



2025

URBANX

The future of real
estate investments

Whitepaper

INTRODUCTION



Real estate investment remains one of the most proven and dependable paths to building lasting wealth. It revolves around acquiring, managing, leasing, or selling property assets to generate stable income and long-term appreciation. The market offers a vast spectrum of opportunities — from residential and commercial developments to industrial infrastructure and large-scale land projects — making it a cornerstone of global finance.

However, traditional real estate investing is burdened by slow processes, limited accessibility, and a lack of liquidity. High entry costs, complex regulations, and geographic constraints often prevent ordinary investors from participating in opportunities reserved for institutional players. As a result, one of the world's most valuable asset classes remains largely out of reach for most.



REAL ESTATE IN GLOBAL ECONOMY

Real estate stands as one of the world's largest and most influential asset classes. According to Savills Research, the total value of global property reached around \$379 trillion in 2022 — nearly four times the size of global GDP. Roughly 75% of this value is concentrated in residential properties, while commercial, industrial, and agricultural assets make up the remaining share. This immense scale highlights how deeply real estate underpins global wealth and financial stability.

Beyond being a store of value, the sector is a major driver of economic growth. In most developed economies, real estate development, construction, and related services account for 10–15% of annual GDP, fueling investment cycles, job creation, and infrastructure expansion. The industry also supports vast supply chains — from raw materials and logistics to financial and legal services — making it a cornerstone of both emerging and mature markets.

Furthermore, real estate exerts a profound influence on the broader financial system. Property markets are closely linked to credit availability, banking health, and consumer spending. Shifts in property values often ripple through entire economies, affecting investment confidence and fiscal policy. In this way, real estate is far more than land and buildings — it is the foundation upon which modern economies are built.



PROBLEMS WITH REAL ESTATE INVESTING

1) HIGH ENTRY BARRIERS

A major challenge in traditional real estate investing lies in the significant capital required to enter the market. Acquiring residential, commercial, or industrial properties typically demands large initial payments, access to mortgage financing, and continuous expenses for upkeep, taxes, and administration. These substantial financial commitments make real estate an exclusive arena, effectively shutting out smaller or less liquid investors from meaningful participation.

2) LIQUIDITY CONSTRAINTS

Real estate is inherently illiquid, meaning it cannot be easily or quickly converted into cash. Selling a property typically requires a lengthy sequence of steps — from marketing and finding a buyer to negotiations, legal formalities, and final closing — often taking several months. As a result, investors face limited flexibility when they need fast access to capital. On top of that, high transaction costs such as agent commissions, legal fees, and taxes further erode returns and make real estate one of the least liquid forms of investment.

3) COMPLEX AND COSTLY PROCESSES

Real estate deals require numerous intermediaries, extensive paperwork, and regulatory approvals, making each transaction slow and expensive. Fees for brokers, lawyers, and property assessments add up quickly, turning real estate into a time-consuming and costly investment rather than a simple, efficient opportunity.

URBANX VISION

*“The best way to predict
the future is to invent it.”*

Alan Kay

Our vision is to transform real estate into a **borderless digital investment**, connecting the stability of tangible assets with the innovation of modern finance. By merging property ownership with blockchain technology, we aim to make real estate more accessible, transparent, and efficient, unlocking a world where anyone can invest in the foundations of global wealth.



BLOCKCHAIN AND REAL ESTATE

Blockchain technology is reshaping real estate by introducing transparency, security, and efficiency to property transactions. Traditional markets are often slow and costly due to intermediaries and complex procedures. Through decentralized and automated systems, blockchain streamlines the process, making real estate investment more accessible and trustworthy.

SAFETY AND TRANSPARENCY

Blockchain provides a secure and transparent framework for managing real estate transactions. By recording every ownership transfer, lease, and payment on an immutable ledger, it prevents fraud, manipulation, and data inconsistencies. Investors can verify property information and transaction history in real time, ensuring a higher level of trust and accountability across the industry.

SMART CONTRACT SYSTEM

Smart contracts are self-executing agreements on the blockchain that automatically complete transactions when conditions are met. They enable direct property transfers, automated rent and profit distribution, and secure digital payments without intermediaries. This drastically reduces costs, delays, and dependence on lawyers, brokers, and banks.



PROFIT GENERATION

1.

Investors can benefit from the organic growth of the real estate assets backing the UBX coin. As property values appreciate over time due to market demand, development, or economic expansion, the overall value supporting the token increases as well. This means that holding the coin can reflect participation in a real, appreciating asset class — one that has historically proven to deliver steady, long-term growth.

2.

Beyond traditional appreciation, the token also connects to real-world assets (RWA), giving investors access to tangible, income-generating properties through blockchain technology. This model allows investors to indirectly benefit from rental yields, development profits, or portfolio appreciation — all without having to own or manage physical property. It combines the stability of real estate with the flexibility and accessibility of digital finance.

3.

Finally, the value of the UBX is also driven by investor demand and market adoption. As more participants recognize the potential of tokenized real estate — for transparency, liquidity, and global reach — the ecosystem naturally grows stronger. Increased adoption can enhance liquidity and demand for the coin, creating opportunities for early investors to benefit from market expansion and network effects as the project scales.



UBX TOKENOMICS

TOKEN INFO

- **Network:** Ethereum (ERC-20)
- **Total Supply (Minted):** 50,000,000,000 UBX
- **Initial Price :** \$0.1

UrbanX (UBX) is a next-generation digital asset deployed on the Ethereum blockchain, leveraging the ERC-20 standard to ensure full interoperability across decentralized applications (dApps), wallets, and exchanges.

Built with scalability, transparency, and security in mind, UBX is designed to integrate seamlessly with leading DeFi infrastructures, enabling smooth interaction with smart contracts, liquidity pools, and staking platforms.

TOKEN UTILITY

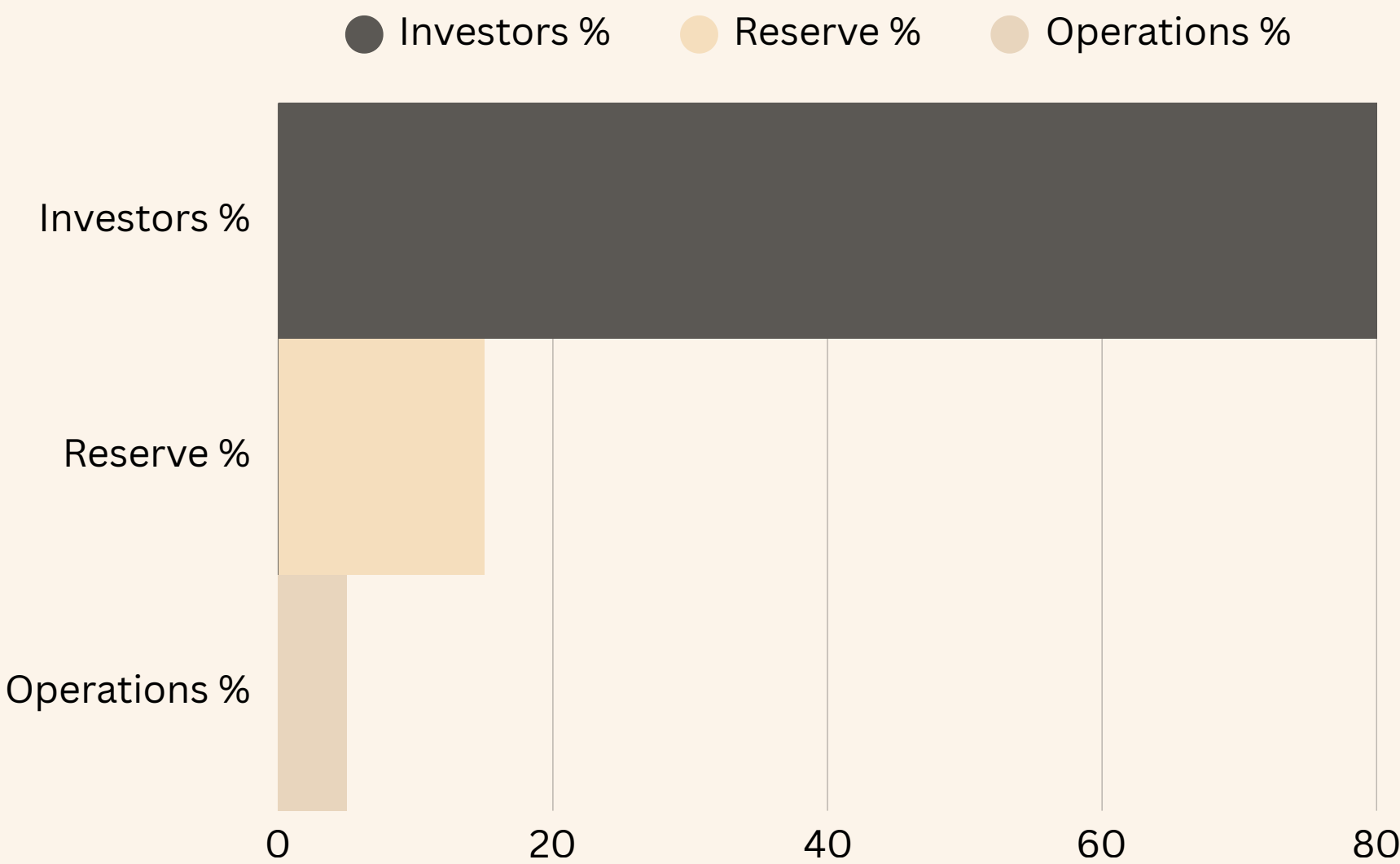


Each token represents a **fractional share** of real estate, giving investors exposure to rental income and asset appreciation without the burden of direct ownership. Holders also gain **exclusive ecosystem benefits**, such as early access to new property offerings, discounted platform fees, and participation in premium investment opportunities, merging traditional real estate value with modern blockchain accessibility.

The token offers liquidity and flexibility, allowing investors to trade on secondary markets for instant access to capital. Holders can also stake tokens to earn additional rewards, benefiting from both platform growth and underlying asset performance.

UBX TOKENOMICS

TOKEN ALLOCATION



WHY ARE
THE TOKENS
ALLOCATED
THIS WAY?

The token allocation ensures a balanced and sustainable structure. With **80%** reserved for investors, most tokens stay in circulation to drive growth and liquidity. **15%** held in reserves supports future development and stability, while **5%** for operations covers essential platform and administrative needs. This distribution aligns long-term success with investor interests.

INFORMATION ABOUT THE COMPANY

The company is a **UAE-based** entity, **REAL ESTATE HOLDINGS RSC LIMITED** operating within a progressive and innovation-driven regulatory environment. Established to bridge the gap between traditional real estate investment and blockchain technology, it focuses on developing secure, transparent, and accessible digital asset solutions. With a Legal Entity Identifier (**LEI 984500D7DD85F556DC92**), the company adheres to international compliance standards, ensuring credibility and accountability in all operations.

CUSTODY STRUCTURE

The custody and legal structure of real-world assets is managed through a regulated framework that ensures each tokenized property is properly represented and protected. Assets are held via licensed custodians or **special-purpose entities (SPVs)**, with corresponding digital tokens issued on the blockchain to mirror real ownership. This structure allows for legal traceability and investor protection, ensuring that every token remains securely backed by verifiable, real-world holdings.

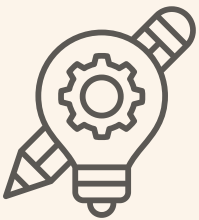


UBX ROADMAP



Idea Generation

Identifying key challenges in the real estate market and crafting blockchain-driven solutions to enhance accessibility and efficiency.



Concept Development

Designing the project's foundation, establishing regulatory alignment, and building a solid technical and operational structure.



Prototype Creation

Developing a working model of the platform to demonstrate blockchain functionality and test user interaction.



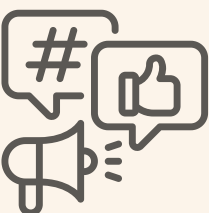
Product Refinement

Enhancing security, performance, and usability to deliver a seamless and trustworthy investor experience.



Testing & Compliance

Executing audits, pilot programs, and legal checks to ensure the platform meets all performance and regulatory standards.



Market Launch

Executing targeted marketing, attracting investors, and building strategic real estate partnerships.



CONCLUSION

At URBANX, we aim to revolutionize real estate investment through the power of blockchain and tokenization, making it more open, efficient, and transparent for everyone. While real estate has always been a cornerstone of wealth, traditional barriers such as high entry costs, limited liquidity, and complex procedures have restricted access for most investors.

Through real estate tokenization, we introduce a modern, decentralized model that allows fractional ownership, automated transactions, and borderless participation in property-backed investments. Our goal is to build a secure, scalable, and investor-oriented ecosystem where real estate investing becomes simple, inclusive, and future-focused.

Moving forward, URBANX remains dedicated to innovation and long-term value creation, ensuring that investors experience a seamless, rewarding, and tech-driven approach to property investment. The next era of real estate has begun — and we invite you to be part of it.

COMPANY INFORMATION



Company name

REAL ESTATE HOLDINGS RSC LIMITED



Legal entity Identifier

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