

# ManageLife.io

## Smart Contracts Platform

The Three-Stage Ecosystem for the Future of Housing

ManageLife.io Management Team  
[info@managelife.co](mailto:info@managelife.co)

### 1. INTRODUCTION

Homeownership today is increasingly out of reach for many due to high transaction costs, difficulty saving for a down payment, and restrictive mortgage approval processes. Traditional real estate transactions come with fees as high as 12-14%, while mortgage denial rates have hit a decade high due to rigid lending criteria. ManageLife bridges these gaps by creating a self-sustaining ecosystem where members gain access to housing, Web 3.0 technology, services, and financial tools that improve their ability to own and manage real estate.

At the core of this transformation is the development of a home tokenization marketplace that enables seamless, low-cost property transactions powered by smart contracts. The platform is underpinned by a reward token “\$MLife” system that incentivizes participation, drives ecosystem growth, and aligns the interests of all community members.

These earned tokens can be staked or redeemed toward discounted service purchases, helping renters transition to homeownership over time. Additionally, the blockchain-powered DeFi Protocol for home financing will be introduced next after \$MLife token launch, offering competitive mortgage rates, automated risk assessment, and loan approvals without reliance on traditional banks.

By combining cost-efficient real estate transactions, tokenized reward incentives, and decentralized financing, the ManageLife Smart Contract Platform redefines the path to homeownership.

### 2. CHALLENGES IN TRADITIONAL HOME PURCHASE/INVESTMENT

ManageLife.IO aims to build an ecosystem that leverages blockchain technology to streamline home transactions for families while enhancing accessibility for global real estate

buyers. With decades of experience in the real estate capital market and a proven track record in blockchain innovation, we are committed to identifying the key barriers preventing homeownership on-chain and demonstrating how blockchain can effectively solve them.

Traditional home purchasing and investment face several significant challenges, making it increasingly difficult for individuals to enter the market. High transaction costs, including closing fees, agent commissions, and ongoing property taxes, add substantial financial burdens to buyers and sellers. Many prospective homeowners struggle with down payment shortfalls, rising property prices, strict loan-to-value requirements, and competition from institutional investors make it harder to save enough capital. In 2024, the average rejection rate for mortgage applications hit a decade high of 20.7%, well above the 2019 rate of 10.2%<sup>1</sup>. Additionally, mortgage denials remain a major obstacle, with tight lending standards, income verification challenges for self-employed individuals, and appraisal gaps leading to failed transactions.

**2.1 High transaction cost.** The total cost of a home transaction in the U.S. typically ranges from 8% to 15% of the home's price when considering both buyer and seller expenses. Sellers generally pay 6% to 10%, mainly due to real estate agent commissions (5%–6%), along with potential seller concessions and capital gains tax if applicable. Buyers usually pay 2% to 5% in closing costs, which include loan origination fees, title insurance, escrow fees, home inspections, and appraisals. While buyers and sellers have different cost structures, these expenses make up a significant portion of the total transaction price.

Let us jump into a real case:

Summaries of Transactions		Use this table to see a summary of your transaction.	
BORROWER'S TRANSACTION		SELLER'S TRANSACTION	
<b>K. Due from Borrower at Closing</b>	<b>\$294,116.30</b>	<b>M. Due to Seller at Closing</b>	<b>\$276,622.05</b>
01 Sale Price of Property	\$276,500.00	01 Sale Price of Property	\$276,500.00
02 Sale Price of Any Personal Property Included in Sale		02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$17,494.25		
04			
<b>Adjustments</b>			
05			
06			
07			
<b>Adjustments for Items Paid by Seller in Advance</b>		<b>Adjustments for Items Paid by Seller in Advance</b>	
08 City/Town Taxes to		09 City/Town Taxes to	
09 County Taxes to		10 County Taxes to	
10 Assessments 07/20/23 to 12/31/23	\$122.05	11 Assessments 07/20/23 to 12/31/23	\$122.05
11		12	
12		13	
13		14	
14		15	
15		16	
<b>L. Paid Already by or on Behalf of Borrower at Closing</b>	<b>\$229,022.28</b>	<b>N. Due from Seller at Closing</b>	<b>\$22,651.88</b>
01 Deposit	\$2,800.00	01 Excess Deposit	
02 Loan Amount	\$221,200.00	02 Closing Costs Paid at Closing (J)	\$17,429.60
03 Existing Loan(s) Assumed or Taken Subject to		03 Existing Loan(s) Assumed or Taken Subject to	
04		04 Payoff of First Mortgage Loan	
05 Seller Credit		05 Payoff of Second Mortgage Loan	
<b>Other Credits</b>		06	
06		07	
07		08 Seller Credit	
<b>Adjustments</b>		09	
08 ADJUSTMENT FOR OWNERS POLICY	\$1,371.00	10 ADJUSTMENT FOR OWNERS POLICY	\$1,371.00
09		11	
10		12	
11		13	
<b>Adjustments for Items Unpaid by Seller</b>		<b>Adjustments for Items Unpaid by Seller</b>	
12 City/Town Taxes to		14 City/Town Taxes to	
13 County Taxes 01/01/23 to 07/19/23	\$3,651.28	15 County Taxes 01/01/23 to 07/19/23	\$3,651.28
14 Assessments to		16 Assessments to	
15		17	
16		18	
17		19	
<b>CALCULATION</b>		<b>CALCULATION</b>	
Total Due from Borrower at Closing (K)	\$294,116.30	Total Due to Seller at Closing (M)	\$276,622.05
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$229,022.28	Total Due from Seller at Closing (N)	-\$22,651.88
<b>Cash to Close</b> <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	<b>\$65,094.02</b>	<b>Cash</b> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	<b>\$253,970.17</b>

Exhibit 1. Closing Statement Spreadsheet

In this summary sheet of a typical home transaction closing, we can easily see that on Due from the Borrower at closing is \$294,116.30 and the Cash to the Seller is \$253,970.17, which has a \$39,146.13 difference. Based on the asking price (\$276,500), the total transaction costs took over 14% of the transaction value. This is happening every single day in the US, and it traps most buyers secretly.

These are all the fees that buyers and sellers need to pay during the transaction process. Do you think any of these are unavoidable? Yes, the \$112 recording fee and title insurance, which is paid at the title transfer off-chain. However, if ManageLife holds the deed, we will handle the insurance and related processes. Other fees can be avoided.

Let's aim to reduce the total fees from 14% to 4%, which would save approximately \$29,000 on this home purchase. This reduction creates room for buyers to close the deal more easily.

The median prospective homebuyer has approximately \$29,000 in savings, which equates to an 8% down payment on a typical home priced at nearly \$350,000 as of July 2023.

Origination Charges	
0.457% of Loan Amount	\$1,050.70
Broker Fee	\$4,977.00
Origination Fee	\$1,695.00
Services Borrower Did Not Shop For	
Appraisal Fee	\$755.00
Credit Report	\$36.18
Flood Certification	\$12.00
Tax Service	\$80.00
TX Attorney Package Review	\$275.00
Services Borrower Did Shop For	
Title E-Recording Fee	\$14.00
Endorsement PUD	\$25.00
Endorsement Fee	\$25.00
Escrow Fee	\$1,050.00
Lending Title Insurance	\$1,471.00
R-24 TNYDAP	\$5.00
T-19 Endorsement	\$73.55
T-30 Tax Deletion	\$20.00
Tax Certificate Fee	\$86.50
Texas Guaranty Fee	\$4.00
Others	
Recording Fees	\$112.00
Homeowner Insurance Premium 12 mo. for Homesite Insurance Company	\$1,619.04
Prepaid Interest	\$758.84
Homeowner Insurance for 3 mo.	\$404.76
Property Taxes	\$4,997.70
Aggregate Adjustment	-\$809.52
Document Preparation	\$150.00
HOA Transfer Fee	\$250.00
Real Estate Commission-1	\$8,295.00
Real Estate Commission-2	\$8,295.00
Owner Title Insurance	\$151.00
Adjustment and other Credits	\$3,267.38
<b>Total</b>	<b>\$39,146.13</b>

Exhibit 2. Total Transaction Costs Breakdown

**2.2 Shortfalls in down payment and mortgage denials.** A shortfall in down payment occurs when a homebuyer is unable to provide the required amount upfront, leading to a failed home purchase. In the U.S., the median down payment for homebuyers in 2023 was 13% of the purchase price<sup>2</sup>, while first-time buyers typically put down 6-7%. However, with rising home prices—the median home price reached \$417,700 in Q4 2023—this translates to a minimum of \$25,000–\$55,000 in down payment requirements, which many buyers struggle to meet<sup>3</sup>.

Lending standards have also tightened, with conventional loans often requiring 20% (about \$83,500 on a median-priced home) to avoid private mortgage insurance (PMI). In cases where buyers fail to secure enough funds, they either forfeit earnest money deposits (typically 1-3% of the home price, or \$4,000–\$12,000) or face contract cancellations, causing delays and financial losses for sellers. The situation is worsened by high mortgage rates (above 7% in late 2023) and declining affordability, leaving many buyers unable to bridge the gap, leading to an increasing number of failed transactions.

This significant financial requirement has led to a notable number of home purchase

cancellations. In June 2024, nearly 56,000 home-purchase agreements were canceled<sup>4</sup>, representing 14.9% of all contracts that month—the highest percentage for any June on record. The substantial down payment amounts, rising home prices, and elevated mortgage rates have made it increasingly difficult for buyers to secure the necessary funds, resulting in a higher incidence of failed transactions.

**2.3 Limited access to the housing market.** Global investors face significant barriers when trying to access the U.S. home sales market due to financial and regulatory restrictions. In 2023, foreign buyers purchased only 2.3% of all U.S. existing homes<sup>5</sup>, a decline from previous years, largely due to tightened regulations and increased scrutiny. The Foreign Investment in Real Property Tax Act (FIRPTA) imposes a 10-15% withholding tax on foreign sellers<sup>6</sup>, discouraging market participation. Additionally, many U.S. lenders require higher down payments (often 30-50%) for foreign buyers and extensive documentation to prove income and assets<sup>7</sup>. Some states, like Florida and Texas, have also introduced restrictions on property ownership by foreign nationals from certain countries. These barriers, combined with rising interest rates and complex visa and financing requirements, have significantly limited global investors' access to the U.S. housing market.

### 3. MANAGELIFE SOLUTION: THE THREE-STAGE ECOSYSTEM

#### 3.1 Stage 1: RWA Real Estate Marketplace (Lowering Transaction Costs to 4%).

ManageLife RWA Real Estate Marketplace aims to digitize and democratize property investment by leveraging blockchain technology. By tokenizing real estate assets, we eliminate multiple inefficiencies and bottlenecks in the traditional transaction process, powering cost reductions from 14% to as low as 2% through the following mechanisms:

##### 3.1.1 Immutable and verifiable ownership records.

```
Role = DEFAULT_ADMIN U OPERATOR U LEGAL U  
REWARD_MANAGER  
Auth = Role x Address x Permission  
KYC = Address x Status x Verifier  
AccessControl = Role x KYC x Pausable
```

Figure 1. Ownership Code from the Smart Contract

The NFT-Home legal structure establishes an LLC (Limited Liability Company) as the legal owner of each property, ensuring a clear and compliant ownership framework. An NFT (Non-Fungible Token) is then minted based on the appearance of the home to represent publicly verifiable and immutable proof of full ownership.

This NFT serves as a digital record of the LLC's membership interests, enabling streamlined transactions and transparent asset tracking. The homeowner will decide whether to fully contribute their homes to the ManageLife ecosystem which means they can choose to transfer the home deed to ManageLife Real Estate and turn it into a NFT completely. The NFT owners can sell it anytime on the ManageLife RWA Marketplace. If the investor or buyer wishes to own and manage the property entirely on their own, they can burn the NFT and will receive the home deed within 7 business days.

**3.1.2 Smart contracts automate the payment process and ownership transfers.** The whole transaction process is automated by smart contracts. Escrow payments are managed on-chain, with funds securely held and released only when predefined conditions are met<sup>8</sup>. Title transfers occur instantly upon completion of the required steps, transferring ownership of the NFT (and thereby the property). Additionally, rental income distribution is automated, allowing investors to receive payments based on real or projected rent, reducing delays and administrative overhead.

In this model, the LLC entity owns the property, and ownership of the LLC entity is embedded within the smart contract. When the buyer purchases the LLC entity, the entire process,

including the ownership transfer, occurs automatically on-chain.

*3.1.3 Streamlining investment opportunities for global investors.* Tokenized property listings simplify and expand investment opportunities by allowing global investors to buy, sell, and trade full ownership of real estate assets on a blockchain marketplace<sup>9</sup>. This approach removes traditional barriers such as geographic restrictions, high capital requirements, and reliance on intermediaries.

*3.1.4 Strong marketing education strategy-to-tactics plan.* The ManageLife ecosystem prioritizes broad adoption beyond the crypto-native community through a structured education-to-adoption strategy. Educational initiatives, including structured content and partnerships, address gaps in blockchain literacy, while a token reward system encourages engagement.

The key focus will be bridging the gap between traditional home buyers and sellers—and crypto-native users. This initiative addresses an urgent and long-standing issue: over 400,000 families have been unable to complete their home purchases for decades due to inefficiencies in the existing system. With today's blockchain technology, we now have the tools to solve this problem—securely, transparently, and at scale.

- Reach to marketing initiatives before ETG:
  - 500,000 unique active wallets.
  - 50,000 X followers.
  - 30,000 Discord members.
- Strategic tactics:
  - Identify the difference of ManageLife.io to create urgency.
  - Communicate with our members in a different “language” to build exclusive relationships.
  - Exposing to KOLs with modular content for promotion.

*3.1.5 Faster and completely transparent transactions with lower fees.*

Smart contracts allow automated transactions to be almost instantaneous, unlike the days or weeks that it can sometimes take to settle traditional real estate transactions. Further, they facilitate the automation of processes such as compliance checks, investor whitelisting, and post-issuance matters, including reward distribution. In addition, the system's 24/7 data availability creates opportunities for streamlined consolidated reporting, immutable recordkeeping, and real-time, auditable accounting<sup>10</sup>.

*3.1.6 Global access to the US housing market.*

Through this system, global investors can participate in the U.S. housing market without the traditional complexities of cross-border investment, such as legal barriers, financial restrictions, and high transaction costs. However, we do not bypass potential legal limitations<sup>11</sup> on foreign ownership of real estate, as the title transfer occurs off-chain and the NFT holder only owns LLC interests.

## 3.2 Stage 2: \$MLife Rewards (Helping Buyers Build Their Down Payment)

```
RewardBase = StakingToken × RewardToken ×  
RewardRate  
RewardParams = BaseRate ×  
CommunityMultiplier × LeaseBonus ×  
RewardsVault  
RewardSchedule = StartTime × EndTime ×  
TotalRewards × ClaimedRewards × RewardToken  
Reward = RewardBase × RewardParams ×  
TimeElapsed × UserShare
```

Figure 2. Rewards Distribution Code

The \$MLife token is designed to incentivize renters and buyers within the ManageLife ecosystem, promoting long-term engagement and supporting a more inclusive real estate marketplace. Blockchain technology allows to distribution of tokens in a more open, frictionless, and fairer way than traditional protocol networks<sup>12</sup>.

Blockchain technology aligns incentives between renters, buyers, and property stakeholders

as the token distribution system is more open, frictionless, and transparent than traditional corporate-controlled rewards systems. Renters participating in the ManageLife ecosystem earn 10-15% payback in \$MLife tokens when they complete timely rent payments and related expenses. By aligning the rewards system with the broader goal of improving real estate accessibility, renters can start building their down payment and start homeownership journey. The reward structure is as follows:

- *Base Reward (10%)* – Renters and homeowners automatically earn 10% in \$MLife tokens upon rent payments.
- *Performance-Based Rewards (1-5%)* – Renters can earn an additional 1-5% based on:
- *Lease Extension Incentives* – Longer-term lease commitments result in higher rewards.
- *Community Engagement* – Active participation in the ecosystem (e.g., referrals, positive engagement, local initiatives) increases the reward percentage.
- *Staking* – Members can stake \$MLife tokens to accumulate additional rewards.

This decentralized reward mechanism ensures that users earn \$MLife tokens based on predefined, verifiable conditions. Automating token distribution through smart contracts keeps the process secure, predictable, and tamper-proof.

This reward system is critical in reducing financial barriers to homeownership, particularly for first-time buyers. Renters accumulate \$MLife through regular payments and community engagement, allowing them to build toward future home purchases without relying solely on traditional savings methods, given that the sellers can accept payment in fiat or tokens. Staking further enhances accessibility by enabling users to grow their down payment reserve over time. With the future DeFi protocol development, the \$MLife can also be turned in as collateral for any home purchase with ManageLife.io.

### 3.3 Stage 3: DeFi Protocol for Home Financing



*Exhibit 3. Key Participants in DeFi Lending*

Under our ecosystem, the ManageLife Lending Protocol will create a nexus for anyone who participates in the network, which serves as the foundation for decentralized real estate transactions, including *buying, renting, lending, and trading properties* using the smart-contract-based lending protocol.

The key participants in the Protocol are:

1. *Buyer* – Individuals purchasing real estate assets through the protocol, potentially using *crypto-backed loans* and \$MLife reward tokens.
2. *Renter* – Users who rent properties through the smart contract, paying in \$MLife or other tokens.
3. *Token Trader* – Participants who buy and sell \$MLife tokens or other related tokens in the ecosystem.
4. *Lender* – Individuals or lending firms who provide loan programs to the potential transactions.
5. *Seller* – Property owners who list their assets on the platform, benefiting from smart contract-based secure transactions.
6. *Community Member* – Users who participate in governance, staking, or other platform activities to ensure the ecosystem's growth and sustainability.



7. *\$MLife Token* – The platform's native token for the whole reward system for all the participants joining the ecosystem.

```

MarketType = {sale, rent, auction}
PropertyState = {listed, rented, sold, delisted}
PrimType = {address, uint256, bool, string}
StructType = Market × PropertyListing
U Market × Bid
PropertyListing = {tokenId: uint256,
                    seller: address,
                    price: uint256,
                    paymentToken: address,
                    status: PropertyState,
                    listTimestamp: uint256,
                    lastRenewed: uint256}

Bid = {tokenId: uint256,
        bidder: address,
        amount: uint256,
        paymentToken: address,
        bidTimestamp: uint256,
        isActive: bool}

StorableType = PrimType U StructType U
mapping(uint256 → PropertyListing) U
mapping(uint256 → Bid[])
MarketAction = {list, delist, bid, accept, reject}
ValidTransition = PropertyState ×
MarketAction × PropertyState
AccessControl
= {KYCVerified} × MarketActionz

```

Figure 3. Marketplace Transactions Code

The key components of DeFi are:

- *P2P Lending & Borrowing*: Buyers can secure financing from lenders through smart contract-based loans without banks from token traders, lenders, sellers, and community members via \$MLife token.
- *Staking & Rewards*: Community members and token holders may stake \$MLife Tokens to earn rewards and influence governance decisions.
- *Smart Contract-Based Agreements*: Renters and landlords engage in secure, automated rental agreements without intermediaries.

## 4. TECHNOLOGY & SMART CONTRACTS

**4.1 Blockchain Infrastructure.** ManageLife is built on a hybrid ERC-20 Layer-1 and Layer-2 blockchain infrastructure, ensuring scalability, security, and cost efficiency. The ecosystem leverages Ethereum for foundational security

while integrating Layer-2 solutions to optimize transaction speeds and reduce gas fees.

### 4.2 Smart Contract Mechanisms.

```

PrimType = {address, string, uint256, bool}
StructType = NFTm × LegalInfo U
              NFTi × Property
LegalInfo = {LLCNumber: string,
             jurisdiction: string,
             registryDate: uint256}
Property = {legalId: string,
            isManaged: bool,
            createdAt: uint256}

StorableType = PrimType U StructType U
mapping(uint256 → LegalInfo) U
mapping(uint256 → Property)
MutabilityQual = {mutable, immutable}
ReferenceType = StorableType ×
MutabilityQual
Ability = {mint, update, transfer, burn}
AuthRole = {admin, legal, operator, minter}
AccessControl = AuthRole × Ability
ValidState = LegalInfo ×
Property × AuthRole

```

Figure 4. NFT Ownership Code

ManageLife's smart contract architecture automates and secures real estate transactions<sup>13</sup>, reducing manual intervention and ensuring seamless asset management. The key mechanisms include:

*Automated Transactions*: Smart contracts facilitate property sales, rental agreements, and staking rewards, eliminating the need for intermediaries. The code for marketplace transactions looks like this:

- *On-Chain Escrow*: Funds are securely held in escrow until contractual conditions are met, ensuring transparent and fraud-resistant transactions.
- *NFT Property Ownership Representation*: Each property and rental agreement is tokenized as an *NFT*, enabling digital ownership verification and fractional investment.

**4.3 ManageLife Smart Contract Suite.** The platform comprises a suite of smart contracts, each serving a specific function:

- *MLIFE Token (LifeToken.sol - ERC-20)*: The reward token of the ecosystem, used for transactions, staking rewards, and governance.
- *NFTs (NFTi.sol and NFTm.sol - ERC-721)*: Represents *property ownership or rental membership*, allowing homeowners and tenants to participate in reward mechanisms.
- *MLIFE Investor NFTs (NFTi.sol - ERC-721)*: Represents *property investment*, granting holders access to staking rewards.
- *Marketplace (PropertyMarket.sol)*: A decentralized exchange for buying and selling *MLRE NFTs*, facilitating property transactions using *\$Life coin, ETH, and stablecoins (USDC, USDT)*.

#### 4.4 Security & Scalability

- *Rigorous Smart Contract Audits*: Ensuring secure transactions and preventing unauthorized NFT transfers.
- *Gas Fee Optimization*: Layer-2 integration reduces transaction costs, making microtransactions feasible.
- *Hybrid On-Chain and Off-Chain Storage*: Critical property documents and metadata are stored efficiently to balance security and performance.

By leveraging blockchain technology and smart contracts, ManageLife creates a trustless, transparent, and automated real estate ecosystem, redefining how properties are owned, rented, and traded.

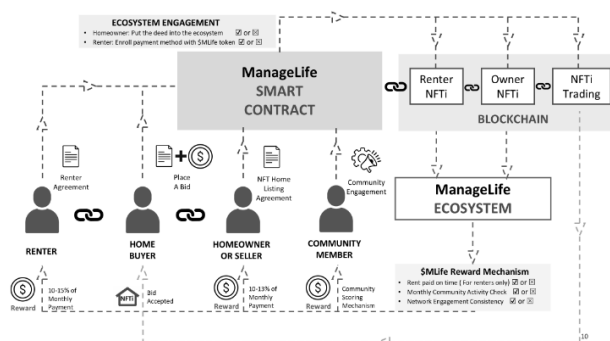


Exhibit 4. Smart Contracts Power the Ecosystem

The ManageLife smart contract serves as the nexus of our ecosystem, connecting renters, home buyers, sellers, management teams, and community members who seek to shape the future of housing demand. Participation in the ManageLife ecosystem determines eligibility for the \$MLife reward token.

#### Renters

- Signing the Rental Agreement*: The smart contract transfers the *Rental NFT* to the renter, granting them rental rights to the property.
- Paying Rent on Time*: The smart contract rewards timely rent payments by distributing *10% of rent payments as \$MLife tokens* to the renter's wallet, if they agree to enroll the \$MLife payment system. A additional 2-5% reward will be added to the monthly reward based on their lease length and community engagement.

#### Buyers

- Purchasing an NFT on the Marketplace*:
  - The smart contract transfers the Ownership NFT to the investor's wallet.
  - It also processes payment, sending funds to the homeowner.
- Burning the NFT to Claim the Deed*:
  - When the investor burns the Ownership NFT, the smart contract verifies the transaction.
  - It then initiates the transfer of the home deed within 2 business days.

#### Sellers/Homeowners

- NFT-Home Listing*: Fill out and sign the NFT-Home listing agreement.
- Community Engagement*: Choose to put the home deed on chain to ManageLife Real Estate for the comprehensive management service and \$MLife or not.

#### Community Members

- Everyone in the ecosystem can become a member of the ManageLife community, helping to bridge the gap between crypto-natives and non-crypto-natives in the U.S. housing market. During the community

development phase, a reward system will be established and continuously refined based on member feedback.

## 5. REVENUE MODEL & BUSINESS STRATEGY

The ManageLife ecosystem will generate revenue through transactions and DeFi loan fees.

### 5.1 Transaction Fees (2%)

The marketplace charges a 2% based fee on each property transaction, significantly lower costs than traditional real estate transactions, which average 12-14%. However, we do have the customization option for the transaction fees up to 10% as typical creator fees.

```
GasInfo = BaseFee × MaxFee × FeeCollector
FeeConfig = BaseFee × MaxFee × FeeCollector
Payment = (ETH ∪ ERC20) × Amount × Validator
Transaction = Payment × GasInfo ×
KYCVerifier × Authenticator
```

Figure 5. Transactions Cost Code

The transaction fees cover the operating costs associated with running each property transaction on the platform. This includes the infrastructure, maintenance, and other expenses related to processing transactions. These fees are not paid into the protocol but are used to ensure the proper functioning of the marketplace and its ecosystem.

### 5.2 DeFi Loan Fees

**5.2.1. Protocol Fees (0.25% to 0.5%).** This fee applies to transactions within the ManageLife Lending Protocol, such as loan origination, tokenized property transfers, or repayments.

*Borrowers & Lenders:*

- Borrowers may pay a 0.25% to 0.5% fee when securing a loan.
- Lenders providing liquidity might also incur a small transaction fee when deploying or withdrawing funds.

*Property Transactions:*

- Buyers or traders exchanging tokenized real estate assets might be subject to the protocol fee.

- This fee supports platform maintenance, security, and rewards for \$MLife Token holders.

### 5.2.2. Prime Base Interest Rate (0.25% Annually).

The Prime 0.25% base annual interest rate is the minimum lending rate applied to loans on the platform. This acts as a benchmark for borrowing costs, with final rates depending on factors such as:

- Collateral type & value (e.g., stablecoins, real estate tokens).
- Creditworthiness within the protocol (on-chain reputation, staking history).
- Market conditions & liquidity availability.

## 6. ROADMAP & FUTURE DEVELOPMENT

### 6.1 R&D Strategic Planning (2022)

- *Legal Compliance:* Ensuring that all legal requirements and regulatory frameworks are met.
- *Market Synopsis:* Conducting research on market trends, user behavior, competitors, and identifying the target audience.
- *Decentralized Protocol:* Developing the protocol to handle operations on the platform.

### 6.2 Marketplace Launch (2024)

- *Legal Framework:* setting up the legal structure to support the marketplace.
- *\$MLife Smart Contract:* launching the \$MLife token smart contract.
- *TGE (Token Generation Event):* launching the \$MLife token.

### 6.3 \$MLife Token Launch (2025)

- *3-Stage Ecosystem:* Introducing a fully integrated ecosystem, including the real estate marketplace, tokenization of assets, and blockchain-powered interactions.
- *NFT Smart Contract:* Launching NFT smart contracts.
- *Seeding Capitalization:* Raising initial capital to support the growth and development of the platform and token ecosystem.



#### **6.4 DeFi Lending Protocol (2026)**

- *P2P Lending & Borrowing:* Introducing peer-to-peer lending using tokenized assets.
- *Staking & Rewards:* allowing users to stake \$MLife tokens and earn rewards for participation.
- *Smart Contract-Based Agreements:* enabling smart contract-driven agreements for lending, staking, and other financial operations on the platform.

### **7. MARKETING & COMMUNITY**

ManageLife's marketing strategy is built on strategic growth campaigns, legal compliance, and community-driven decision-making.

The approach begins with establishing brand presence and awareness, targeting both crypto-native and mainstream audiences interested in real estate investment. Through a combination of content marketing, partnerships, and educational initiatives, ManageLife will position itself as the leading platform for real estate tokenization.

Token distribution mechanisms, including airdrops and staking rewards, will drive adoption while fostering long-term commitment. By allowing the community to play an integral role in governance and platform development, ManageLife ensures that decision-making aligns with user needs. Further, a strong legal framework underpins the ecosystem, ensuring compliance with regulations.

### **8. RISKS & COMPLIANCE**

**8.1 Regulatory Challenges:** Ensuring compliance with SEC regulations, including, when necessary, through compliance with exemptions provided under Regulation D and Regulation S under the Securities Act<sup>14</sup>. As the regulatory landscape evolves, ManageLife will proactively adapt to maintain full compliance while enabling global access to real estate assets.

Similar to NFTs for art or other tangible goods, these NFTs serve as ownership tokens reflecting the LLC interest, with the deed transfer

occurring off-chain to ensure legal compliance. A 30-day holding period applies to the NFT associated with each property after purchase.

**8.2 Market Risks:** Addressing volatility in real estate tokenization. Unlike traditional real estate, which is relatively illiquid but stable, real estate-backed tokens may experience price fluctuations influenced by broader crypto market dynamics.

**8.3 Adoption Hurdles:** Encouraging mainstream acceptance of DeFi mortgages. Educating potential buyers, renters, and investors on the benefits of DeFi mortgages—such as lower transaction costs, faster approvals, and global accessibility—will be key to driving mainstream acceptance.

### **9. CONCLUSION**

ManageLife's vision is to create a more accessible, transparent, and efficient real estate market by leveraging blockchain technology. By reducing transaction costs, introducing tokenized incentives, and enabling decentralized financing, we aim to bridge the gap between renters, buyers, and investors—making homeownership and real estate investment more attainable for all.

Whether one is a renter looking to build towards homeownership, an investor seeking liquidity in real estate, or a homeowner ready to tokenize their property, the ManageLife ecosystem opens new possibilities for all participants.

## 10. REFERENCES

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Exhibit 1. Closing Statement Spreadsheet from a ManageLife Real Estate real transaction.

Summaries of Transactions		Use this table to see a summary of your transaction.	
BORROWER'S TRANSACTION		SELLER'S TRANSACTION	
<b>K. Due from Borrower at Closing</b>		<b>M. Due to Seller at Closing</b>	
01	Sale Price of Property	01	Sale Price of Property
02	Sale Price of Any Personal Property Included in Sale	02	Sale Price of Any Personal Property Included in Sale
03	Closing Costs Paid at Closing (J)	03	
04		04	
<b>Adjustments</b>		05	
05		06	
06		07	
07		08	
<b>Adjustments for Items Paid by Seller in Advance</b>		<b>Adjustments for Items Paid by Seller in Advance</b>	
08	City/Town Taxes to	09	City/Town Taxes to
09	County Taxes to	10	County Taxes to
10	Assessments 07/20/23 to 12/31/23	11	Assessments 07/20/23 to 12/31/23
11		12	
12		13	
13		14	
14		15	
15		16	
<b>L. Paid Already by or on Behalf of Borrower at Closing</b>		<b>N. Due from Seller at Closing</b>	
01	Deposit	01	Excess Deposit
02	Loan Amount	02	Closing Costs Paid at Closing (J)
03	Existing Loan(s) Assumed or Taken Subject to	03	Existing Loan(s) Assumed or Taken Subject to
04		04	Payoff of First Mortgage Loan
05	Seller Credit	05	Payoff of Second Mortgage Loan
<b>Other Credits</b>		06	
06		07	
07		08	Seller Credit
<b>Adjustments</b>		09	
08	ADJUSTMENT FOR OWNERS POLICY	10	ADJUSTMENT FOR OWNERS POLICY
09		11	
10		12	
11		13	
<b>Adjustments for Items Unpaid by Seller</b>		<b>Adjustments for Items Unpaid by Seller</b>	
12	City/Town Taxes to	14	City/Town Taxes to
13	County Taxes 01/01/23 to 07/19/23	15	County Taxes 01/01/23 to 07/19/23
14	Assessments to	16	Assessments to
15		17	
16		18	
17		19	
<b>CALCULATION</b>		<b>CALCULATION</b>	
Total Due from Borrower at Closing (K)		Total Due to Seller at Closing (M)	
Total Paid Already by or on Behalf of Borrower at Closing (L)		Total Due from Seller at Closing (N)	
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower		Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	

## Exhibit 2. Real Home Purchase Closing Costs Breakdown

<b>Origination Charges</b>	
0.457% of Loan Amount	\$1,050.70
Broker Fee	\$4,977.00
Origination Fee	\$1,695.00
<b>Services Borrower Did Not Shop For</b>	
Appraisal Fee	\$755.00
Credit Report	\$36.18
Flood Certification	\$12.00
Tax Service	\$80.00
TX Attorney Package Review	\$275.00
<b>Services Borrower Did Shop For</b>	
Title E-Recording Fee	\$14.00
Endorsement PUD	\$25.00
Endorsement Fee	\$25.00
Escrow Fee	\$1,050.00
Lending Title Insurance	\$1,471.00
R-24 TNYDAP	\$5.00
T-19 Endorsement	\$73.55
T-30 Tax Deletion	\$20.00
Tax Certificate Fee	\$86.50
Texas Guaranty Fee	\$4.00
<b>Others</b>	
Recording Fees	\$112.00
Homeowner Insurance Premium 12 mo. for Homesite Insurance Company	\$1,619.04
Prepaid Interest	\$758.84
Homeowner Insurance for 3 mo.	\$404.76
Property Taxes	\$4,997.70
Aggregate Adjustment	-\$809.52
Document Preparation	\$150.00
HOA Transfer Fee	\$250.00
Real Estate Commission-1	\$8,295.00
Real Estate Commission-2	\$8,295.00
Owner Title Insurance	\$151.00
Adjustment and other Credits	\$3,267.38
<b>Total</b>	<b>\$39,146.13</b>