the stability of real-world business opportunities. We aim to provide a vehicle through which anyone can confidently invest, grow their wealth, and participate in tangible ventures—free from the traditional barriers of high entry costs and complex processes.

But the value we offer doesn't stop there. Our platform opens the door to exclusive property deals, detailed market analysis, and access to a global network of forward-thinking wealth builders. Through our meticulously crafted tokenomics model, we deliver seamless access to critical insights and premium investments. This empowers every member of the Ison House community to make well-informed, impactful decisions in the world of real estate, fostering sustainable growth and shared success.

8. Call to Action

Attend the call and become an early investor in Ison House and position yourself at the forefront of a groundbreaking transformation in both the crypto and real estate industries. By participating in our presale, you'll gain exclusive access to Ison House Tokens at a highly competitive rate, setting the stage for substantial returns as the platform scales.

This isn't just an investment; it's a chance to be part of an innovative ecosystem that democratizes real estate ownership through blockchain technology. With Ison House, you're not only contributing to a project that merges digital assets with tangible real-world value but also unlocking pathways to top-tier business opportunities, a streamlined participation in one of the most promising markets of the future and an unexplored field that bridges two great industries. The journey starts now—don't miss your chance to join the revolution.