

# White Paper – INTRODUCTION SYB COIN -REAL ESTATE EXCHANGE

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# Bitcoin

# **USD**

\$9,579.65Price

118.994 EH/sEstimated Hash Rate

**341,019**Transactions (24hrs)

992,804 BTCTransaction Volume

175,278 BTCTransaction Volume (Est)

#### **Price**

# 1 Day

\$9.3k\$9.35k\$9.4k\$9.45k\$9.5k\$9.55k\$9.6k\$9.65kThu 23

View All Prices

# **Mempool Size (Bytes)**

### 1 Day

65m70m75m80mThu 2312 PM

#### **Latest Blocks**

Height

Mined

Miner

Size

640502

23 minutes

**Poolin** 

1,322,453 bytes

640501

33 minutes

Poolin

1,354,577 bytes

640500

1 hour

**Poolin** 

1,245,953 bytes

640499

1 hour

F2Pool

1,285,479 bytes

640498

1 hour

Unknown

1,311,816 bytes

640497

2 hours

BTC.TOP

1,181,412 bytes



# THE FUTURE OF MARKETING!

# THE WORLD'S

The First Real Estate Marketplace





Exchange Real estate as payment tokens

2,990,00

GIVE US A CALL! 8 0 8 . 8 0 0 . 9 4 1 6

# **Background**

# 1.1 Purpose

A White Paper is an authoritative report or guide that informs readers concisely about a complex issue and presents the issuing body's philosophy on the matter. It is meant to help readers understand an issue, solve a problem, or make a decision.

The SYB Coin platform serves as a bridge between a value network in the form of the Ethereum Network which is a public decentralized ledger for its SYB Tokens. The SYB Tokens will be housed in a private decentralized and permission utility ledger. As the Ethereum main net operates a Nakamoto consensus engine, the value chain has a requirement to set a threshold for the number of block confirmations to wait for until a state transition on Ethereum is considered finalized. For the utility ledger, since it is based on a permission ledger, the state transitions are maintained by the off-chain Real estate Exchange. The value chain in SYB Real Estate Market Place platform which is a Proof-of-Work generated chain, while the utility chain is assumed to be cryptographically

#### 1.2 Background

# Background describes the history of Blockchain

Wiki

Cryptographer David Chaum first proposed a blockchain-like protocol in his 1982 dissertation "Computer Systems Established, Maintained, and Trusted by Mutually Suspicious Groups."Further work on a cryptographically secured chain of blocks was described in 1991 by Stuart Haber and W. Scott Stornetta. They wanted to implement a system where document timestamps could not be tampered with. In 1992, Haber, Stornetta, and Dave Bayer incorporated Merkle tree to the design, which improved its efficiency by allowing several document certificates to be collected into one block.

The first blockchain was conceptualized by a person (or group of people) known as <u>Satoshi Nakamoto</u> in 2008. Nakamoto improved the design in an important way using a Hash Cash like method to timestamp blocks without requiring them to be signed by a trusted party and introducing a difficulty parameter to stabilize rate with which blocks are added to the chain. The design was implemented the following year by Nakamoto as a core component of the cryptocurrency bitcoin, where it serves as the public ledger for all transactions on the network.

#### 2.0 Discussion

#### 2.1 Issue

Food, Shelter and Housing as the adage goes are the three pillars of an average person's life. In the context of Shelter, home ownership plays an important role in the lives of most family's in modern day living. SYBC Token is a cryptocurrency token and platform whose goal it is to make the process of home ownership more inclusive, by opening up a new way to facilitate real estate transactions to reach cryptocurrency holders outside of the traditional financial options. SYB Real Estate Marketplace LLC is a two sided technology platform that focuses on the real estate payment process. This is the process at which most friction occurs in the industry as it stands today, and blockchain we will simplify these real estate transactions without the need of financial institutions SYBC tokens democratizes this process through its technology that matches buyers with our market place in the network having the option of selecting their homes an completing the transaction all on one platform at their discretion.

#### 2.2 History

Buying a home is a big purchase with many different components being juggled all at once. While a good real estate agent helps buyers navigate the process as it occurs, having a solid understanding of what happens prevents confusion and frustration. Missing deadlines can lead to costly mistakes and even losing a dream home. A written, formal real estate contract lists the price and the ideal terms for a potential sale. The buver presents a formal, written offer stating the offered price in the next step. The buyer also agrees or counters the terms of the sale as outlined by the seller, including the length of time allowed to close the sale. When the two sides come to an agreement on all points, both sign the official sales contract. Opening escrow is the next step after both buyer and seller sign the sales contract. Escrow describes the neutral party holding the contracts and funds involved in the transaction. Not all areas use escrow, and in some places an attorney serves as an escrow officer. Escrow ensures all parties meet the terms as outlined in the contract. All money channels through escrow and is released according to the sales agreement. Some escrow offices combine the legal title search of the property to ensure the owner has the right to sell the real estate. Some regions use a separate title office that submits the property title report to the escrow service for official approval by both the lender and the new buyer. Inspections occur within the first few days of the contract agreement. Possible inspections include a search for insect infestation, quality of the roof and an inspection covering appliances and heating and cooling systems. Some inspectors

handle multiple evaluations during a single general inspection. The buyer must include the request to hire professional inspectors in the contract agreement, and the buyer generally pays the cost for the inspections. As a secondary set of contingencies that may result in further inspections is the seller's disclosures of what they have done to the home and what is known to be a problem. The next step involves mortgage approval. The sales contract lists the number of days allowed to obtain a new loan when the buyer needs a mortgage to pay for the property. The lending process typically requires an escrow period of between 30 and 60 days to complete the underwriting examination of the worth of the house and the creditworthiness of the new buyer. The final step to close the transaction requires the seller to transfer the legal title, or the deed in some states, to the new owner. At the closing, both buyer and seller receive the final closing documents, including title and loan paperwork, and the house keys change hands. The title company will record the transaction with the county assessor's or recorder's office to put the new owner's name on record.

#### 2.3 Discussion

In this paper, we describe the mechanisms by which buyers and marketplace are qualified, the mechanisms of funding the Home with SYBC Tokens and other cryptocurrency, we also describe the there is a significant problem in the cryptocurrency and real estate market place currently Real Estate Transactions do not provide easy and convenient peer-to-peer token transactions or business payments that can be used by a person who is on blockchain technology. Therefore, finding a solution for this problem is one of the major milestones SYB Coins will provide simplifying token usage for Large everyday life transactions and increasing cryptocurrency turnover across the globe. The main goal of SYB Coin is to provide a secure and convenient solution for simplify- ing token payment processes, to speed up the adoption of crypto-payments into everyday life, and to keep the control of funds solely in the users' hands. This solution is based on two cornerstones that must be achieved: secure mobile and desktop payment and payment -gateway based on smart contracts. The SYB Coins are stored in a ERC20 wallets that are accessible and available to all users all over the globe SYBC Coins can be held in any wallet that supports ERC20 tokens Our business platform, will provide services

available such as a web payments gateway, in-app purchases, Reward programs, loyalty programs Tv stream- ing services, and many other utilities. The number of Ethereum transactions is steadily growing, and approximately, the number of transactions fluctuating are around 400,000] per day or approximately 4.5 transactions per second. Still, Ethereum has a large potential for scalability and can theoretically handle up to 270 transactions per sec, However, The blockchain world has significantly

grown there are many possibilities and open source availability in the development of payment gateway system to send tokens or coins from account to account or to pay online merchants for goods or services with the current solutions that are available on the market. Ethereum is not the only option when it comes to cryptocurrencies. There are approximately 900 public blockchains operating worldwide, and a dozen or so are major players in the field. Each of these expects user to download gigabytes of data before the very first transaction can be sent. There is no doubt that this situation is a major barrier that the blockchain community must overcome for cryptocurrencies to become widely accepted in society. The Our solution is to provide a large Real Estate transaction that removes the technical complexity of blockchains and simplifies the process for users to interact with them for general purposes, such as sending, receiving and checking their balance. There are many wallets available on the market that provide an impressive set of functionalities. All of them can receive, transfer and store cryptocurrencies in a secure way, observe the cryptomarket and exchange rates, speculate on cryptocurrency stocks. Some can even convert cryptocurrencies through exchanges, and participate in ICOs. among other functions. However, there is still no convenient or easy to use wallet that focuses on the user experience, user interface and still provides a user-friendly way to transfer tokens and coins. In particular, this includes seamless payments in the e-commerce and in-app sectors, which would be convenient for both parties - clients and businesses. Wallet providers provide free wallets for Desktop, Google Android and Apple iOS platforms that can transfer all ERC20 tokens out-of-box and into a dozen of the most popular cryptocurrencies. Our top priority is to allow SYBC Coins to be easily exchange with other traditional cryptocurrency's from their wallets in a secure way so that no one except the owner can

access them - wallets safety and security are the most important prerequisites to all provided solutions. Our priority is to make wallets usable by everyone regardless of their technical understanding of blockchain principals. ERc20 wallet already provides its users with support of most popular ERC20 tokens and Ethereum coin. A very demanded features that found a place in the wallet are: Add in one click Most popular tokens Real time balance update for user selected tokens Token value is available it ancillary currency Large number of hint currencies, including fiat and crypto Account total value shown in ancillary currency Send transaction in 1 clicks Automatic fee adjustment for transactions Calculation amount to send in ancillary currencies including fiat or any cryptocurrency Request a payment with a URL Transaction history Transaction status notification Multiple wallet support In addition, users are able to send transactions using highly secure cold storage, like Trezor or Ledger. Such devices can be connected to the device that has the Erc20 wallet installed via an on-the-go cable, and confirmation of transactions occurs through the device. This shift in wallet security to the next level makes blockchain a convenient medium that is simple to

operate for financial operations. New Housing purchases remain steady has become the best standard model for the housing industry. Annual reports are outlining fascinating online sales growth trends, and predictions depict an even better picture. In Canada alCMHC estimates that average Canadian housing prices in 2020 will be anywhere between \$493,200 and \$518,400. representing a nine to 18 per cent decline from pre- COVID-19 levels. The number of sales transacting through the Multiple Listing Service is expected to be between 416,000 and 450,500. The above forecasts are for the average price in Canada. Local market forecasts could be much different. CMHC reported provincial estimates for prices, sales and housing starts, with all provinces seeing the same trend of falling metrics through 2020 and a rebound starting later in 2021. Many companies provide solutions for payment processing who target primarily online sales. The majority of online purchases are going through credit card service providers, such as Visa, American Express and MasterCard]. E-commerce has become the standard model for the retail industry. Annual reports are outlining fascinating online sales growth trends, and predictions depict an even better picture. In Europe alone, the online

turnover in 2016 was reported to be €530 billion and was forecasted to become €602 billion in 2017 For the entire world, the numbers are even more impressive, and the volume of e-commerce is expected to reach \$4 trillion by 2020Many companies provide solutions for payment processing who target primarily online sales. The majority of online purchases are going through credit card service providers, such as Visa, American Express and MasterCard. A merchant can go with a highly reliable payment solution that has already had earned a good reputation over the years that will charge less than 2% plus a transaction -fee in the best case scenario However, it is not always possible for credit card systems to provide online payment solutions with a fee of less than 2%. Major credit card system fees are slightly above that, leaving online processing systems with the difficult decision to raise their service fees even higher. Traditional payment systems are a convenient tool for online merchants who are selling goods or services to local or regional customers; however, these are not well tailored for businesses operating solely in the digital space. Music, videos, e-books, online training, games and other digital goods or services are often the victims of chargeback fraud. However, the increasing number of ICOs has generated hundreds of digital currencies for their vet-to-bedelivered products. The discovery and development of a solution that brings trust, simplicity and efficiency to financial systems that use these currencies in a convenient way is an ambitious goal that strives to achieve. Our team aims to provide a set of well-integrated products that cover the most common scenarios that markets are tackling daily. Fortunately, cryptocurrencies issued on the Ethereum blockchain have implemented identical behavior and have identical circulation problems that can be solved all at once. This will save the development time and developers effort and enable them to deliver a fully functioning product to the market.

However, many other problems must be resolved, such as seamless integration into external products, a secure and efficient workflow, user-friendly and highly accessible financial applications, and scalability over different types of blockchains. Our Real Estate Transactions solution for this segment is an operating payment gateway that is orient- ed towards selling Real estate properties & digital goods and services in exchange SYBC Coins and for cryptocurrencies, including Ether,

Bitcoin, Litecoin, Ethereum and other blockchain-based tokens. The current estimated margin is less than 1%, which makes it one of the cheapest solutions on the emerging market. We aims to acquire a strategic position and deliver a payment solution, where transactions will be processed through a smart contracts based platform for merchant needs. This will facilitate the payment process and allow all parties to be in full control over their funds with neither of them regulating-nor influencing the interaction. Security is always a primary focus of any financial system. The first target of any attack is usually the centralized fund holdings for which the reward can be outstanding high. Another target for an attack is the fund transfer mechanism. There is no doubt that interfering with such channels is among the main goals of malicious users because of their high rewardsThe last major path of attack is wallet storage An experience of compromised fund storage can be shocking for a wallet owner. We are aware of these problems and takes security very seriously. The payment gateway implements a decentralized product pattern and has no central funding storage. This product will alleviate business customers' concerns regarding company. All the funds are stored either in designated smart contracts, if the blockchain protocol allows it, or are quickly released to the merchant once there is a valuable amount achieved. Unfortunately, the smart contract concept is not available for every blockchain; however, there are authority projects that are aiming to bridge this gap Additionally, Real Estate can be achieved by blockchain-based payment solutions that are significantly lower than any fiat-based payment system can ever afford. The transaction time between end users homeowner and our real estate marketplace can be decreased to a few minutes or even to seconds for some blockchains. Being limited only by fundamental blockchain constraints, the payment platform has a huge potential to grow by relying on the transparent smart contracts concept and by relieving the need for 3rd party trust between the end user and service provider, while still preserving the security and transparency of transactions. Our team is proud to provide solutions that can revolutionize the real estate an blockchain online payment processing. By saving the time and resources of engineers and by delivering a payment solution purchasing real estate through the means of their cryptocurrencies into action, We facilitates the delivery of high-quality products to society

and strengthens the expectations of the housing market. Another significant goal of ours that we will be proud to achieve is the The

developing the first real estate exchange In the past Real Estate has not been an asset you could easily buy and sell. In fact, It's been ruled out as being called a liquid asset. A normal Real Estate transaction can take weeks, months, or years to complete. REILP EXCHANGE LLC is the first real estate exchange marketplace where you could buy and sell asset back utility tokens quickly and efficiently when placing an order on our exchange [this provides liquidity to our real estate market]. When placing a sell order on our exchange this takes liquidity away from the market - this is what we call a 'takers order'. Our exchange system reward makers with the lowest rate for helping provide liquidity to create an efficient fair market price . Other crypto exchanges will carry our token providing more liquidity to our utility token . Our ecosystem will allow the token holder of our exchange to utilize their tokens to rent, lease or purchase any real property asset that's listed in our market place.

In this exciting time of cryptocurrency, SYB Real Estate Marketplace, and its unique Exchange market will provide a much needed opportunity to both experienced and new crypto- consumers transferring between fiat and crypto-payments in larger amounts of currencies This problem is currently being undertaken or our Real Estate company and by many blockchain enthusiasts around the world and is among the top priorities for integrating cryptocurrencies fiat into everyday life larger transactions. Currently, there are few competitors on the market, and niche positions are still available. Mobile games, music players, video streaming and many other types of services that provide digital content or intellectual property will largely benefit from a fast, cheap, reliable, and transparent payment platform. Who can handle larger purchases. Moreover, blockchain-based payments are moving society into the future by erasing the artificial and rudimentary boundaries defined by financial systems and regulators. It is a step towards a new world based on the principle of personal privacy, and one that is oriented to the needs of society in which every person has the freedom of money, the man-in-the-middle roles are neglected, and institute and service transparency is a given. We will be proud to deliver products that provide these qualities The rise of Bitcoin and

other cryptocurrencies is revolutionizing financial transactions, creating new ways to pay and remit online without going through pre-existing credit- and point-based payment systems. Depending on how they further develop, cryptocurrencies have the potential to create a truly open and borderless world of finance. We are implementing, a cross-border cryptocurrency exchanges at the core of a diverse network of local markets. We offer you our full support as your partner in cryptocurrency asset management. Our strengths include well-timed order execution, local market insight, and multi-tier crypto asset security management. OrderBook,Instant ordering, Prime Commerce,.The main platform on which our account holders transact most of their account management activities is our Book. Here we offer liquidity to our account holders through our proprietary trading desk where we match customer orders

from across the cryptocurrency exchange network, and act as a liquidity aggregator of external exchanges. Book executes cryptocurrency-to-cryptocurrency trades only and all trades are, therefore, executed off-chain. Only trades executed for Our own account for settlement and clearing of net balances occur on- chain. Account holders execute fiat-crypto trades through exchange Instant, our automated brokerage platform and the gateway In Instant payments, we do not manage an order book but we offer-fixed-price cryptocurrency-fiat pairs that are adjusted to reflect market rates. After setting up an account on, account holders deposit fiat currency. In using Instant, account holders' trades are settled immediately at the published quantity and rate. We will offer Instant OTC platform, where account holders may buy and sell preset and custom amounts of cryptocurrency with fiat currency. Our Prime is the other main exchange trading service platform and where our more sophisticated account holders can enter derivatives trades.

# 3. Conclusion

3.1 Summary In summary Our company see a need to fix a problem that exists as the development behind the blockchain networks continue to expand majority of exchanges and wallets don't allow transactions From fiat to crypto in large amounts When it comes to every day transactions people need to be more accessible to services that offer needs for real estate business and other large payment good.

#### 3.2 Conclusion

Real Estate Transaction are one of the most complex transactions that will be made in a persons life simplifying that transaction through the blockchain will revolutionize the way real estate transactions are handled our mission It's to make real estate more accessible to families that use cryptocurrency's in every day transaction.

### 4. References

#### References

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# **Purpose of White Papers**

A White Paper is an authoritative report or guide that informs readers concisely about a complex issue and presents the issuing body's philosophy on the matter. It is meant to help readers understand an issue, solve a problem, or make a decision.

# 6. About SYB REAL ESTATE MARKETPLACE LLC

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In this exciting time of cryptocurrency, SYB Real Estate Marketplace, and its unique Exchange market will provide a much needed opportunity to both experienced and new crypto-consumers. Welcome to the new world of Real Estate Marketplace Exchange.

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