

TOKENIZA

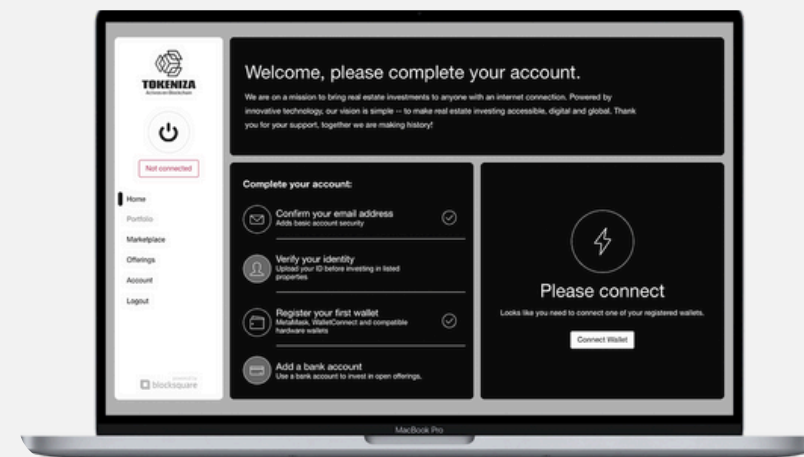
REAL ESTATE

Oceanpoint's Launchpad Application

“THE PURPOSE OF THIS DOCUMENT IS THE APPLICATION OF TOKENIZA’S MARKETPLACE TO THE OCEANPOINT’S LAUNCHPAD, WITH THE AIM OF REDUCING THE COSTS OF THE BLOCKSQUARE INFRASTRUCTURE AND IMPACTING THE SAVINGS ON THE INVESTOR EXPERIENCE AND ITS LOYALTY PROGRAM”

TOKENIZA REAL ESTATE

Only marketplace for Tokenized Unpaid Mortgage Loans



The best technology with the greatest investor protection

DIGITAL LIQUIDITY

SECURITY

TRANSPARENCY

IMMEDIATENESS

GLOBALITY



TOKENIZATION BUSINESS CASES

Generate passive income and avoid inflation of your savings with fractional investment.



Non Performing Loans (Mortgages)



Cultural and Creative Coworkings



Multi-owner properties

TOKENIZA REAL ESTATE

The only retail investment platform in Unpaid Mortgage Loans.

Non-Paid Loan (NPL) Market

There is a global financial market for the sale of unpaid loans by financial entities, with a size of **€76,000M in Spain in 2023**. This market allows financial entities to manage their delinquencies, and the important impacts on their financial statements and ratios required by financial regulators.

Investment with Mortgage Guarantee

Close to 30% of the Spanish NPL market, approx. €21,700M are Mortgages (NPLs Secured). This type of investment allows obtaining high profitability, also counting on the high “downside protection” of the investment (value of the property as collateral for the unpaid loan).

How the NPL market works

- Financial institutions package thousands of unpaid mortgage loans (portfolios) with the aim of selling them.
- These portfolios are auctioned and acquired by national and international funds.
- The funds subcontract “servicers”, who are in charge of managing the recovery of unpaid debts, with the aim of recovering more than the amount paid by the portfolio.

Retail investment

Tokeniza allows the entry of the retail investor with Tokenized Participatory Loans. The amount collected is used to manage the recovery of the debt of an NPL Secured by Participatory Loan.

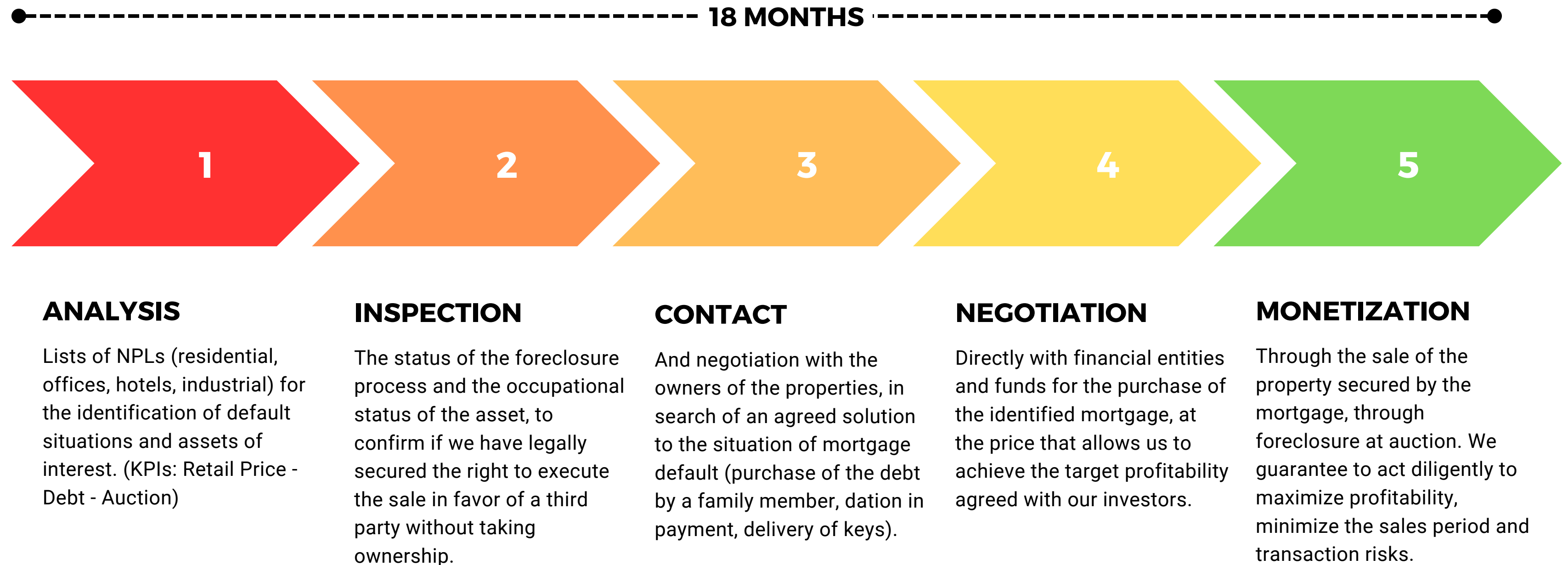
INTERNAL RATE OF RETURN (IRR)

Projected from NPL001.



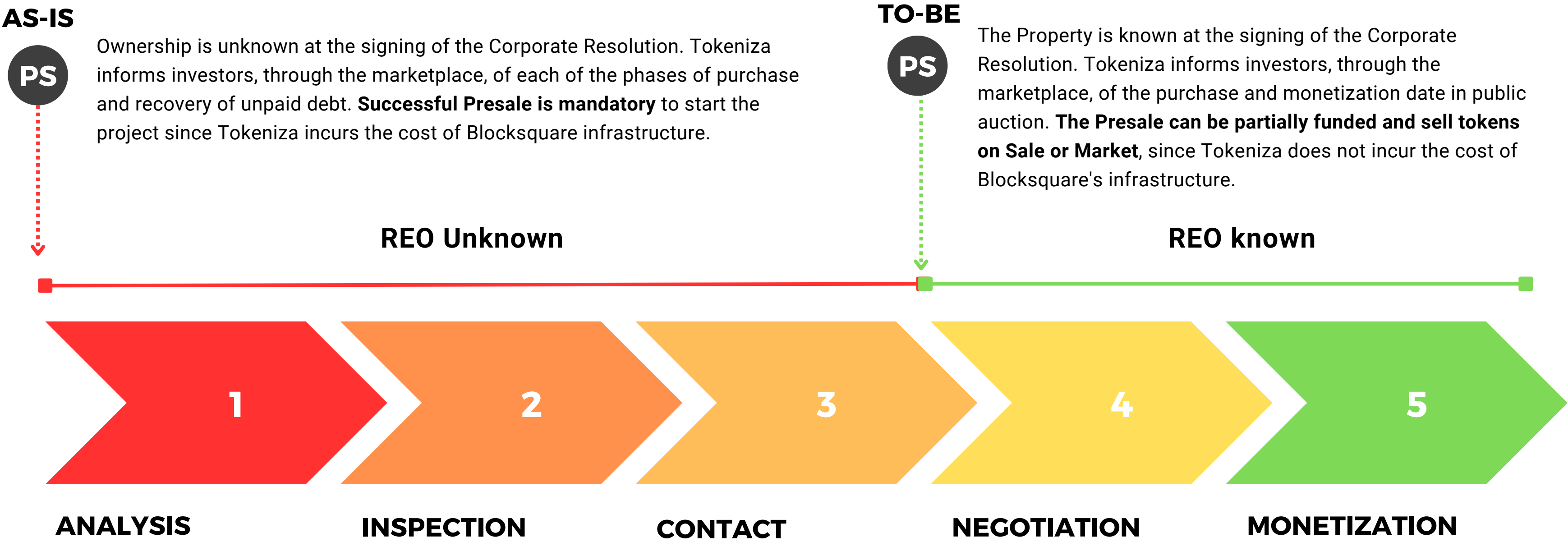
UNPAID DEBT RECOVERY PROCESS

The debt recovery process has an average duration of 18 months.



PRESALE CHALLENGE

The property awarded by the foreclosure is called Real Estate Owned (REO). The negotiation for the NPL cannot last more than 30 days or the opportunity is lost.



WIN-WIN STRATEGY

Thanks to the support of the Community, Tokeniza reduces the cost of Blocksquare's infrastructure, in exchange for an improved investor experience and a loyalty program for sBST holders.

1

LAUNCHPAD

Community support reduces Blocksquare fees for Tokenization.

Tokeniza contributes 10,000 sBST.

2

INVESTOR UX

The investor's experience improves by knowing the Property when investing and reducing the profits return timeframe.

3

LOYALTY

The Launchpad acts as a DAO for the Tokeniza marketplace, granting privileges to the sBST holders.

GOVERNANCE BOARD ASSESSMENT

KPIs structure.

Blocksquare Regional Hub - Spain

Tokeniza leads the growth and revitalization of a Spanish-speaking Blocksquare Regional Hub, with the intention that its growth will lead to more Regional Hubs by country.

KPIs:

- 1 online meeting per month - Spanish
- 1 in-person meeting per quarter
- 1 tokenized property per quarter

Tokeniza's marketplace

Tokeniza is committed to increasing the number of Tokenized properties with returns greater than 13% annualized.

KPIs:

1. 1 online meeting per month - AMA in English
2. Tokenizations with IRR > 13%
3. 1 tokenized property per month (> 240.000 DAI)
4. Reduce tokenization buyback to 12-15 months.
5. Loyalty program:
 - Early Access
 - Higher IRR
 - Tokenization Request submitted by Community (sBST holders)

GOVERNANCE BOARD ASSESMENT

KPI delivery timeframe.



- 1 AMA English
- 1 Regional Hub online meeting
- 1 PRESALE open
- Launchpad setup

3Q - 2024

- 1 PRESALE monthly
- Fidelization program ready for approval

1Q - 2025

• ...

3Q - 2025

4Q - 2024

- AMA montly basis
- Regional Hub online meetings monthly
- 1 PRESALE
- Tokeniza's DAO Governance Board

2Q - 2025

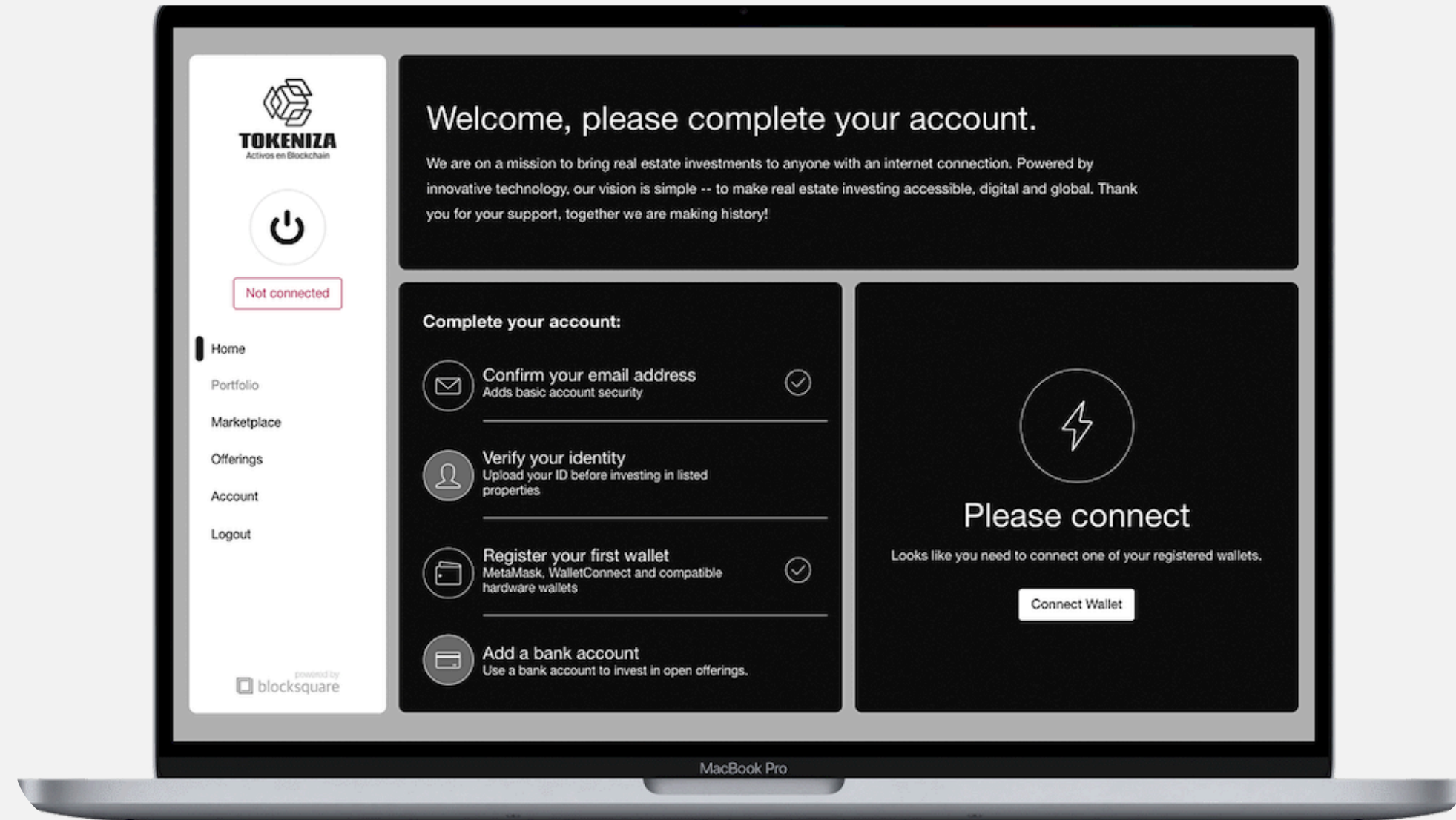
- Fidelization program implementation
- PRESALES last 1 week
- 1 SALE monthly

4Q - 2025

• ...

VIDEO PITCH

Tokeniza's Blocksquare Launchpad application



[WATH VIDEO](#)

THE TEAM - TOKENIZA

We belong to the global Blocksquare network as certified partners and market operators from Spain.



CEO - Management of all areas

Moisés Segura

Expert in Tokenization, Decentralized Finance, Business Model Innovation and Digital Transformation.
+15 years of experience.



Legal

Fernando Ramos

Legal expert, Compliance, GDPR, AML and Digital Business. Managing Partner of Club Legal and CLO of Bit2me.
+25 years of experience.



Advisor - Digitization

Pedro Millán

Expert in digitization and digital marketing. Professional manager of tourist apartments (+100).
+15 years of experience.



Advisor - Business Development

Felix Pedroche

Business development expert. Consultant, startup mentor in EOI and entrepreneur.
+25 years of experience.



Advisor - Sales and Finance

Fernando Fernandez

Expert in finance, market research and attracting investors. Professional investor and entrepreneur.
+15 years of experience.

THE TEAM - REGIONAL HUB SPAIN

It will get three more ambassadors before the end of 2024.



Reginal Chair

Moisés Segura

Expert in Tokenization,
Decentralized Finance, Business
Model Innovation and Digital
Transformation.
+15 years of experience.



Ambassador

Andrew Campwel-Boross

Telecommunications Engineer
with experience in different
sectors, specialized in new
technologies. Cryptocurrency
investor.
+15 years of experience.

Ambassador

TBC

Ambassador

TBC

Ambassador

TBC

THE TEAM - SAI CAPITAL

Expert manager specialized in Unpaid Mortgage Loans.



Founding Partner

Pablo Gimeno

Expert in Bankruptcy Administration and Financial Restructuring.
+20 years of experience.



Founding Partner

Javier Gonzalez

Expert in Business Development, Innovation and launch of new Digital Businesses.
+20 years of experience.



Founding Partner

Manuel Marín

Expert in NPL and REO transactions. Founding partner of NAEVA Investments.
+30 years of experience.



Founding Partner

Guillermo Álvarez

Expert in Legal and Architectural Regulations, valuation and analysis of real estate assets.
+20 years of experience.



FUND - SAI I

In closing process - **2M€**

FUND - SAI II

In process of funding - **7M€**

DISCLAIMER

Tokeniza's application to Blocksquare's Launchpad

This document is confidential and property of TOKENIZA VALOR, S.A. (Hereinafter "TOKENIZE"). The materials, ideas and concepts contained in the document must be used exclusively to assess the capabilities of TOKENIZA in advising you (hereinafter "BLOCKSQUARE") and its contents cannot be revealed or communicated to anyone who is not an employee of the CLIENT directly. involved in the evaluation of the proposal and that is subject to keeping its contents confidential, nor to third parties or other suppliers as well as its reproduction without the express consent of TOKENIZA.

TOKENIZA will not be responsible for any omission or error in the proposal that results from inaccuracies in the basic information. BLOCKSQUARE must not be based on contents of the proposal that are not included in a future contract between BLOCKSQUARE and TOKENIZA.

This proposal is preliminary and non-binding, and is submitted to BLOCKSQUARE with the expectation that they will approve the application of TOKENIZA to the BLOCKSQUARE launchpad with the KPIs and sBST collateral specified herein, in accordance with the terms of a contract to be negotiated and agreed between the parties. TOKENIZA does not accept conditions and/or clauses to which it has not expressly expressed its agreement.

Investment in cryptoassets is not regulated, may not be suitable for retail investors and the entire amount invested may be lost. It is important to read and understand the risks of this investment which are explained in detail in this [link](#).

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Book a Meeting

<https://tre.tokeniza.es/contacto>



Telegram

https://t.me/tokeniza_re