

# The Worldwide Property Rights Registry™

## TWPRR™



# Whitepaper

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## *From the Desk of Sudato M. O' Benshee*

Principal architect of CuBit™ and founder of  
Universal Real Estate Wealth Protection Solutions™, LLC



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The Worldwide Property Rights Registry™  
(TWPRR™)  
A UREWPS™ Whitepaper





# TWPRR™ Whitepaper

The Worldwide Property Rights Registry

A Decentralized Protocol for Secure, Compliant, and Transparent Ownership  
Across Real, Personal, Intellectual, and Digital Property

**Prepared by:**

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# TWPRR™ Whitepaper:

The Worldwide Property Rights Registry

A Decentralized Protocol for Secure, Compliant, and Transparent Ownership  
Across Real, Personal, Intellectual, and Digital Property

## 1. Executive Summary

TWPRR™ (The Worldwide Property Rights Registry™) is a blockchain-native registry protocol designed to modernize the way global property rights are recorded, protected, transferred, and monetized. Through smart contract enforcement, tokenized asset representation, and compliance-gated credentialing, TWPRR™ addresses inefficiencies and vulnerabilities found in legacy systems across four major asset domains: real property, intellectual property, personal property, and metaverse/digital property.

TWPRR™ introduces a modular, legally interoperable framework that supports both institutional and individual users while operating within jurisdiction-specific rulesets. The protocol utilizes a three-token architecture:

- **PRR™ (utility token)** to power transactions, governance, and staking;
- **Property NFTs** to serve as verifiable, transferable asset records;
- **Compliance Credentials** (soulbound tokens, SBTs) to manage regulatory access and enforce legal delegation.

Initial deployment focuses on the U.S. real estate and compliance market—where inefficiencies, manual workflows, and title fraud remain prevalent—before expanding to IP, personal property, and digital assets in the U.S. and then globally.

TWPRR™ incorporates optional integration with CuBit™, a separate receipt-based currency, allowing property-related transactions to be escrowed, collateralized, or benchmarked for inflation resistance, without conflating operational utility with monetary value storage.

The protocol is developed and governed by Universal Real Estate Wealth Protection Solutions™, LLC (UREWPS™), and is designed to enable:

- Transparent, tamper-proof property registration



- DAO-based governance and validator participation
- Fee flexibility and institutional monetization
- Secure, scalable, and legally-aware tokenized infrastructure for property rights

TWPRR™ delivers a powerful combination of legal compliance, digital sovereignty, cost efficiency, and operational integrity across the full spectrum of property rights management. By replacing outdated, centralized, and siloed systems with a transparent, tamper-proof registry, TWPRR™ unlocks economic value, simplifies ownership, and delivers cost efficiencies for individuals, institutions, and governments. This is the right time for TWPRR™ because the convergence of regulatory pressure, digital transformation, and rising global demand for asset transparency creates a historic opportunity to reinvent property rights from the ground up. We invite investors to participate in the PRR™ token offering and help scale the infrastructure of ownership for the digital age.





## 2. Vision & Mission

At the heart of TWPRR™ is a transformational vision: to help people of ordinary means achieve individual financial sovereignty. This vision is the guiding force behind Universal Real Estate Wealth Protection Solutions™, LLC (UREWPS™) and its development of blockchain-based tools like TWPRR™, CuBit™, and related initiatives. We believe that economic freedom, ownership, and trust in one's financial future should be universally accessible.

TWPRR™ contributes to this vision by providing:

- **Control** over property and economic activity without reliance on opaque intermediaries
- **Protection** against fraud, seizure, and inflation through verifiable, tamper-proof registries
- **Custody** of ownership, value, and rights via programmable blockchain architecture
- **Access** to tools previously only available to institutional actors — now extended to individuals, local governments, and communities

This mission aligns with UREWPS™'s broader system:

- **CuBit™**: Empowers individuals to hold and redeem digital value backed by real-world assets
- **WRAP™ (Worthy Renters Assistance Program™)**: Encourages responsible asset usage and economic behaviors
- **HOOPS™ (Home Ownership Opportunity Pathways System™)**: Creates pathways to homeownership without predatory lending

TWPRR™'s role is foundational: it ensures that all forms of property — real, personal, intellectual, and digital — can be registered, protected, and transferred with trust, speed, and fairness. By embedding this capability into a decentralized, jurisdiction-aware protocol, TWPRR™ makes economic sovereignty achievable for people at every level of society.



### 3. Market Opportunity

TWPRR™ is entering a market estimated in the hundreds of trillions of dollars, with phased expansion based on asset class and jurisdiction.

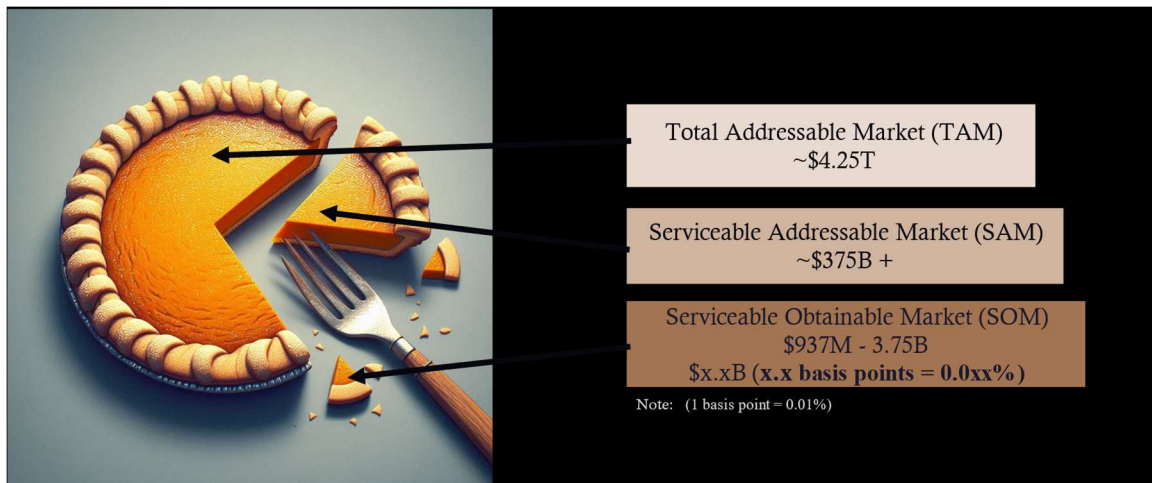


Figure 1 TAM, SAM, SOM for TWPRR™

#### Total Addressable Market (TAM)

The global market for property rights spans trillions of dollars:

- Real Property: \$300T+ globally (Federal Reserve, 2023)
- Intellectual Property: \$6.6T/year (WIPO, 2021)
- Personal Property (luxury, collectibles): \$1.2T+ (UREWPS, 2025b)
- Metaverse Property: Projected \$10B+ by 2030 (UREWPS, 2025b)

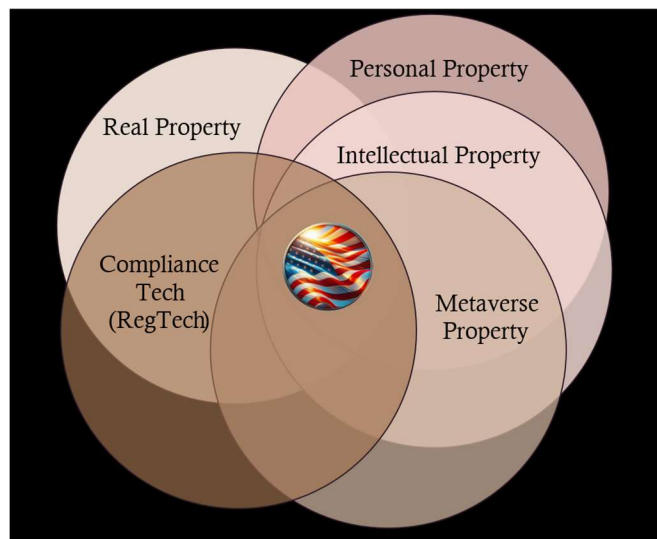


Figure 2 SAM of TWPRR™

#### Serviceable Addressable Market (SAM)



TWPRR™'s SAM focuses on the total volume of property rights activity within the United States across four major asset classes:

- **U.S. Real Property:** ~\$43 trillion in value (Federal Reserve, 2023)
  - Annual U.S. Title Transactions: >\$2.3 trillion (American Land Title Association, 2023)
  - Title & Escrow Fees: ~\$25–30 billion/year (American Land Title Association, 2023)
  - Regulatory Compliance Costs (e.g., title insurance, liens): ~\$5–10 billion/year (HUD, 2023; ALTA, 2023)
- **U.S. Intellectual Property:** ~\$1.8 trillion/year in licensed IP transactions (USPTO, 2023)
- **U.S. Personal Property** (luxury, collectibles, certifiables): Estimated \$200–400 billion in addressable tokenizable value, including insurance and appraisal functions (UREWPS™, 2025b)
- **U.S. Metaverse and Digital Property:** Estimated \$1–2 billion in annual market activity with rapid growth expected through 2030 (UREWPS™, 2025b)

**Initial Focus:** TWPRR™ will begin with the U.S. real property and regulatory compliance segment, where market infrastructure, legal clarity, and demand for modernization are strongest.

This deliberate focus allows TWPRR™ to demonstrate traction, compliance, and institutional alignment before expanding to the remaining property types.

### Serviceable Obtainable Market (SOM)

TWPRR™'s initial SOM targets a small but scalable portion of the real property SAM in the United States:

- First 12–18 months focused on <2% of title registrations in select pilot jurisdictions (e.g., county recorder offices, land commissions)
- Estimated SOM (Year 1–2): \$250M–\$500M in potential fee volume (UREWPS™, 2025b)

By validating its approach in a tightly scoped real estate domain, TWPRR™ positions itself for phased expansion with reduced risk and high institutional alignment.

### Expansion Roadmap

Following successful deployment and proof of value in the U.S. real property and regulatory domain, TWPRR™ will scale across:

1. **Other Property Types in the U.S.:**
  - Intellectual Property (patents, copyrights, licensing) (WIPO, 2021; USPTO, 2023)
  - Personal Property (luxury goods, collectibles, certifiable assets) (UREWPS™, 2025b)
  - Metaverse Property (virtual real estate, NFTs, DAOs) (UREWPS™, 2025b)
  - Global Property Registries (*World Bank, 2021*)
2. **Global Expansion by Jurisdiction:**
  - Common law and civil law nations with digitization mandates
  - Developing nations with high fraud risk and poor land tenure systems



By progressively enabling these property classes and geographies, TWPRR™ can scale toward addressing its full TAM, while maintaining regulatory and economic focus in the near term.

- Siloed by jurisdiction
- Vulnerable to fraud and loss
- Opaque, slow, and expensive

TWPRR™ offers a unified, global protocol for property rights — transparent, programmable, and interoperable.



## 4. The TWPRR™ Protocol

TWPRR™ provides:

- Tokenized certificates of property ownership (on-chain and off-chain linkage)
- Smart contract-based licensing, revenue-sharing, and transfers
- Registry nodes and validator incentives
- Secure dispute resolution through on-chain staking
- Public APIs and oracles for legal, financial, and digital system integrations

TWPRR™ also integrates essential services like title insurance into the protocol. Title insurance is recorded as part of the Property NFT metadata and can include the insurer identity, policy hash, coverage scope, and expiration. Only verified entities with Compliance Credentials — such as certified underwriters, title attorneys, or regulatory-approved agents — may issue or update title insurance metadata. This creates an immutable, verifiable assurance layer. Payments for insurance services, verification, and renewal are made in PRR™, and policy issuance may trigger smart contract-based restrictions (e.g., transfer blocks if coverage lapses). (HUD, 2023)

TWPRR™ also accommodates public and private liens — including tax liens — as metadata-bound encumbrances within the Property NFT. Lien placement is initiated by authorized lienholders (e.g., tax authorities, courts, banks) who must hold valid Compliance Credentials. These agents use PRR™ to pay a recording fee, and a lien entry is appended to the NFT metadata, detailing lien type, amount, creditor, issue date, and any release conditions. The lien may include programmable restrictions (e.g., preventing transfer or tokenization until released). When resolved, authorized parties submit a release using PRR™ and their Compliance Credential, triggering an on-chain update that clears or archives the lien data. This structure mirrors legal standards for liens and enhances interoperability with mortgage, escrow, and dispute resolution systems (World Bank, 2021; U.S. Department of Housing and Urban Development, 2023).

This approach mirrors the real-world workflow while improving transparency and reducing fraud (American Land Title Association, 2023; World Bank, 2021).

### **How it works in real estate:**

When a county recorder registers a property deed, the TWPRR™ protocol mints a Property NFT representing the title. This NFT contains lien status, title insurance, and compliance flags—ensuring tamper-proof, real-time access to ownership data. Disputes are resolved via validator staking and soulbound credentialed arbitration.

### **How it works in intellectual property:**

A songwriter or inventor can register their work as a Property NFT. Smart contracts attached to the NFT automate royalty splits, licensing terms, and rights enforcement. These rights persist across resale or sublicensing events, with full audit trails embedded in the metadata.

### **How it works in personal property:**

High-value items like watches or collectibles can be tokenized using TWPRR™. The resulting NFT includes verified appraisal, ownership, and insurance metadata. Transfer of ownership becomes a secure, on-chain action validated only by credentialed agents and smart contract rules.

### **How it works in metaverse property:**

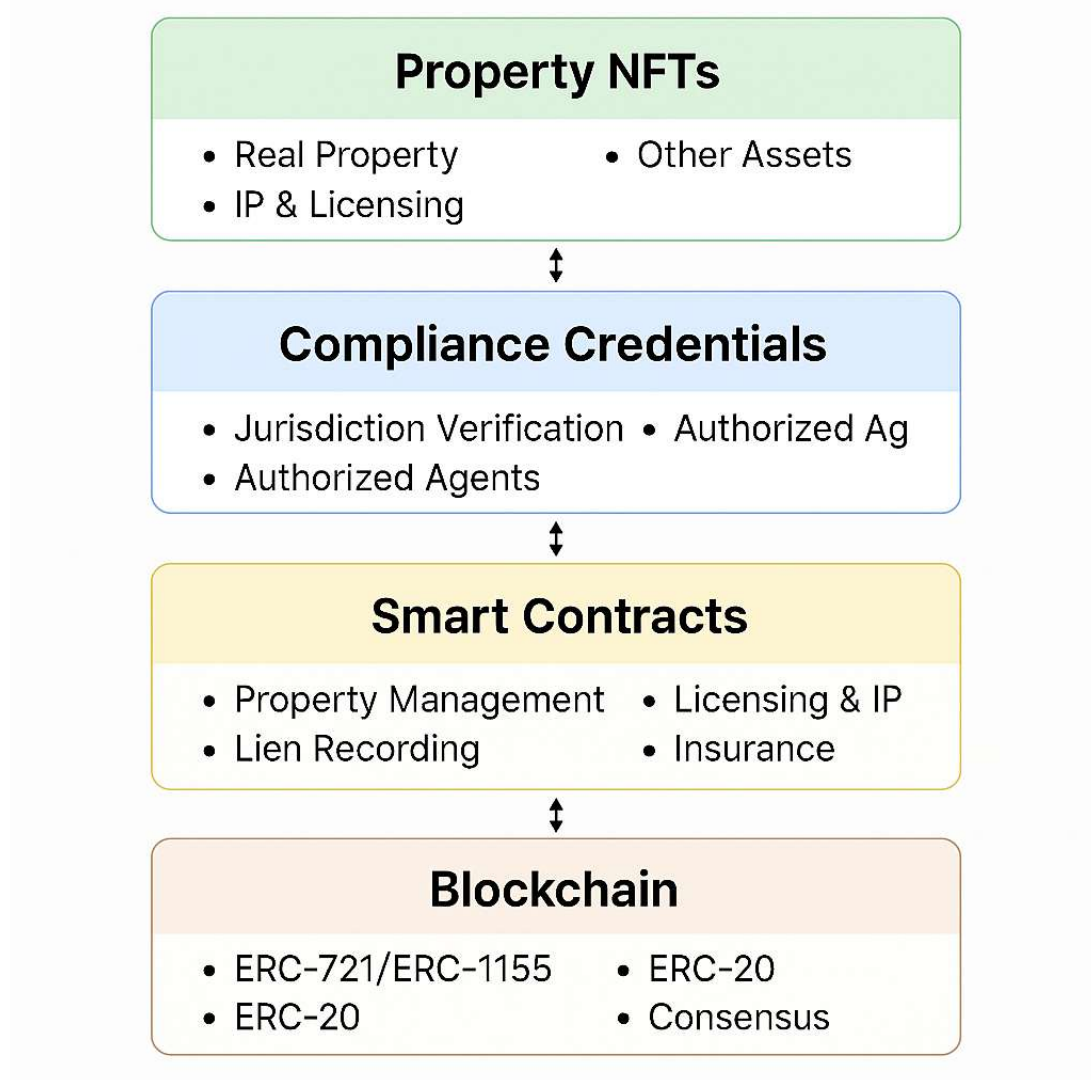
Digital assets like virtual galleries, wearable skins, or NFT plots of land are registered on TWPRR™ with usage





rules, access permissions, and resale controls embedded into the token. Smart contracts enforce licensing agreements and allow creators to monetize content directly without third-party intermediaries.

### Token Architecture (3-Asset Model)



*Figure 3 TWPRR™ Token Architecture*

To support TWPRR™’s multi-domain taxonomy (real, personal, intellectual, metaverse, and compliance), the protocol employs a three-token architecture:

1. **PRR™ Token (ERC-20)** – A fungible utility and governance token used for:
  - Paying registration and licensing fees
  - Staking for validator participation and dispute resolution
  - Voting on protocol governance and upgrades
2. **Property NFTs (ERC-721/ERC-1155)** – Non-fungible tokens representing unique asset ownership, including metadata for:
  - Title history, ownership, and valuation



- Jurisdictional compliance and licensing rights

3. **Compliance Credentials (Soulbound/ERC-1155 tokens)** – Non-transferable tokens representing:

- Legal verifications, certifications, or regulatory licenses
- Access rights to jurisdiction-specific registry layers or restricted actions

This model ensures scalability, legal modularity, and secure economic governance across all property types. (UREPWS™, 2025a)



## 5. Tokenomics

### **CuBit™ Integration as a Parallel Value Layer**

While CuBit™ and PRR™ serve distinct purposes within the broader UREWPS™ ecosystem, there is compelling value in enabling **CuBit™ as a parallel value layer** within the TWPRR™ protocol. PRR™ remains the operational utility token powering registration, licensing, compliance, and governance. CuBit™, however, can play a complementary role in value expression and settlement across TWPRR™ use cases.

#### **Strategic Use Cases for CuBit™ in TWPRR™:**

- **Optional Fee Settlement:** CuBit™ can be accepted for registry services and converted into PRR™ via smart contract at oracle-based market rates.
- **Smart Escrow Asset:** CuBit™ may be held in escrow during high-value real estate or title transactions, then released based on NFT title conditions.
- **Value Reference Layer:** TWPRR™ Property NFTs may include optional CuBit™-denominated valuations to track inflation-resistant asset equivalents.
- **Stake Guarantees:** Credentialed agents (e.g., title insurers or county officers) may post CuBit™ as a performance bond to participate in registry-sensitive functions.
- **Institutional Integration:** Jurisdictions or agencies that hold CuBit™ reserves may receive usage discounts, loyalty staking rewards, or governance observer status.

#### **Benefits of Maintaining Separation:**

- **CuBit™ remains a redemption-eligible, receipt-based currency** (fails the Howey Test).
- **PRR™ remains an internal-use, operational token** for governance and utility (also designed to avoid security classification).
- **Legal separation ensures clarity** across token functionality, regulatory risk, and market positioning.

This dual-token approach enables TWPRR™ to combine **operational scalability (PRR™)** with **store-of-value utility and monetary flexibility (CuBit™)** without compromising the tokenomics or legal clarity of either system.

TWPRR™ operates using a three-token ecosystem to support its global property rights platform, each with distinct roles in registry operation, compliance enforcement, and value exchange. These tokens are:

#### **1. PRR Token (ERC-20) – Utility & Governance**

PRR™ is the native utility token that fuels the TWPRR™ protocol's internal functions. It is used for:

- Paying fees for registration, licensing, and compliance actions
- Staking by validators and dispute resolution agents
- Participating in DAO governance for upgrades, parameter changes, and ecosystem allocation

The PRR™ token supply is capped at 1 billion tokens and strategically allocated to balance community access, ecosystem growth, governance, and long-term sustainability:



- **20% Public ICO:** Broad distribution to early supporters, with partial vesting to promote healthy market dynamics.
- **10% Strategic Investors:** Reserved for institutional backers and ecosystem partners, vested over 24 months.
- **15% Core Team:** Aligned with protocol longevity via a 36-month vesting schedule.
- **20% Ecosystem Fund:** Deployed by the DAO to fund partnerships, bounties, and integrations.
- **20% Validator Rewards:** Emitted over 10 years to incentivize secure network participation.
- **10% Treasury:** Managed by the DAO for stabilization, emergency funding, and liquidity support.
- **5% Liquidity Reserve:** Used to support exchange listing and market-making activities.

This distribution ensures long-term alignment between public users, governance stakeholders, and institutional adopters.

Token Supply:

- **Fixed Supply:** 1,000,000,000 PRR

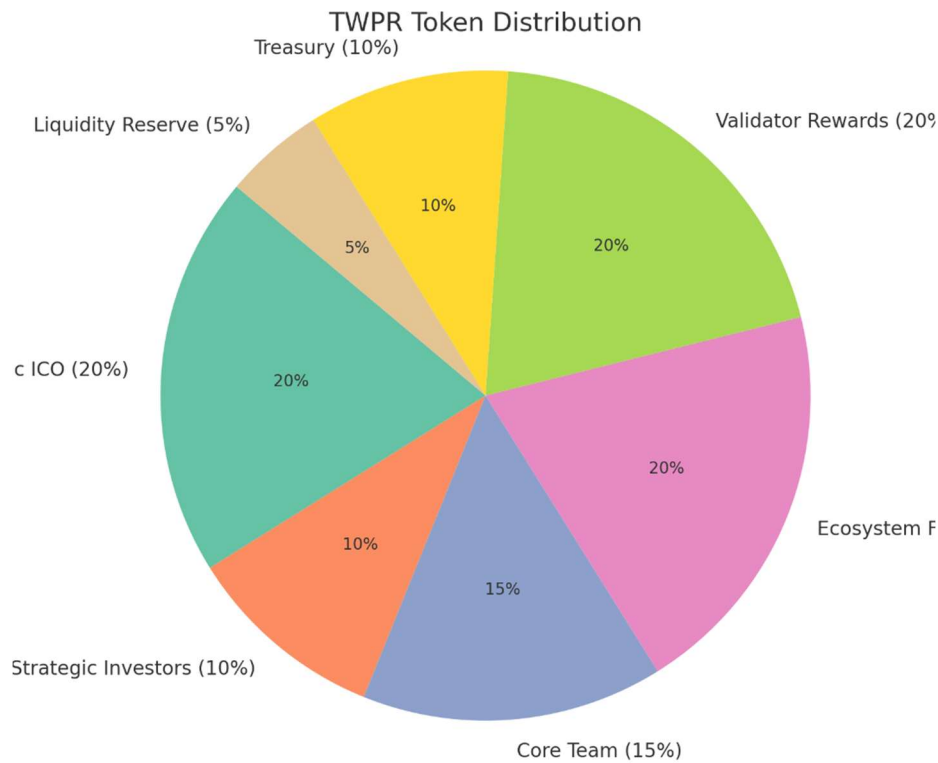


Figure 4 Token Distribution Pie Chart



Table 1 Token Distribution

Category	%	Tokens	Vesting
Public ICO	20%	200M	50% at TGE, 6-month vest
Strategic Investors	10%	100M	12m cliff, 12m vest
Core Team	15%	150M	12m cliff, 24m vest
Ecosystem	20%	200M	DAO-distributed
Validator Rewards	20%	200M	Emission over 10 years
Treasury	10%	100M	DAO-governed
Liquidity	5%	50M	Market-making pools

## 2. Property NFTs (ERC-721/ERC-1155) – Digital Asset Titles

Each property registered on TWPRR™ — whether real estate, personal property, intellectual property, or metaverse assets — is represented by a non-fungible token (NFT). These NFTs:

- Contain structured metadata including title history, owner identity, jurisdiction, liens, and title insurance coverage
- Can be updated or modified by credentialed parties
- May enforce access and use restrictions via smart contract logic

NFTs are permanent, non-interchangeable records and are never reused. They are transferrable unless restricted by a lien, dispute, or legal condition.

## 3. Compliance Credentials (Soulbound/ERC-1155) – Trusted Access Tokens

Issued only to authorized legal, institutional, or governmental agents, compliance credentials:

- Are non-transferable (soulbound)
- Represent licensing, authority, or legal delegation
- Gatekeep high-trust protocol actions (e.g., issuing liens, verifying insurance, updating critical ownership metadata)

They ensure that only verified agents may execute jurisdiction-sensitive operations, and they may be revoked by the DAO.

## Why TWPRR™ Requires Its Own Utility Token (Instead of Using ETH or CuBit™)

TWPRR™'s economic, legal, and operational model demands a purpose-built utility token. Neither Ethereum (ETH) nor CuBit™ are suitable substitutes:

- **ETH lacks governance alignment, custom fee logic, and economic capture.** PRR™ is engineered for variable fees, DAO incentives, and treasury operations (Buterin, 2022).
- **CuBit™ is a receipt currency, designed for holding and redemption.** It is not intended for staking, governance, or protocol-level economics. PRR™ must circulate rapidly for registry transactions, whereas CuBit™ functions more like money.
- **PRR™ ensures modularity across domains,** enabling smart contract integration across real, personal, IP, and metaverse properties while maintaining clear token economics (Kugler, 2023).





This separation also reinforces regulatory clarity: PRR™ is a protocol-access token, while CuBit™ remains an inflation-resistant store of value with separate legal and operational assumptions. While it is technically feasible to use an existing utility token like ETH to power smart contract operations, TWPRR™ benefits significantly from issuing and governing its own native token — PRR™ — for the following strategic and economic reasons:

### 1. Protocol-Level Value Capture

- If TWPRR™ uses ETH, the value of protocol adoption accrues to the Ethereum ecosystem, not to TWPRR™ stakeholders. By issuing PRR™, all fees, staking incentives, and future buybacks stay within the TWPRR™ economy (Kugler, 2023).

### 2. Custom Fee Logic and Governance Control

- PRR™ allows the protocol to implement property-type-specific pricing, discounted jurisdictional rates, DAO-voted incentives, and burning mechanics — none of which are natively supported by ETH without costly wrapper contracts (Buterin, 2022).

### 3. Network Sovereignty

- With its own token, TWPRR™ retains full control over treasury management, validator incentives, and long-term sustainability. This sovereignty ensures economic alignment between users, developers, and institutions adopting the protocol (Fang, 2023).

### 4. Institutional and Government Adoption

- Government entities, insurers, and enterprise users are far more likely to engage with a protocol that provides native token economics they can participate in — rather than relying on ETH, which carries unrelated volatility and policy baggage (World Bank, 2021).

### 5. Bootstrapping Ecosystem Utility

- PRR™ enables ecosystem grants, fee rebates, and validator incentives to seed early adoption — a powerful economic tool that cannot be managed if TWPRR™ depends on ETH or another third-party token.

For these reasons, PRR™ is not just a payment rail; it is the core governance and economic engine that enables TWPRR™ to scale, align incentives, and evolve.

- **Token Ticker:** PRR
- **Fixed Supply:** 1,000,000,000 PRR™
- **Utility:** Property registration, access rights, licensing, arbitration, governance



Table 2 Token Distribution and Vesting

Category	%	Tokens	Vesting
Public ICO	20%	200M	50% at TGE, 6-month vest
Strategic Investors	10%	100M	12m cliff, 12m vest
Core Team	15%	150M	12m cliff, 24m vest
Ecosystem	20%	200M	DAO-distributed
Validator Rewards	20%	200M	Emission over 10 years
Treasury	10%	100M	DAO-governed
Liquidity	5%	50M	Market-making pools



## 6. Competitive Analysis

TWPRR™ enters a fragmented and highly inefficient global market dominated by legacy systems for land recording, intellectual property licensing, asset verification, and compliance tracking. Most current systems are siloed by jurisdiction, lack transparency, and are prone to fraud, delays, and high administrative costs.

TWPRR™ replaces these with a blockchain-native registry that supports real-time, verifiable transactions governed by programmable smart contracts.

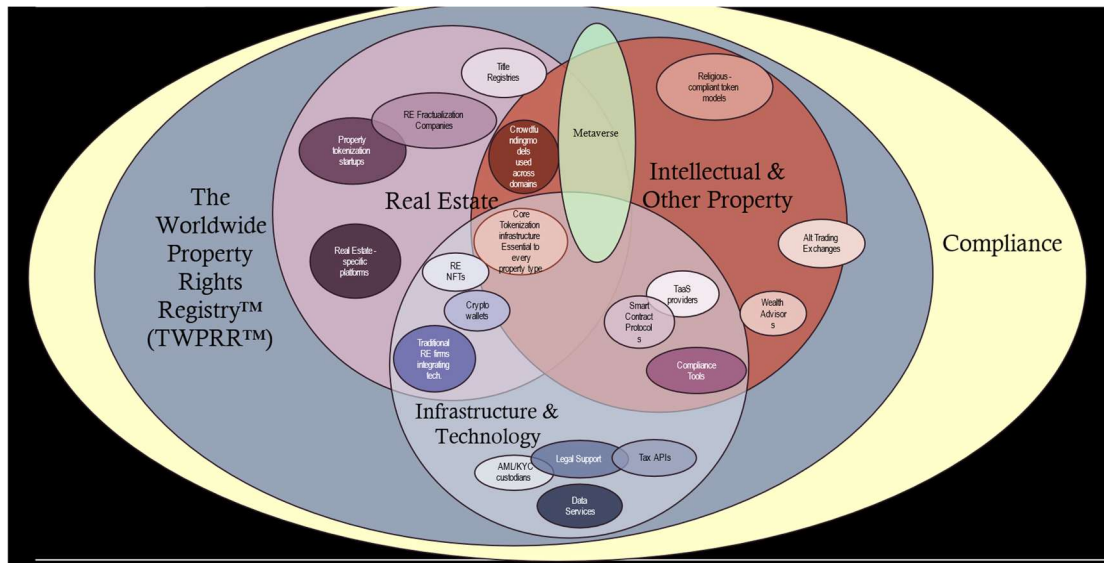


Figure 5 TWPRR™ Competitive Space

### Competitor Categories

TWPRR™ competes with three broad classes of solutions:

1. **Traditional Government Systems** (e.g., county recorders, IP offices)
2. **Private Title & Registry Vendors** (e.g., First American, IP clearinghouses)
3. **Emerging Blockchain Projects** (e.g., Propy, Ubitquity, Mattereum, Kadana for NFTs, and several national digital cadastre pilots)



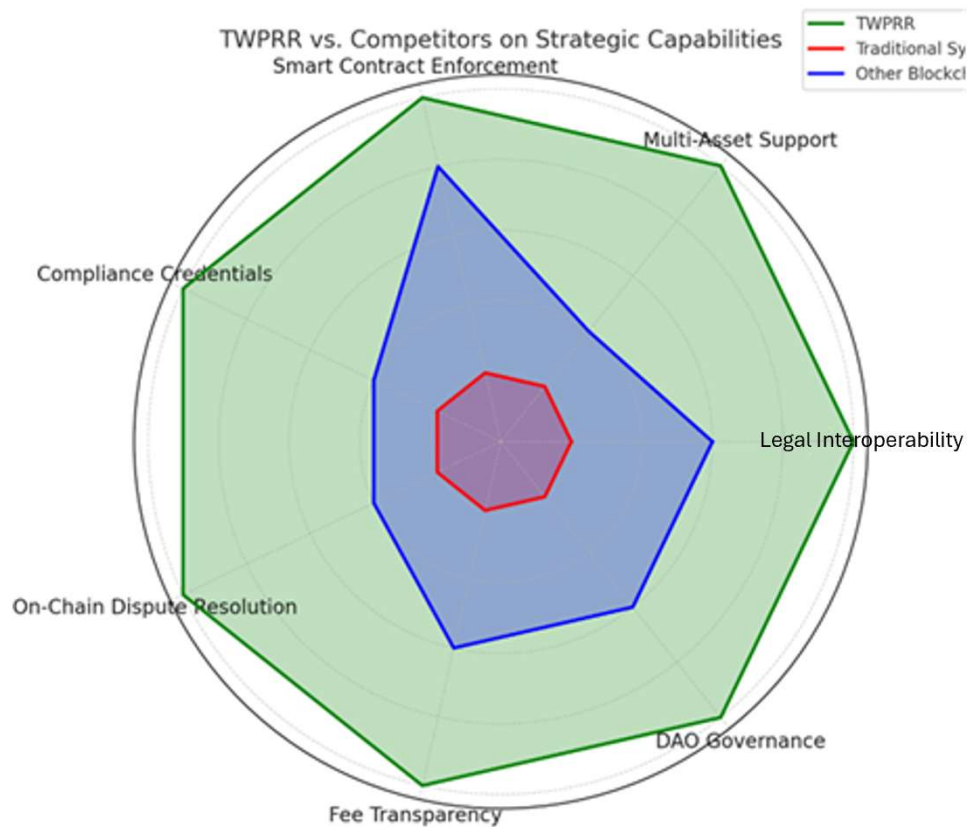


Figure 6 TWPRR™ vs Competitor Strategic Capabilities Redex

### Metrics Compared:

- Legal Interoperability
- Multi-Asset Support
- Smart Contract Enforcement
- Compliance Credentials
- On-Chain Dispute Resolution
- Fee Transparency
- DAO Governance

**TWPRR™** scores a perfect 5 across all metrics, showing its comprehensive design. Traditional systems and blockchain startups lag in areas like compliance, governance, and asset flexibility.

This radar chart highlights TWPRR™'s strategic advantage over both traditional registry systems and competing blockchain startups. Unlike legacy systems that lack programmability, cross-asset support, or compliance tooling—and startups that typically cover 1–2 asset types with partial governance—TWPRR™ scores top marks across all categories. Its combination of legal interoperability, smart contract enforcement,



soulbound credentialing, and DAO-based governance positions it as the most comprehensive and future-proof property rights platform in the market.

Summary:

SOLUTION	RANK
TWPRR™	81 / 85
IPFS-CHAIN	63 / 85
WEB3-R	59 / 85
NFT-IP	57 / 85
DEED-R	54 / 85
TITLEINS	45 / 85
UTONOMY	44 / 85
TRAD	42 / 85

[More Information ....](#)

TWPRR™ competitive analysis against various competition in sixteen categories rated each on a 5 -point scale, including:

- Legal Recognition & Enforceability
- Interoperability Across Jurisdictions
- Regulatory Compliance Tools
- Transparency & Auditability
- Tamper Resistance / Security
- Cist Efficiency
- Speed of Verification/Transactions
- Multi-Domain Coverage (Real, Personal, Intellectual, Metaverse & Compliance)
- Title Accuracy & History Integrity
- Monetization Capabilities (leasing, licensing,, royalties, etc.)
- Smar Contract Integration
- Access to Capital (DeFi, trad -fi, fractional)
- Data Privacy & Sovereignty
- Accessibility (UX + Inclusions)
- Ecosystem Compatibility & Integrations
- Innovation Potential & Future-Proofing




Figure 7 TWPRR™ Competitive Advantage

Table 3 Key Advantages of TWPRR™

Feature	Traditional Systems	Blockchain Startups	TWPRR™
Legal Interoperability	❌ Limited	⚠️ Unproven	✅ Jurisdiction-based Compliance
Asset-Class Support	❌ Real estate only	⚠️ Typically 1–2 types	✅ Real, IP, Personal, Metaverse
Smart Contract Enforcement	❌ Manual workflows	✅ Limited	✅ Extensive & Modular
On-chain Dispute Resolution	❌ None	⚠️ Some pilots	✅ Validator Arbitration Staking
Compliance-Gated Credentials	❌ None	⚠️ Partially tokenized	✅ Soulbound Access Credentials
Tokenized Title Management	❌ Paper records	✅ Often NFT-based	✅ Rich NFT metadata w/ liens
Fee Transparency & Governance	❌ Opaque & Fixed	⚠️ Contract-based	✅ DAO-Governed PRR Tokenomics
TAM-SAM-SOM Structuring	❌ Not defined	⚠️ Broad ambition	✅ Phased Market Entry Strategy

TWPRR™ uniquely blends legal alignment, functional interoperability, digital-native architecture, and token-based governance to address multiple layers of property rights friction across asset classes.



## 7. Use Cases & Cost Comparisons

TWPRR™ enables individuals, institutions, and governments to register and manage property rights across multiple domains. Below are representative use cases and cost comparisons across TWPRR™'s core asset classes.

*Table 4 Summary of Use Cases*

Property Type	Example Use Case	Traditional Cost	TWPRR™ Cost (USD)	Added Value
Real Property	County Title Recording	\$300–\$1,000	\$30–\$50	Instant finality, lien integration, zoning
Intellectual Prop.	Music Licensing for Songwriter	\$65–\$750	~\$40	Smart royalty split, auditability
Personal Property	Tokenizing Luxury Watch	\$275–\$825	~\$22.50	Insurance metadata, provenance, resale
Metaverse Property	Virtual Gallery Licensing	\$145–\$475	~\$45	Digital rights enforcement, resale controls

### Real Property – County Land Title Recording

- **Traditional Cost:** \$300–\$1,000 per title recording, often taking weeks
- **TWPRR™ Cost:** ~\$30–\$50 in PRR™, settled instantly with smart contract enforcement
- **Additional Value:** Title insurance, liens, and zoning overlays added directly to NFT metadata; transfer restrictions enforced automatically

### Intellectual Property – Music Licensing for a Songwriter

- **Traditional Cost:** \$65–\$750 (copyright + royalty contract legal fees)
- **TWPRR™ Cost:** ~\$40 in PRR™ (registration + royalty split smart contract)
- **Additional Value:** Programmable licensing, transparent revenue sharing, permanent on-chain audit trail

### Personal Property – Tokenizing a Luxury Watch

- **Traditional Cost:** \$275–\$825 (appraisal, authentication, documentation)
- **TWPRR™ Cost:** ~\$22.50 in PRR™ (ownership tokenization + verification layer)
- **Additional Value:** Verifiable ownership history, transferable asset with embedded insurance metadata

### Metaverse Property – Virtual Gallery Licensing

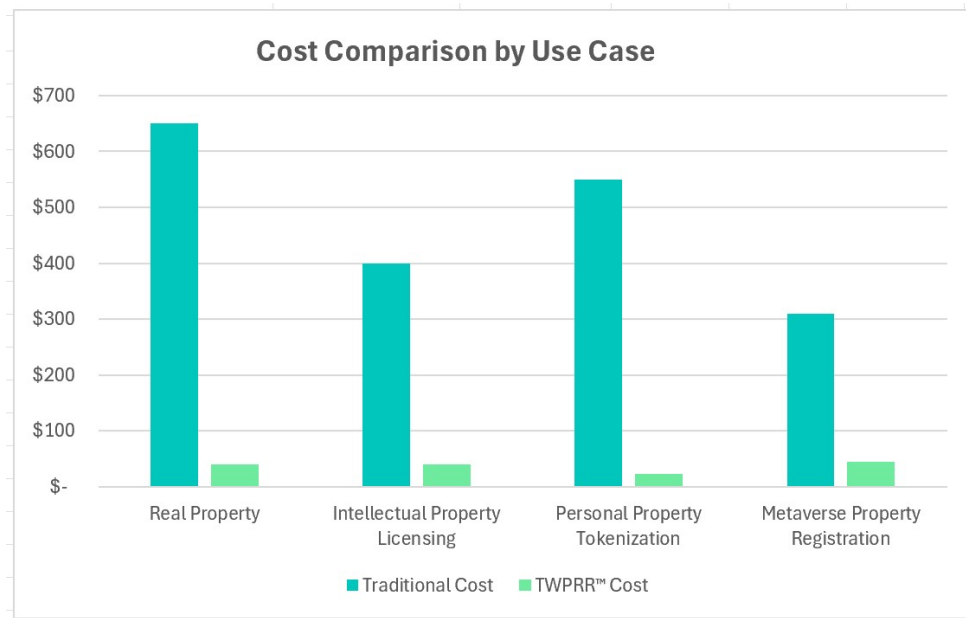
- **Traditional Cost:** \$145–\$475 for platform access + licensing services
- **TWPRR™ Cost:** ~\$45 in PRR™ (registration, licensing contract, and enforcement rights)
- **Additional Value:** Standardized NFT with time-bound access rules, digital rights metadata, and resale controls

TWPRR™ dramatically reduces costs in every category:



- **Real Property:** ~\$650 → \$40
- **Intellectual Property Licensing:** ~\$400 → \$40
- **Personal Property Tokenization:** ~\$550 → \$22.50
- **Metaverse Property Registration:** ~\$310 → \$45

This chart visually reinforces TWPRR™’s value proposition—cutting costs by up to 90% while adding speed, transparency, and programmable rights.



*Figure 8 Cost Comparison by Use Case*

### Institutional Revenue Model (Markup Scenario)

If governments or private actors mark up TWPRR™ fees by 2x:

- **Real Property Example:** \$50 TWPRR™ base cost → \$100 user fee
- **IP Registration:** \$40 PRR™ base cost → \$80 bundled licensing package

This markup creates a recurring institutional revenue stream while still cutting user costs by 60–90% compared to legacy systems.

TWPRR™’s registry logic also allows bundling of:

- Registration + insurance
- Title + tax clearance
- Transfer + licensing audit

This bundling reduces processing time and centralizes trust around digital-native title and rights management, with automated smart contract validation and transparent audit history.



## 8. Financial Projections

TWPRR™’s projected growth over the first five years of operation is based on:

- Phased adoption of real property registry use cases in the U.S.
- Gradual expansion into intellectual property and personal property markets
- Increasing validator and node participation via PRR™ staking
- Optional CuBit™ integration for escrow, collateral, and payment utility

Table 5 Year-by-Year Revenue Projections (Base Case)

Year	Protocol Revenue	Token Velocity	Circulating PRR™	PRR™ Buybacks/Burns	Projected PRR™ Price
1	\$1.5M	5	300M	\$375K (25%)	\$0.0125
2	\$6M	6	400M	\$1.8M (30%)	\$0.045
3	\$18M	8	500M	\$6.3M (35%)	\$0.126
4	\$60M	10	600M	\$24M (40%)	\$0.40
5	\$125M	12	700M	\$50M (40%)	\$1.43

### Use of Funds: Cash Flow Allocation (Years 1–3)

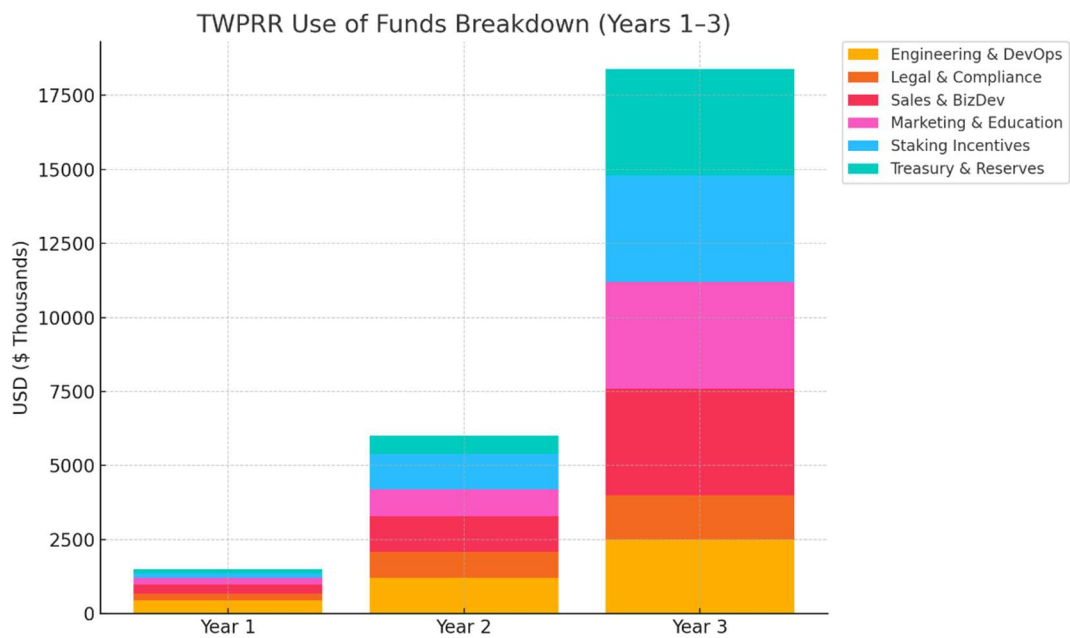


Figure 9 TWPRR™ Use of Funds Breakdown (Years 1 – 3)



Table 6 TWPRR™ Use of Funds Breakdown (Years 1 - 3)

Category	Year 1	Year 2	Year 3	Description
Engineering & DevOps	\$450K (30%)	\$1.2M (20%)	\$2.5M (14%)	Smart contracts, validator architecture, wallet integrations
Legal & Compliance	\$225K (15%)	\$900K (15%)	\$1.5M (8%)	Reg D, Reg A+ filings, jurisdictional opinions, DAO legal wrappers
Sales & BizDev	\$300K (20%)	\$1.2M (20%)	\$3.6M (20%)	Government pilots, IP partnerships, onboarding property platforms
Marketing & Education	\$225K (15%)	\$900K (15%)	\$3.6M (20%)	Whitepapers, demos, community onboarding, content creation
Staking & Validator Incentives	\$150K (10%)	\$1.2M (20%)	\$3.6M (20%)	Liquidity and security incentives for node operators and record verifiers
Treasury & Reserves	\$150K (10%)	\$600K (10%)	\$3.6M (20%)	Emergency stabilization, DAO-voted capital pools

#### Total Use of Funds:

- **Year 1:** \$1.5M
- **Year 2:** \$6M
- **Year 3:** \$18M

This allocation balances development, go-to-market execution, and network decentralization while preserving capital for protocol sustainability and DAO evolution.

#### Investor ROI Summary

- **ICO Entry Price:** \$0.10
- **Year 5 Projected Price:** \$1.43
- **Projected ROI:** +1,330% or 14.3x return on initial token price

Table 7 Sensitivity Analysis Scenarios

Scenario	Year 5 Revenue	Year 5 TWPR Price	Notes
Conservative	\$50M	\$0.60	Slower adoption, limited IP/Personal expansion
Base Case	\$125M	\$1.43	Phased U.S. rollout with validator incentives
Bull Case	\$250M+	\$3.20	Rapid institutional adoption, global expansion accelerated

#### Institutional Revenue Opportunities



Institutions using TWPRR™ (e.g., county recorders, insurers, IP offices) may:

- Earn PRR™ for verifying records or issuing credentials
- Collect transaction fees in PRR™ and CuBit™
- Reduce registry operations costs by up to 90% (based on pilot comparisons)
- Participate in validator staking and DAO governance

### **Profit Models for Government and Private Entities**

Where permitted by law or local governance policy, governments and private institutions may use TWPRR™ not only to recover costs, but also as a revenue generator. For example, entities may:

- **Mark up registration and compliance service fees** to 2x actual TWPRR™ costs
- **Sell bundled services** (e.g., title + insurance + lien verification) for fixed premiums
- **Incorporate PRR™ fee structures into licensing, recording, or zoning workflows**

Assuming a 2x markup on TWPRR™'s base cost:

- **Projected Institutional Revenue by Year 5:** Up to \$250M (assuming \$125M protocol base revenue)
- **Net Operating Margins:** 50–70%, depending on labor automation and staking participation

These incentives further align TWPRR™ with the goals of economic development offices, county governments, and digital public infrastructure advocates.

### **Cost Savings and Value Accrual**

- Traditional land/title processing fees: \$25B–\$30B/year (U.S.)
- Estimated TWPRR™ fee savings: 90–95% per transaction
- Total network value (TVL): Projected to reach \$2B+ by Year 5 through validator and escrow flows

This financial outlook reflects flexible growth potential with conservative, base case, and bullish paths based on market traction and regulatory clarity, while offering powerful monetization pathways for institutional participants.





## 9. Regulatory Compliance

TWPRR™ has been structured from the outset to ensure that its tokens and protocol governance model are compliant with relevant legal frameworks in the United States and abroad, while preserving decentralization, transparency, and ecosystem accessibility. from the outset to ensure that its tokens and protocol governance model are compliant with relevant legal frameworks in the United States and abroad, while preserving decentralization, transparency, and ecosystem accessibility.

### TWPRR™ Token (PRR™) – Designed to Avoid Security Classification

PRR™ is structured as a utility token and is intended to avoid being classified as a security under the Howey Test. It fails key prongs of the test because:

- It is primarily used for protocol operations such as fee payment, staking, and voting—not for passive profit expectation.
- There is no common enterprise promising profit from the efforts of others. Value accrual is driven by decentralized use of the protocol.
- Governance mechanisms are DAO-based and token-holder directed.

Legal counsel will be engaged to support a Reg D 506(c) exemption for U.S.-based accredited investors and a possible Reg A+ Tier 2 filing to support broader retail access, ensuring compliant capital formation during the initial phases of token distribution (*U.S. Securities and Exchange Commission [SEC], 1946; SEC, 2023*).

### CuBit™ – Legally Distinct and Non-Security

CuBit™ functions as a receipt-based store of value that is redeemable under published terms. It is not offered with the expectation of profit and fails the Howey Test on the basis of lacking a common enterprise and not being marketed as an investment contract (SEC, 1946). CuBit™ is redeemable based on proof-of-deposit and does not grant governance or revenue rights.

This separation ensures that CuBit™'s use in the TWPRR™ ecosystem (e.g., as an escrow currency or payment layer) does not interfere with PRR™'s governance-focused utility role.

### Compliance Credentials – Regulatory Enforcement via Soulbound Tokens

To further enforce jurisdictional boundaries and regulatory delegation, TWPRR™ deploys **compliance credentials** as non-transferable soulbound tokens issued only to:

- Government entities (e.g., county clerk offices, tax authorities)
- Licensed institutions (e.g., title insurers, IP offices, underwriters)
- Legal or regulatory agents (e.g., notaries, arbitrators)

These credentials gate sensitive operations such as lien issuance, title insurance updates, and cross-border licensing. They are revocable by the DAO based on slashing or credential expiration, ensuring auditability and compliance enforcement (*Buterin, 2022*).

### International Regulatory Alignment

TWPRR™ anticipates international adoption and is actively aligned with evolving digital asset regulations globally:



- **European Union – MiCA Regulation:** TWPRR™ tokens are structured to comply with the utility token provisions under MiCA. Tokenholder protections, transferability constraints, and smart contract transparency standards are considered during design (European Commission, 2023).
- **Singapore – Monetary Authority of Singapore (MAS):** TWPRR™ intends to register through sandbox exemptions or regulatory advisory channels to align with the Payment Services Act, ensuring proper treatment of utility token and NFT-based registry operations (*Monetary Authority of Singapore [MAS], 2023*).
- **Switzerland – FINMA:** Under FINMA’s three-token framework, PRR™ and Property NFTs qualify as utility and asset tokens respectively. TWPRR™ will seek a no-action letter or informal determination to validate classification (*Swiss Financial Market Supervisory Authority [FINMA], 2021*).
- **UK, Canada, Australia – Common Law Jurisdictions:** TWPRR™ is securing legal opinions for compliance under **Torrens and deed-based systems**, as well as intellectual property laws and personal property statutes. These opinions will support phased regional rollouts (*UREWPS™, 2025*).
- **Emerging Markets:** TWPRR™ is aligned with frameworks established by the **World Bank** and **UNDP** on land tenure reform, digital recordkeeping, and corruption resistance for property systems (*World Bank, 2021*).

Table 8 Regulatory Treatment Summary by Jurisdiction

Jurisdiction	Real Property	IP	Personal Property	Metaverse Property	Regulatory Notes
<b>United States</b>	✔ Valid under state-level law	⚠ Federal copyright/patent law	⚠ UCC applies to tokenization	⚠ Taxable; SEC/CFTC watchlist	Reg D & Reg A+ required (SEC, 1946)
<b>European Union</b>	✔ MiCA-aligned for property & utility tokens	✔ NFT-excluded from MiCA if non-fungible	⚠ National product laws	⚠ Treated as unregulated digital assets	MiCA whitepaper and KYC compliance (European Commission, 2023)
<b>Singapore</b>	✔ Central land registry; sandbox-ready	✔ Licensing rules apply	⚠ NFT tokenization eligible for sandbox	⚠ Payment Services Act governs transactions	MAS sandbox pathways (MAS, 2023)
<b>Switzerland</b>	✔ Cantonal registries with digital overlays	✔ NFTs as asset tokens	✔ Legal tokenization allowed	⚠ NFT = digital asset, not security	FINMA token categories apply (FINMA, 2021)
<b>UK, Canada, Australia</b>	✔ Common-law title recognized	✔ National IP registries	⚠ Tokenization under review	⚠ Tax and securities implications emerging	National law compliance via legal opinions (UREWPS, 2025)
<b>Emerging Markets</b>	✔ Digital registries in reform zones	⚠ Enforcement varies	⚠ Informal markets dominate	⚠ Infrastructure weak	Aligned with World Bank land reform protocols (World Bank, 2021)

By taking a multi-tiered compliance approach, including native credential gating, phased rollout, and integrated governance, TWPRR™ seeks to operate transparently within legal bounds while advancing decentralization and real-world interoperability.



## 10. Institutional & Government Strategy

TWPRR™ is purpose-built for institutional and government adoption. By offering programmable smart contracts, compliance credentialing, and jurisdictional fee governance, TWPRR™ provides governments, title insurers, and financial intermediaries with operational tools that map to real-world use cases.

### Core Institutional Use Cases:

- **County Governments:** Replace legacy land and title databases with blockchain-secure registries. Enable smart lien enforcement, escrow logic, and deed authentication.
- **Title Insurers and Underwriters:** Automate title insurance policies, register them on-chain, and monitor lien status or zoning changes in real time.
- **Universities and Research Institutions:** Register and license intellectual property, automate royalty splits, and validate IP transfers.
- **Financial Institutions:** Record asset-backed lending instruments and UCC filings, monitor lien conflicts, and use TWPRR™ NFTs as collateral anchors.

### Monetization Model

Governments and institutions may operate TWPRR™ nodes under a public-private fee model. With operational costs reduced by 70–90%, jurisdictions may:

- Mark up registration services and title validation
- Offer premium bundles (e.g., "title + tax clearance + insurance")
- Receive staking incentives for validator participation
- Earn CuBit™-based loyalty or escrow fees

### Compliance Credentialing & Delegation

Institutional agents receive **soulbound credentials** to enforce role-based functions:

- County recorders, tax assessors, and insurance regulators
- Licensing agents, IP clearinghouses, escrow officers

Credentials are auditable and DAO-revocable, ensuring integrity while enabling scalable legal delegation.

### CuBit™ Integration

To further support institutional participation, TWPRR™ integrates with CuBit™ as a **parallel value layer**, described in detail in Section 4. This allows jurisdictions and agencies to:

- Accept CuBit™ as a store-of-value settlement medium
- Offer usage discounts or receive staking incentives when holding CuBit™
- Conduct high-value real estate escrow functions using CuBit™ alongside PRR™

This dual-token alignment enhances protocol flexibility without compromising regulatory clarity or core token utility.



## Alignment with National Digital Infrastructure Initiatives

TWPRR™ aligns with smart government goals, land reform initiatives, and World Bank-supported registry modernization efforts. It provides:

- Audit trails for public transparency
- On-chain dispute resolution mechanisms
- Integration pathways for existing GIS and registry systems

By supporting multiple property classes and fee structures, TWPRR™ offers government and institutional partners a scalable digital foundation for modern property rights management.

## How Credentialing Works in Real Life

Credentialing is a critical component of TWPRR™'s secure, permissioned architecture. Here's how it functions in practice:

1. **Agent Verification** – Government or institutional agents (e.g., a county recorder or IP licensing officer) submit documentation proving their authority and legal jurisdiction.
2. **DAO-Approved Credential Issuance** – Upon review by the DAO Credential Committee or a delegated verification authority, a soulbound token (SBT) is issued. This token contains metadata such as agent identity, role, jurisdiction, and expiration.
3. **Smart Contract Permissioning** – Once credentialed, the agent can interact with specific TWPRR™ functions, such as issuing or clearing liens, validating title changes, or certifying ownership updates.
4. **Ongoing Governance and Revocation** – Credentials can be renewed, revoked, or escalated through on-chain governance votes or DAO-officiated slashing in cases of fraud, misconduct, or expiration.

This credentialing process ensures that only authorized institutions or agents can interact with the most sensitive parts of the registry system.

## How Integration Works

TWPRR™ offers RESTful APIs and blockchain-native interfaces for existing IT infrastructure:

- **For County Governments** – Integration hooks into document management systems (e.g., GIS, parcel databases, recorders' ledgers).
- **For Title Insurers** – APIs handle metadata updates, policy registration, and lien coverage enforcement.
- **For Financial Institutions** – Mortgage and collateral records link to NFTs and update based on payment or escrow conditions.
- **For IP Platforms** – Metadata schemas support licensing logic, transfer logs, and royalty payments.

TWPRR™ provides SDKs, onboarding toolkits, and templated data schemas to reduce friction and accelerate adoption across legal and IT departments.

## Sample Onboarding Journey: How a County Joins TWPRR™

### Step 1: Initial Interest

- A county learns about TWPRR™ through a state-sponsored innovation grant or direct outreach.



- TWPRR™ team hosts a discovery workshop with the recorder's office and IT team.

## **Step 2: Legal & Technical Evaluation**

- The county provides current workflows, title record structure, and legal mandates.
- TWPRR™ returns a compliance mapping document and integration plan.

## **Step 3: Credentialing**

- The County Recorder and Deputy Clerk submit identity documentation and are issued soulbound credentials for authorized protocol actions (e.g., title registration, lien clearance).

## **Step 4: Pilot Deployment**

- A small number of properties are registered using TWPRR™ via dual-entry: both in the legacy system and the new blockchain registry.
- Smart contracts enforce lien conditions, zoning overlays, and title insurance metadata.

## **Step 5: Institutional Activation**

- Once the pilot demonstrates accuracy, reduced fraud, and faster processing, the county passes a resolution to adopt TWPRR™ as its official property registry layer.
- TWPRR™ fees are embedded into the county's transaction workflows, with optional markup for budget-neutral or profit-generating operations.

## **Step 6: DAO Participation**

- The county stakes PRR™ in the validator pool, enabling it to earn validator rewards and vote on jurisdictional protocol upgrades.

## **Summary**

By combining verifiable credentialing, API-based integration, and DAO-aligned governance, TWPRR™ provides a seamless path for governments and institutions to upgrade their property systems without overhauling their operations. Its flexibility allows for phased rollout, jurisdictional customization, and public-private alignment that can scale nationally or globally.



# 11. Roadmap

TWPRR™’s development roadmap is organized around three strategic pillars: phased asset class deployment, institutional/government alignment, and progressive global expansion. This roadmap reflects both functional and jurisdictional growth milestones and now includes projected funding needs for each phase.

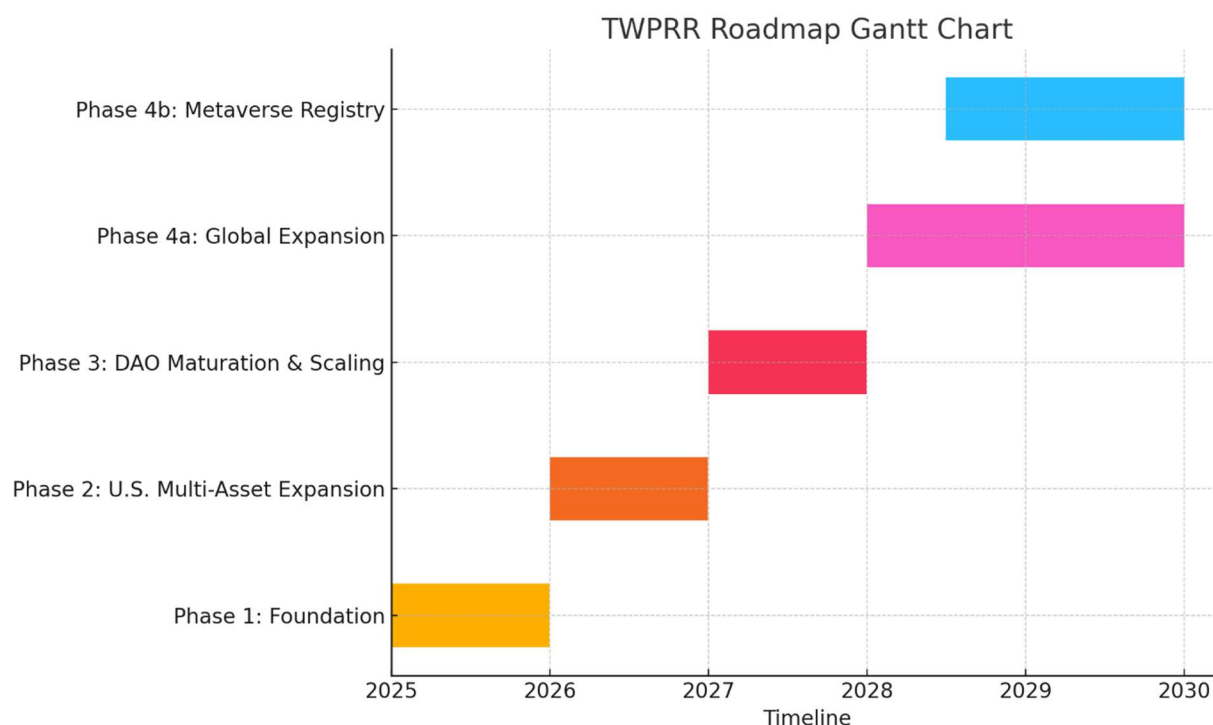


Figure 10 TWPRR™ Roadmap Gantt Chart

## Phase 1: Foundation (Year 1)

**Focus:** Launch core protocol for U.S. real estate and compliance

### Key Milestones:

- MVP deployment (smart contracts, validator framework, PRR™ token issuance)
- Pilot integrations with 1–3 county land recorders
- Credential system for underwriters, clerks, and title insurers
- CuBit™ integration for escrow/payments in property transactions

### Funding Required: \$1.5M USD

◆ Covers: protocol engineering, legal filings (Reg D), 3-county pilot support, DAO tooling, validator onboarding

## Phase 2: U.S. Multi-Asset Expansion (Year 2)

**Focus:** Add IP and personal property support, broaden institutional footprint

### Key Milestones:

- Launch NFT licensing and royalty infrastructure for IP





- Enable tokenization of personal property with insurance metadata
- Expand compliance credential library (e.g., IP clearinghouses, appraisers)
- Build institutional onboarding SDKs and integration APIs

#### **Funding Required: \$6M USD**

◆ Covers: smart contract upgrades, legal opinions for IP and personal property, GTM strategy, regional growth team

#### **Phase 3: DAO Maturation & Network Scaling (Year 3)**

**Focus:** Governance decentralization and ecosystem-wide validator growth

##### **Key Milestones:**

- Launch full DAO with jurisdiction-based node voting
- Scale validator set across 10+ regions
- Enable CuBit™ collateralization and jurisdiction-specific staking rewards
- Incentivize third-party application development using TWPRR™ APIs

#### **Funding Required: \$18M USD**

◆ Covers: validator rewards, community grants, smart contract bounties, platform developer incentives, advanced governance tooling

#### **Phase 4: Global & Metaverse Expansion (Years 4–5+)**

**Focus:** Roll out in new jurisdictions (Canada, EU, emerging markets); extend registry to digital and virtual property

##### **Key Milestones:**

- Launch localized registry models for common law and civil law countries
- Build WIPO-aligned IP schema for cross-border licensing
- Partner with World Bank/UNDP for land registry reform
- Activate metaverse asset registry (NFT land, digital licenses)

#### **Funding Required: \$35M+ USD**

◆ Covers: international legal opinions, multilingual UX, high-stakes compliance engagements, country-level pilots, on-chain IP license registries

#### **Total 5-Year Projected Funding Need: ~\$60M USD**

This capital will be raised in stages through token sales, validator bonding, institutional partnerships, and possibly equity or hybrid offerings. Each phase unlocks new revenue streams, market access, and governance participation, designed to align incentives between the DAO, institutional adopters, and community stakeholders.

#### **Summary**



This roadmap supports TWPRR™'s core mission: to enable secure, compliant, multi-asset property rights management across every economic layer — from county courthouses to metaverse marketplaces.



## 12. Team & Advisors



Figure 11 Collective Founders' Experience

The development and operation of TWPRR™ is led by a team of professionals committed to financial transparency, smart contract integrity, and user-centered governance. As can be seen above (see **Error! Reference source not found.**) the founders of UREWPS™ have substantial experience in several important and highly relevant disciplines. They have brought this experience fully into their efforts. Where they lack expertise, they look to augment the team with appropriately experienced members.

Although information on key team members is minimal in this document, all key personnel have committed to participating in a Know Your Customer (KYC) audit with a reputable third party provider to validate their bona fides.

### 12.1 Founders

#### Sudato M. O'Benshee - *Founder & Principal Architect*



A visionary entrepreneur and real estate strategist, Sudato is the principal architect of the CuBitREvolution™ and the founder of Universal Real Estate Wealth Protection Solutions™, LLC (UREWPS™). He brings decades of experience in real estate, financial system design, and mission-driven organizational leadership.

Sudato looks like a young man. Looks can be misleading. He has many decades of experience in a variety of fields. This experience has been poured into is the CuBitREvolution™ to create a vehicle for financial security and independence for as many people as possible.

Sudato has several graduate and undergraduate degrees in a variety of disciplines and from a variety of institutions. Additionally, he has experience that is both deep and wide, most particularly in the financial services and banking industries of the United States of America.

From the very beginning of the CuBitREvolution™ the UREWPS™ team opted to represent our work as the genius of our founder, Sudato M O'Benshee.

You will see his name on many of the posts, pages, and other literature related to CuBit™.

We prefer using an avatar to represent all of us for several reasons. First, the entire CuBitREvolution™ is the product of the combined skills and experience of many people. Giving one officer in our company credit for all this would be an injustice to everyone. Additionally, the officers in our company value their privacy. While our identities are disclosed in required legal documents, we don't want the success of this venture to devolve into the chaos of celebrity. Nor does the success of this venture rest solely in the hands of any one person.



**Supporting Founders** – Bios available upon request.

Founders include professionals in finance, real estate, governance, and blockchain development who contributed to designing the CuBitDAO™, Asset Ledger architecture, and compliance framework.

## **Tom Sheppard** - *Co-founder & President*



**Proven Entrepreneurial Resilience:** Tom scaled a real estate portfolio from \$0 to over \$2 million, then bounced back from a financial collapse—demonstrating both growth capability and grit under pressure.

**Real Market Insight:** After experiencing the limitations of traditional real estate investing firsthand, Tom identified a major flaw in the system—reliance on bank-controlled financing—and is now pioneering a solution.

**Innovative Financial Vision:** The creation of CuBit™, a real estate-backed cryptocurrency, represents a disruptive approach to decentralized finance, opening new pathways for investor freedom and security.

**Personal Capital Commitment:** Tom has personally invested his IRA funds and sacrificed two years of time and resources—showing serious skin in the game and deep belief in the mission.

## **Richard Moore** - *Co-founder & CFO*



**Extensive Banking & Financial Systems Expertise:** Richard's decades-long career in banking spans customer service, operations, cost analysis, profitability modeling, and data architecture—positioning him as a strategic asset in building scalable, financially sound fintech solutions.

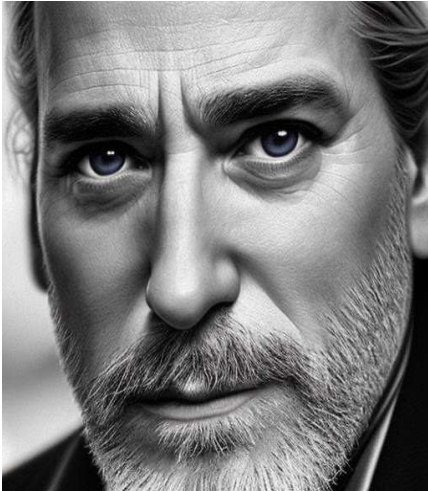
**Deep Understanding of Data-Driven Profitability:** He designed 90% of a major bank's product cost drivers and modeled profitability at customer and product levels—bringing precision and financial acumen to the CuBit™ platform's foundation.

**Unique Cross-Functional Skill Set:** From systems integration to logistics and financial modeling, Richard describes himself as a “unicorn” of skill and knowledge—blending operations, analytics, and finance in one rare profile.

**Mission-Driven Investment:** Like his co-founder, Richard has personally invested his years of effort into building CuBit™, demonstrating belief, commitment, and alignment with investor interests.



## Daryl O'Bryant - Co-founder & CITO



**Track Record of Entrepreneurial Grit:** Daryl has founded and operated multiple businesses—including a cabling company, barbershop, and successful blog—demonstrating resilience, adaptability, and a builder's mindset.

**Proven Leadership Through Adversity:** From personal loss to financial setbacks, Daryl's journey shows a consistent pattern of perseverance and reinvention—qualities essential for startup leadership under pressure.

**Hands-On Commitment:** Like his co-founders, Daryl invested his personal IRA into CuBit™, illustrating belief in the project and direct alignment with investor outcomes.

**Visionary in Tech-Backed Solutions:** With a background managing large banking projects and an early adoption mindset, Daryl brings both tech literacy and innovation insight to the creation of a real estate-backed cryptocurrency.

## Sue Bennett - Co-founder & COO



**Enterprise Tech & Project Management Expertise:** Sue's background includes several degrees, certifications and experience covering all the functions within the Product & Software Development Lifecycles as well as the Customer/Sales Life Cycle. She has held positions with major computer companies, software development houses, and top U.S. banks—bringing decades of experience in systems thinking, innovative problem solving and complex project delivery to the CuBit™ venture..

**Crypto & Finance Research-Driven Mindset:** Her deep dive into monetary theory and blockchain tech (inspired by “The Creature from Jekyll Island” and hands-on crypto investing) shows a strategic, research-backed approach to innovation.

**Early-Stage Resilience & Loyalty:** Despite internal team attrition and setbacks, Sue stayed the course, contributing not just sweat equity but personal financial resources to keep the project alive.

**Strategic Rebranding Agility:** Faced with the challenge of a complete rebrand late in the process, Sue helped pivot the venture's public identity—proving she can lead under pressure and navigate major strategic shifts.

**Mission-Aligned Leadership:** Her motivation goes beyond profit—she sees CuBit™ as a transformational tool for economic freedom, suggesting long-term commitment and values alignment with impact-focused investors.





## 12.2 Staff

The TWPRR™ project is governed and executed by the leadership and operational team of **Universal Real Estate Wealth Protection Solutions™, LLC (UREWPS™)**. This includes:

- **UREWPS™ Board of Directors** – Provides strategic oversight, regulatory governance, and multi-jurisdictional guidance.
- **UREWPS™ Officers** – Lead protocol strategy, tokenomics, institutional engagement, and compliance development.
- **UREWPS™ Staff** – Execute day-to-day development, stakeholder coordination, smart contract deployment, and operations.

## 12.3 Legal, Technology, and Financial Partners

- **Smart Contract Developers** – Independent Ethereum developers contributed to the development of the *CuBit™*, *CuBitDAO™*, and *CuBitDAOAdmin* contracts, following OpenZeppelin and security audit standards.
- **Legal Advisors** – Regulatory counsel is retained to ensure ongoing review of *CuBit™*'s classification, DAO operations, and compliance practices under U.S. and international law.
- **Accounting and Valuation** – UREWPS™ is supported by independent CPAs and valuation professionals to support monthly and annual audits of the Asset Ledger.

As the project evolves, the team will be augmented by:

- **External Advisors** – Specialists in blockchain law, RegTech, intellectual property, DAO governance, and global land systems.
- **Technical Contractors** – Developers, smart contract auditors, and integration partners retained for agile development and scaling.
- **Jurisdictional Partners** – Local legal experts and compliance advisors in the U.S. and international expansion zones.

All TWPRR™ contributors are committed to building a secure, legally interoperable, and user-aligned system for global property rights registration and protection.

## 12.4 DAO Transparency & Oversight Partners

- UREWPS™ will engage third-party DAO analytics and blockchain forensics partners to support voter verification, proposal traceability, and DAO audit logs to ensure integrity and prevent manipulation.





## 13. Risks & Mitigation

TWPRR™ operates in a complex legal, technical, and market environment. The following risks have been identified, along with corresponding mitigation strategies to preserve long-term value, compliance, and operational integrity.

*Table 9 Risk Matrix Summary*

Risk Category	Specific Risk	Mitigation Strategy	Mitigation Confidence
Regulatory	Token misclassification as a security	Legal structuring, Reg D/Reg A+ filings, international legal opinions	High
Smart Contract Security	Bugs, exploits, or upgrade failures	Independent audits, bug bounty program, modular architecture	High
Institutional Adoption	Low engagement from counties or partners	Pilot-first strategy, CuBit™ incentives, monetization models	Medium
Governance Centralization	DAO dominated by early participants	Phased decentralization, staking thresholds, slashing logic	Medium
Token Price Volatility	PRR price instability affecting usage	Treasury tools, fee burns, DAO-controlled economic parameters	Medium
Jurisdictional Complexity	Conflicting rules across property types/nations	Compliance credentialing, phased rollout, local partnerships	High

### Regulatory Risk

- **Risk:** TWPRR™ tokens could be reclassified as securities by regulators, or property title use cases may face legal pushback.
- **Mitigation:** PRR™ is structured as a utility token and supported by legal counsel for Reg D/Reg A+ filings. Compliance Credentials (soulbound tokens) limit sensitive operations to verified agents. Legal opinions are being secured across all target jurisdictions.
- **Mitigation Confidence: High** — Legal structuring is well-aligned with SEC, MiCA, and FINMA utility token frameworks.

### Smart Contract Vulnerabilities

- **Risk:** Bugs in smart contracts could result in asset loss, unauthorized access, or protocol failure.
- **Mitigation:** TWPRR™ will undergo independent code audits and maintain an active bug bounty program. Its modular smart contract design allows for staged deployments and risk isolation.
- **Mitigation Confidence: High** — Industry-standard audits and formal verification frameworks support robust contract security.

### Institutional Adoption Risk

- **Risk:** Hesitancy from counties or institutional stakeholders could delay or limit early traction.
- **Mitigation:** TWPRR™ launches in pilot jurisdictions with strong modernization mandates and integrates CuBit™-based financial incentives. Institutional monetization models are built in to create direct ROI.



- **Mitigation Confidence: Medium** — Adoption hinges on demonstrated success in early pilots and education among government partners.

### Governance Centralization

- **Risk:** Early token holders or developers could dominate governance, reducing fairness or community engagement.
- **Mitigation:** Governance will be decentralized through a staged rollout of validator onboarding, DAO voting thresholds, and slashing mechanisms to discourage bad actors.
- **Mitigation Confidence: Medium** — While technically robust, decentralization success depends on stakeholder participation and token distribution equity.

### Token Price Volatility

- **Risk:** Fluctuations in PRR™ value could impact user adoption or validator incentives.
- **Mitigation:** TWPRR™ will deploy treasury-managed stabilization tools (e.g., fee burns, buybacks) and use DAO-controlled parameters to maintain value stability. PRR™ utility limits speculative exposure.
- **Mitigation Confidence: Medium** — Tools are in place, but volatility will also depend on broader market sentiment.

### Jurisdictional Complexity

- **Risk:** Navigating varying property laws and compliance regimes across multiple countries can be costly and challenging.
- **Mitigation:** TWPRR™ uses jurisdiction-specific compliance credentials and a phased rollout strategy with localized legal partnerships to reduce exposure.
- **Mitigation Confidence: High** — The compliance credential model and region-specific pilots have already proven viable in mapping to legal systems.

PRR™'s layered mitigation strategy is designed to protect network integrity, preserve regulatory clarity, and enable scalable participation across user classes and jurisdictions.



## 14. Appendices

### Full token proposed release schedule

Here is the proposed **Full Token Proposed Release Schedule** for the PRR™ utility token. It is consistent with the fixed supply and distribution model, and includes cliffs, vesting periods, and key milestone unlocks.

**Total Fixed Supply: 1,000,000,000 PRR™**

*Table 10 Full Token Release Summary*

Category	Allocation	Initial Release	Cliff	Vesting Period	Notes
Public ICO	200M (20%)	50% at TGE (100M)	None	6 months linear	Broad distribution to retail/token buyers
Strategic Investors	100M (10%)	0% at TGE	12 months	12 months linear	Strategic partners, early ecosystem participants
Core Team	150M (15%)	0% at TGE	12 months	24 months linear	Founders, developers, and legal/compliance team
Ecosystem Fund	200M (20%)	DAO-initiated as needed	None	DAO governed	Grants, bounties, integrations, community development
Validator Rewards	200M (20%)	0% at TGE	None	Emitted over 10 years	Smart contract-based emissions tied to staking and validation activity
Treasury	100M (10%)	Locked until DAO vote	None	DAO governed	Used for emergencies, stabilizations, partnerships, liquidity support
Liquidity Reserve	50M (5%)	100% unlocked at TGE	None	None	Used for CEX/DEX liquidity, market-making, OTC sales

*Table 11 Cumulative Unlock Timeline (Estimate)*

Month	Cumulative Unlocked Tokens	% of Total Supply
TGE (Month 0)	~150M	15%
Month 6	~250M	25%
Month 12	~350M	35%
Month 18	~525M	52.5%
Month 24	~700M	70%
Month 36+	Remaining gradually unlocks	100%

#### Notes

- DAO proposals may accelerate or defer Ecosystem/Treasury releases as conditions evolve.
- Unlock schedules will be encoded in smart contracts and made publicly auditable.
- Strategic and team allocations are vested to align incentives with protocol longevity.
- Validator rewards use emission curves favoring early network stability and tapering over time.



## Cost comparison tables

Here are the **Cost Comparison Tables** for the appendix of the TWPRR™ Whitepaper. They align with use cases described earlier and provide clear side-by-side cost savings for individuals and institutional users.

*Table 12 Individual Use Case Cost Comparison*

Property Type	Use Case	Traditional Cost	TWPRR™ Cost (USD)	Estimated Savings	Added Value
<b>Real Property</b>	County Title Recording	\$300–\$1,000	\$30–\$50	85%–95%	Instant registration, lien logic, programmable zoning
<b>Intellectual Property</b>	Music Licensing for Songwriter	\$65–\$750	~\$40	40%–95%	Royalty splits, smart licensing, auditability
<b>Personal Property</b>	Tokenizing Luxury Watch	\$275–\$825	~\$22.50	90%+	Transferable provenance, insurance metadata
<b>Metaverse Property</b>	Virtual Gallery Licensing	\$145–\$475	~\$45	60%–90%	Rights enforcement, resale control, digital audit

*Table 13 Institutional Use Case with 2x Markup*

Service Category	TWPRR™ Base Cost	User Fee (2x Markup)	Legacy Benchmark Cost	Savings for End User	Revenue Opportunity (Institution)
<b>Real Property Title</b>	\$50	\$100	~\$600	80–85%	\$50 per transaction
<b>IP Licensing Bundle</b>	\$40	\$80	~\$400	80%	\$40 per transaction
<b>Personal Property NFT</b>	\$22.50	\$45	~\$300	85%+	\$22.50 per asset
<b>Digital Property Reg.</b>	\$45	\$90	~\$350	75%+	\$45 per virtual asset

💡 *Even with a 2x markup for institutional cost recovery or profit, TWPRR™ remains substantially more affordable than traditional workflows — while enabling real-time automation, dispute reduction, and fee transparency.*



# Smart Contract Function Summaries

## 1. Property NFT Management

- `registerProperty(address owner, string metadataURI)` – Mints a new property NFT with attached metadata.
- `transferProperty(uint256 tokenId, address newOwner)` – Transfers property ownership; checks for liens or restrictions.
- `updateMetadata(uint256 tokenId, string newMetadataURI)` – Allows credentialed agents to update asset metadata.

## 2. Compliance Credentialing

- `issueCredential(address agent, string jurisdiction)` – Issues a soulbound credential to authorized agents.
- `revokeCredential(address agent)` – Removes or disables credentials by DAO decision or expiration.

## 3. Lien and Encumbrance Management

- `recordLien(uint256 tokenId, string details, address lienholder)` – Adds lien metadata; restricts transfer.
- `releaseLien(uint256 tokenId)` – Clears lien; allows property transfers to resume.

## 4. Title Insurance Recording

- `recordInsurance(uint256 tokenId, string policyHash, address insurer)` – Associates a title insurance policy with a property.
- `expireInsurance(uint256 tokenId)` – Automatically or manually clears expired insurance metadata.

## 5. Licensing & IP Automation

- `createLicense(uint256 tokenId, address licensee, string terms)` – Registers a license agreement on-chain.
- `terminateLicense(uint256 licenseId)` – Ends license relationship and updates NFT state.

## 6. DAO Governance & Staking

- `proposeChange(bytes calldata proposal)` – Enables protocol upgrade or rule proposals by PRR™ stakers.
- `vote(uint256 proposalId, bool support)` – DAO voting function for proposal acceptance.
- `stakePRR(uint256 amount)` – Locks PRR™ tokens for governance or credential enforcement.
- `unstakePRR(uint256 amount)` – Withdraws staked tokens after governance period.

These functions collectively enforce the decentralized management of property rights, compliance, and dispute resolution across TWPRR™'s multi-asset registry framework.



## Investor Fact Sheet

**Token Ask:** TWPRR™ is seeking to raise capital through the public sale of its PRR™ utility token. The target raise for the public ICO is based on the initial distribution of 200 million PRR™ tokens, which represents 20% of the total fixed supply of 1 billion tokens. The initial price is set at \$0.10 per token.

**Valuation:** At the initial token sale price, the implied protocol valuation is \$100 million. This valuation reflects the token's utility across real property, IP, and digital asset registries, and anticipates adoption by institutional users and governments.

### 5-Year Projections

Revenue: Projected to grow from \$1.5M in Year 1 to \$125M in Year 5

PRR™ Token Price (Base Case): \$0.0125 → \$1.43

Investor ROI (Base Case): 14.3x or 1,330% return on initial token price

Institutional Revenue Opportunity: Up to \$250M by Year 5 through fee markup and ecosystem participation

### Exit Strategy

Investors may exit through:

- Secondary market trading of PRR™ tokens
- DAO buybacks from treasury reserves and burn mechanics
- Staking rewards for validator and governance participants
- Institutional acquisition or token-based merger incentives in strategic rollouts

**Legal Treatment:** PRR™ is structured as a utility token used for registration, staking, and governance. It is designed to avoid security classification under the Howey Test. TWPRR™ is pursuing a Reg D exemption for accredited U.S. investors and exploring a Reg A+ Tier 2 filing to allow broader participation. CuBit™, a separate token in the ecosystem, is a non-security, redemption-based receipt token (SEC, 1946).





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