



Real Estate. Reimagined.™



About Kaxaa: Kaxaa is a suite of technology built on the blockchain and incorporates corporate structures to validate interactions between crypto users, property investment indexes, property holding partnerships, and other stakeholders. The Kaxaa technology stack is intended to simplify and stabilize crypto and its relationship to real estate for every stakeholder throughout the value chain. Kaxaa is a trademark of Kaxaa Tech LLC or affiliated entities and is referenced throughout this document – it is presumed that all references are included in trademark protection. All rights reserved.

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Though the will be based on the sale and utilization of a stabilized [Utility Token](#) and is expected to be immediately redeemable on an active exchanges, usable in transactions between parties, and on the [Kaxaa Platform](#), Kaxaa is seeking to protect token holders by limiting or blocking token sales in jurisdictions where such transactions are limited, restricted or otherwise banned -- reducing the risk of regulatory devaluation.

"Real estate is an imperishable asset, ever-increasing in value. It is the most solid security that human ingenuity has devised. It is the basis of all security and about the only indestructible security." - Russell Sage, financier





PREFACE

Kaxxa Overview Q & A

What is Kaxaa?

Kaxaa is a token pegged algorithmically to real estate indexes and backed by contract by real estate asset portfolios. [Kaxaa Tokens](#) are intended for use in stabilizing crypto real estate transactions and for exchange for investment in real world properties, which should offer liquidity in the real estate industries.

Kaxaa is a [Utility Token](#) that is used for:

- Stabilizing crypto-based real estate transactions.
- Participation in data exchange and [Kaxaa Platform](#) application access.
- Protection against “Pump-and-Dump” and other price manipulations by institutions or large token holders.

Kaxaa tools includes:

- Kaxaa SDKs which includes standard data structures and testing tools.
- Gitpod for Kaxaa to create a zero time onboarding experience for developers.
- [Kaxaa Wallet](#) creates self-custodial assets for streamlined user experience.

How many Kaxaa tokens are there in circulation?

Kaxaa is launching on April 1, 2025 with a circulation of 100,000 [Kaxaa Tokens](#) created at genesis. The supply may be expanded or contracted as the value of the real world asset portfolio grows with new [Kaxaa Tokens](#) being issued to reflect the growth of the market and to support the network.

Who are the founders of Kaxaa?

Kaxaa is a commodity utility token for real estate and platform founded by a diverse team of subject matter experts in media, marketing, real estate, finance and technology. The team includes Nene Gonzalez, Vaughn Smith, Genaro Rodriguez, and Mohammad Ali. The Kaxaa



project has fostered the collaboration of more than 20 technical teams from around the globe, including developers with experience in highly complex decentralized media and finance technologies.

Where can I buy Kaxaa?

Kaxaa will be available for trading on QuickSwap, Rango Exchange, and Uniswap decentralized exchanges and through the Kaxaa wallet (PiggyBank) utilizing WalletConnect extension. The Kaxaa token will be available under the ticker “KAX.” The On & Off Ramping of the KAX token can be executed through our money transfer partner Transak for on and off ramping of crypto to fiat.

What is the Exchange Strategy?

Traditional **centralized exchanges** (CEXs) provide confidence and stability which lends itself well to the rollout of stabilized blockchain projects. The principals intend to offer **Kaxaa Tokens** on multiple exchange platforms.

In contrast to CEXs, and in the absence of intermediaries, DEXs takes on a **non-custodial** framework. This means that the holder retains custody of the digital assets and are directly responsible for managing their web3 Kaxaa **wallets** and **private keys**. Holding your private keys is considered a boon to users who want to maintain complete control of their assets.



Introduction and Necessary Background Information

What is a Blockchain?

Blockchain is the most exciting, disruptive, and revolutionary technology since public adoption of the Internet. A blockchain is a public electronic ledger that can be openly shared among disparate users and that creates an unchangeable consensus-driven record of their transactions.¹ A large number of computers are connected to the network, and to reduce the ability for an attacker to maliciously add transactions on the network, those adding to the blockchain must compete to solve a mathematical proof.² The list of transaction records, called blocks, continuously grows and are linked and secured using cryptography. Each block typically contains a cryptographic hash of the previous block, a timestamp and transaction data. By design, a blockchain is inherently resistant to modification of the data. It is an open, distributed ledger that can record transactions between two parties efficiently and in a verifiable and permanent way. For use as a distributed ledger, a blockchain is typically managed by a peer-to-peer network collectively adhering to a protocol for inter-node communication and validating new blocks. Once recorded, the data in any given block cannot be altered retroactively without the alteration of all subsequent blocks, which requires collusion of the network majority.³ Because of this, the blockchain contains a true and verifiable record of each and every transaction ever made in the system. Blockchain allows for the recording and verification of transactions for virtually anything of value and, when combined with other information assets, becomes an incredibly powerful tool on which to build secure content and value exchanging ecosystems not previously possible.

Kaxaa is a Unique Blockchain Platform Tied to Real Estate

Kaxaa (pronounced “Ka-sa”) is a blockchain platform consisting of three main elements: the [Kaxaa Token](#), based on the [Kaxaa Index](#) and the [Kaxaa Platform](#). Kaxaa will use [Smart Contracts](#) sitting on the Polygon Chain, Ethereum blockchain system network. [Kaxaa Tokens](#) are set to the value determined by the [Kaxaa Index](#), an algorithmic weight of real world real estate indexes and backed by contract to hard real estate assets. [Kaxaa Tokens](#) will be freely tradable and usable like a “currency” in real estate transactions and for trade on open exchanges with value tied to global real estate market factors. Kaxaa connects token holders and other stakeholders to real world market value indicators in a more substantial and permanent way than typical volatile speculative crypto projects. Kaxaa is the vehicle for the convergence of the emerging new generation of token holders who are open to new technologies and better ways to do things.

¹ From “What is Blockchain? The most disruptive tech in decades” By Lucas Mearian, Senior Reporter, Computerworld on January 18, 2018.

² Posted by the Forbes Agency Council on April 5, 2018. The FAC is an invitation-only community for executives in successful public relations, media strategy, creative and advertising agencies.

³ Iansiti, Marco; Lakhani, Karim R. (January 2017). “[The Truth About Blockchain](#)”. [Harvard Business Review](#). [Harvard University](#). [Archived](#) from the original on 18 January 2017. Retrieved 17 January 2017.



Kaxaa: Liquidity of Crypto - Stability of Real Estate

Kaxaa is Stable: Value is Not Set by the Crypto Market

Instability and volatility is famous among the crypto space, but crypto does not have to be that way. The Kaxaa token's value is not set by the wild crypto market, it's set by the health and stability of the real estate market indicators. Hence, Kaxaa has strong immunity from “rug-pull” price drops where founders or large stakeholders sell off their tokens en masse and create plummeting market values. Typical crypto assets are highly volatile and carry significant valuation risk during the time real estate transactions require to be completed. Holders of Bitcoin, Ethereum, and other cryptos may convert their holdings to [Kaxaa Tokens](#) which can provide a more stable and far less likely to fluctuate dramatically during the transaction timeline. Further, Kaxaa will securely hold a reserve of assets in trust and collateralized real estate portfolios from [Kaxaa Entities](#) to support the [Kaxaa Token](#) value.

Kaxaa Platform is Designed for “Non-Crypto” Users

Kaxaa is an ideal platform for first time crypto users. Kaxaa is being integrated into simple technologies for even the most novice crypto enthusiasts or first time crypto users to quickly understand their position, new opportunities, and more. The [Kaxaa Platform](#) represents a straight-forward and simple step-by-step tool for novices to engage in easy exchanges and a limited and streamlined experience which doesn't overwhelm users or confuse them by presenting hundreds of confusing procedures or assets on-screen at once.

Kaxaa Provides Unique Utility

Kaxaa is an incredibly flexible digital system with freely tradable tokens that provide liquidity similar to any hard real world asset or currency. Token holders may choose to acquire [Kaxaa Tokens](#) may use them in third party transactions as a “stabilized” currency, or convert them using the [Kaxaa](#) wallet. [Kaxaa Token](#) holders may also use [Kaxaa Token](#) to access proprietary data and features within the [Kaxaa Platform](#). Such users may have the opportunity to trade or sell their ownership position with third parties. This flexibility and opportunity for short term liquidity is not common in traditional real estate. Though [Kaxaa Tokens](#) are **not intended to be arbitrated**, the potential exists for a user to acquire [Kaxaa Tokens](#), experience a rise in the [Kaxaa Index](#) and value of the [Kaxaa Tokens](#), then nearly immediately exit with a positive delta, much like any currency exchange. Stability of real estate with the liquidity of digital assets.

How Kaxaa Works I: Leveraging Blockchain Technology

The Kaxaa Index

Kaxaa is a community token system tied to key real estate indexes, the Kaxaa Real Estate Index – or [Kaxaa Index](#). The [Kaxaa Tokens](#) offer stability and liquidity uncommon with typical crypto projects. The [Kaxaa Index](#) is a patent-pending technology that produces an overall real estate health status expressed as a single number which will be valued, maintained and published by a third party auditing firms. Third party auditing and validation ensures reliable and trustworthy custodianship of the [Kaxaa Index](#). The [Kaxaa Index](#) shares similarities with the Financial Times Stock Exchange Group NAREIT Equity REIT Index in that it is a proprietary

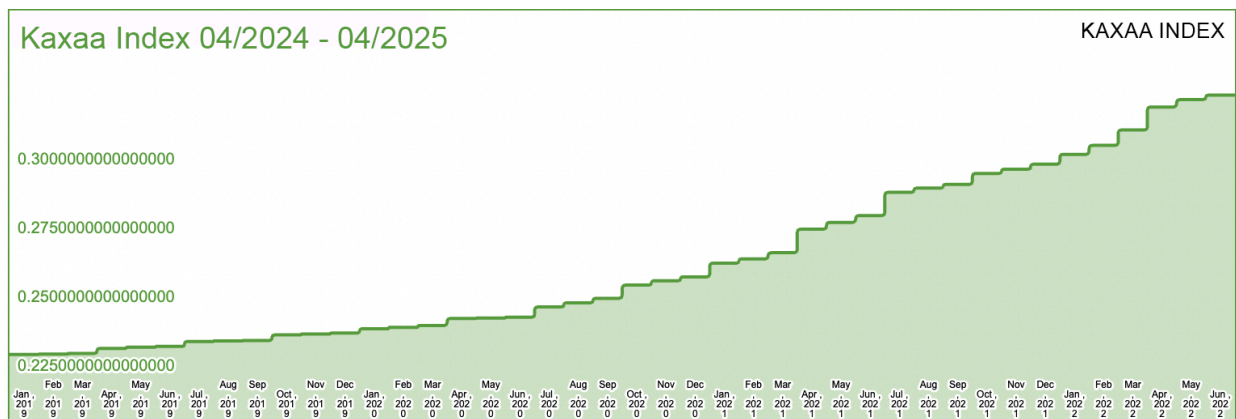


index which tracks a variety of data sources to produce an overall market health indicator. The [Kaxaa Index](#) also considers the overall valuation of Kaxaa’s brick-and-mortar real estate businesses and market sentiment in its calculation.

Kaxaa Tokens are “Stabilized” by Real Estate Market Indicators⁴

In real estate, price indices are designed to illustrate the status of the commercial and residential real estate markets. Kaxaa’s uses a proprietary algorithm to weigh market indicators which results in a new index, the [Kaxaa Index](#). The freely tradable [Kaxaa Token](#) is tied to a weighted result of real estate global value indexes including: the [S&P/Case-Shiller U.S. National Home Price Index](#), [Swiss Real Estate Price Index \(SRED\)](#), [URA Private Residential Property Index](#), [VDP Property Price Index](#), [Teranet-National Bank House Price Index](#), and [CoreLogic Home Value Index](#) which is used to indicate market volatility and confidence. Further, the [Kaxaa Token](#) value is also supported by contract by real world real estate portfolio values which, over time, may reach into the billions of dollars.

Below: the Kaxaa Index from April 2024 to April 2025



The Kaxaa Index Algorithm in More Detail

Kaxaa is directly connected to retrieve index and market indicator data from the Federal Reserve Bank of St. Louis; <https://fred.stlouisfed.org/>.

The Kaxaa Index represents a similar concept as the “Gold Standard” and represents a weighted and blended measurement of index data supplied by the six strongest and most stable countries for holding real estate assets, due to their strong economies, political stability, transparent legal systems, and resilient property markets. These indexes have a combined average (using modified root mean square method) with a relative weight of ~52% of the Index Average value. The other market indicator data such as the Interest Rates and Prices Indexes, Real Residential Property Prices, and the All-Transaction House Price Index are balanced using multipliers and a combined average is calculated (using modified root mean square method) with a relative weight of ~48% of the Index Average.

⁴ Data retrieved from FRED, Federal Reserve Bank of St. Louis; <https://fred.stlouisfed.org/>

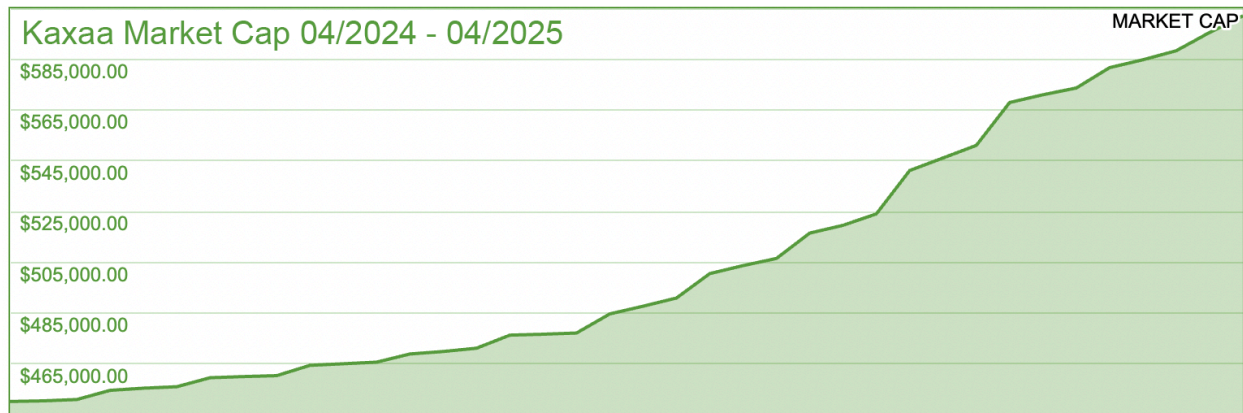


The square root of a set weighted average of the Index Average and the Kaxaa portfolio value produces the Kaxaa Index value. Currently the Kaxaa portfolio value substantiates ~3% - 5% of the Kaxaa Index value while market factor and index data constitutes the remainder.

The real estate portfolio values and their influence in the calculation of the Kaxaa Index does not indicate the liquidity of the assets, they are simply used to influence the overall Kaxaa Index as a small proportion to the overall market indicators.

The Kaxaa Market Cap and Issuance of Additional Tokens

The Kasa market cap is based on the assets which support the index value multiplied by the number of issued [Kaxaa Tokens](#). Additional [Kaxaa Tokens](#) will be issued in the amount equaling fifty percent (50%) of the real estate assets pledged in support of the token value.



Above: the Kaxaa Market Cap from April 2024 to April 2025

Wyoming: an Oasis for Crypto

Wyoming is leading the way in cryptocurrency legislation and is a tax haven for crypto base companies. Wyoming has enacted more than two dozen laws in the last few years designed to protect and support cryptocurrency companies. In 2021 alone the state passed 13 laws for the protection of crypto companies and their leaders. Kaxaa's legal and corporate structures for real world real estate holdings are established out of Wyoming with initial real estate projects occurring in Florida, Arizona, Indiana, and Georgia. Wyoming is the ideal U.S. domicile for legal structures due to the state's progressive legislation for crypto companies, tax incentives, strong partner and corporate privacy laws. Wyoming [laws](#) also makes Bitcoin and other cryptocurrency transactions exempt from transmitter regulations. Wyoming's legislature has ensured that cryptocurrency transactions will likely remain [free of state taxes](#), including sales tax and property tax.

As noted elsewhere in this document, Kaxaa has prepared the filing of an Open Blockchain Token – Notice of Intent with the Wyoming Secretary of State pursuant to [W.S. 34-29-106\(c\)](#).



The Kaxaa Solution: Based in Polygon



Link to Polygon Scan:

<https://polygonscan.com/address/0x42aF7aAc6AE6425Ffa96370cFD0B12522Aa4b458>

The Kaxaa Token and Mining in More Detail

Kaxaa Token

The Kaxaa smart contract (token) is built on the Ethereum Network, on the Polygon protocol chain (Layer 2). Polygon is the fast and gas efficient widely supported smart contract blockchain, with a huge development community and robust language support. Kaxaa has evaluated the available technologies and Polygon has a strong future development and is likely to be ideal in creating the new decentralized Internet. Gas fees and mining fees on the Polygon network are extremely low in comparison to others, particularly Ethereum. Ethereum network gas and mining fees are famously high and sometimes make it impossible for some Ethereum token holders to exit positions. This is a primary reason for Kaxaa's choice to harness the efficient power of the Polygon network.

Proof of Stake Smart Contract Validation (“Mining”)

As part of the [Kaxaa Token](#) and ecosystem; [Validators](#) will confirm [Smart Contracts](#) related to these activities and earn [Kaxaa Tokens](#) for their efforts on a [Proof of Stake \(PoS\)](#) basis⁵ when new valid blocks are forged on the *Polygon Validation Consensus community*.

Kaxaa Security Components in More Detail

Beyond State-of-the-Art Security Standards

Just like with other non-crypto data systems used by banks, retail points systems, credit card companies, apps, and stock platforms, theft and cyber-attacks are among the greatest risks to Kaxaa and its participants. Kaxaa utilizes beyond state-of-the-art systems and technology to protect the Kaxaa blockchain and data ecosystem from attacks with methods and systems proven to offer the greatest protection as used by other secure providers such as banks. Each transaction within the system will be encrypted end-to-end with assets and data encrypted at rest (while being stored) and in transit (while being sent between systems and users) with always-on monitoring for malicious activity or system errors.

⁵ “[Proof of Stake \(PoS\)](#) concept states that a person can mine or validate block transactions according to how many coins he or she holds. This means that the more [altcoin] owned by a miner, the more mining power he or she has” as quoted from Investopedia (<https://www.investopedia.com/terms/p/proof-stake-pos.asp>).



Kaxaa BlockVersion™ Security Integration

In conjunction with other security protocols and technologies, Kaxaa will launch Kaxaa's custom digital product which will employ a "version control" concept of security where, in the event of a security breach ("hack"), the blockchain may be restored to the "version" immediately prior to the fraudulent transaction(s). A process for electing a neutral Board of Security Advisors will be established to determine this procedure and version restoration in such an event.

Kaxaa Policies and Procedures Ensure Security

Digital security is more than protection technologies; real security requires robust operating procedures and behavior requirements for vendors, employees, contractors and anyone who interacts on any level with the Kaxaa technology stack. Kaxaa security policies and procedures, specifically designed for stalwart defense against malicious actions, include: cryptographic key management procedures for its blockchain systems, capacity management policies, blockchain and system change management control policies, ultra-redundant data backup policy procedures, blockchain and data classification policies, access classification policies, and ultra-redundant disaster recovery.

Kaxaa Account Recovery

Every user will be provided emergency recovery information through the [Kaxaa Platform](#) at the time of registration and it is the user's responsibility to retain this information in the same manner in which other passwords and secret keys are held by end users of other platforms. However, [Kaxaa Platform](#) users who provide additional data recovery and KYC information such as biometric data will be able to access emergency recovery information and restore accounts.

Kaxaa: More than a Token

Kaxaa May Stabilize Crypto Real Estate Transactions

[Kaxaa Tokens](#) may be used to stabilize transactions where purchases of property desire to use crypto for earnest payments and other deposits, even purchasing property outright using crypto. Crypto currencies are currently being used to progress real estate transactions. Though this is exciting, typical crypto assets are highly volatile and carry significant valuation risk during the time of escrow and other transactional processes. Holders of Bitcoin, Ethereum, and other cryptos may convert their holdings to [Kaxaa Tokens](#) which is far less likely to fluctuate dramatically during the transaction timeline.

Emerging Technology Means Opportunity

The blockchain technology is only in its infancy stage, everyday being adapted by more governments, public and private sectors, and changing the approach of how we manage personal life and professional business. Blockchain is here to stay and to improve outdated practices and this new technology means a huge opportunity for growth.



Why Do Some “Stable” Tokens Collapse?

There is no way to avoid the recent news all over the crypto and finance world of the [TerraUSD](#), a stablecoin tied to another crypto asset (not directly to a USD index) which was tied to Bitcoin. A stabilized coin is only as good as the assets and market which back it. The reason experiments like [TerraUSD](#) go horribly wrong is that their value is entirely based on crypto assets and have no real world connection to traditionally valuable assets such as land, cash reserves, gold, etc. Kaxaa's value is based on real world market indexes and supported by contract by real estate portfolios. Historically real estate and actual USD cash holdings have outperformed almost every market in terms of stability and long term growth. Of course the possibility for markets to falter is always present, the odds favor real world economic forces and assets versus risky crypto experiments like [TerraUSD](#) which rely on wildly volatile components.



Self-custodial web3 Digital Wallet



THE PERFECTLY BALANCED TOKEN



Kaxaa is not a speculative token. Its value is tied to global real estate indexes and is utilized in the Kaxaa Platform. Kaxaa addresses the instability of existing volatility of typical crypto utility tokens.



LIQUIDITY

Kaxaa serves as a true utility token using smart contracts. It uses the security and power of immutable contracts to allow for safe and complete transferability.

STABILITY



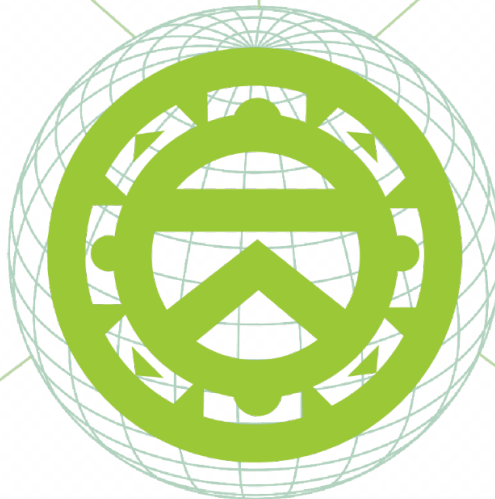
TRANSPARENCY

The Kaxaa blockchain ledger maintains all transactions which are validated by the network and openly exposed to public view using proven, reliable technologies.



PROTECTED

The Kaxaa blockchain is highly secure and essentially impossible to counterfeit. Validated and minted for maximum protection.



REGULATED

Kaxaa's business and digital crypto assets are designed specially to meet strict regulatory standards for added long term stability, security and transparency.

EASY TO USE

Kaxaa is built on common code bases making the token widely exchangeable and acceptable. This also provides for low-cost exchange to other assets.



The Kaxaa Symbol

Kaxaa (Latin word for “home”). The Kaxaa logo symbol is a tribal looking “K” in shape of the top roof of a house. Optionally (and preferably) the symbol may have a circle around it. This symbol (including the circle around the “K” graphic) is trademarked with the United States Patent and Trademark Office pending publication and registration, and used under license by Kaxaa, at the time of this document.



Left: REF. - The Kaxaa Symbol



Left: REF. - The Kaxaa Symbol (simplified)

Initial Token Minting and Distribution

100,000 [Kaxaa Tokens](#) will be created initially with 1 Kaxaa (KAX) valued at ~\$0.3301.

Minting and Burning of Tokens to Control Value

[Kaxaa Tokens](#) may be minted in the future beyond the initial release [Kaxaa Tokens](#) in the event of market demand and other conditions which may call for an expansion of the token count based on the market cap growth. In contrast [Kaxaa Tokens held in reserve](#) may be burned in certain instances to maintain token value versus the market conditions.

Marketing

Kaxaa will focus brand and product awareness on reaching the worldwide real-estate enthusiast and professional audience through promotion of use case success stories, early opportunity promotions, and philanthropic climate protection efforts that will be woven into the brand. Initially, Kaxaa may use project updates for early crypto companies to track updates. Kaxaa will also employ Social media, conventional PR, and other viral strategies will be developed to amplify awareness and eventual adoption.

Objectives

- Attract Early Adopters, Supporters, and Influencers to Generate Awareness
- Transform Awareness into Buzz, Interest, and Community
- Establish Kaxaa as the dominate brand synonymous with crypto real estate

Calendar Canvassing and Social Media

Kaxaa will publish regular calendar updates through popular calendar services covering crypto, such as ICOCOUNTDOWN, ICOBENCH, TOKENMARKETCAL, and TOKENDAR, and also to services specifically covering airdrops, such as AIRDROPSALERT or AIRDROPS. These regular postings will also be bolstered by an aggressive social media program covering updates about project progress, promotions, success use case stories, deal news, and transactional news, among others.

Influencer Marketing

There are many prospective influencer partners to work with to reach their online audiences across cryptocurrency, real estate, climate change, and other arenas. Consumers and industry peers alike all look to influencers on YouTube and other social networks for information on the next big thing, deep dives into how new projects work, and much more. We will be profiling and targeting key influencers to cover Kaxaa and reach their audiences to build our community.

Real Estate Brokers

Kaxaa's role as a real estate oriented currency will be forged through the exchange of real world property assets involving real estate brokers, title companies, and holders of other crypto who desire to engage in more stable transactions. Kaxaa will forge strong relationships with real estate professionals through rewards and incentives in [Kaxaa Tokens](#) to expand business potential and value of the Kaxaa ecosystem.

Kaxaa Planet Fund

Kaxaa will be developing a fund to purchase and protect land and natural resources under the Kaxaa Planet Fund, a non-profit element of our strategy. We all have only one home, Planet Earth, and the protection of its resources and health is beneficial for everyone. This will be a part of the Kaxaa brand. This fund will have [Kaxaa Tokens](#) allocated among other means to fund its activities. This effort will be tied to a global public relations program to allow anyone to sign up and receive a part of protecting these resources. Rather than the right to sell, the owners of the Tokens will have voting rights on expanding protections, allocating new funds coming up and voting on where to possibly allocate resources. Communities around the world will be able to submit candidate projects from their own communities for consideration to the Kaxaa Planet Fund.



Project Roadmap

Current Projects: Q3 2023 - Q1 of 2025

Kaxaa Platform Completion

Kaxaa is implementing Core Smart technologies as a base for the [Kaxaa Platform](#) which is currently being developed for deployment. The [Kaxaa Platform](#) will integrate with the [Kaxaa Contracts](#) (Smart) and [Kaxaa Contracts](#) (Smart) to store actions, behaviors, transactions, and sharing data for the tokens and act as a base for wallet technologies.

Kaxaa BlockVersion™ Security Integration

Theft and cyber attacks are among the greatest risks to Kaxaa and its participants. Kaxaa utilizes beyond state-of-the-art concepts and technology to protect the Kaxaa blockchain and data ecosystem from attacks. Kaxaa security policies and procedures, specifically designed for stalwart defense against malicious actions, include: cryptographic key management procedures for its blockchain systems, capacity management policies, blockchain and system change management control policies, ultra-redundant data backup policy procedures, blockchain and data classification policies, access classification policies, and ultra-redundant disaster recovery.

Kaxaa is developing its platform beyond state-of-the-art database, Polygon server, and real estate technologies. The following roadmap is provided in key deployment milestones and based on the current state of the technology and beyond state of the art expectations.

In conjunction with other security protocols and technologies, Kaxaa will launch Kaxaa's custom digital product which will employ a "version control" concept of security where, in the event of a security breach ("hack"), the blockchain may be restored to the "version" immediately prior to the fraudulent transaction(s). A process for electing a neutral Board of Security Advisors will be established to determine this procedure and version restoration in such an event.

Target: Q2 of 2025

Token Sale

The Initial Sale of [Kaxaa Tokens](#) will be followed by an Initial Release and Launch Release of the Kaxaa wallet.



The Kaxaa Team

The Kaxaa team is made up of seasoned and successful entrepreneurs with scientific, technical and financial expertise, backed with decades of experience in technology and real estate.

Kaxaa Key Leadership

Mohammad Ali - Solution Architecture & Technical Development

Mohammad is an innovative professional engineer with highly tuned expertise in creating, mentoring and managing cross functional diverse technology teams. For more than a decade Mr. Ali has led teams through the complex development and execution of large scale LTE and 4GT enterprise media deployments, multi-screen customer and engagement technologies, and peer-to-peer systems for global markets. Ali specializes in building and directing teams for the invention and ongoing growth of digital products, strategic initiatives, and valuable intellectual properties.



Nene Gonzalez – Development & Execution Strategy

Nene has a diverse career in marketing in the media industry. Nene developed a proprietary data center for crypto mining and is an investor in an array of crypto exchanges. He began his career at EMI/Capitol Records working with top executives there to elevate name brand musical talent including Selena, Garth Brooks, The Beach Boys and other priority acts. In 1998 Nene founded SER International, a global agency, whose portfolio included international brands such as Casio, Toyota, AARP, and more.



Vaughn Smith – Project Vision & Corporate Structure

Vaughn is an innovative inventor with claim to numerous intellectual properties in technical applications including social media, content recommendation, DRM, and virtual reality. Mr. Smith was an early stakeholder in projects at the intersection of media and technology. Vaughn was a key architect and founder of the first social media driven content streaming platform using pre-crypto token and reward points redemption systems. Recently Vaughn exited his position in an enterprise he co-founded which served as a preferred international technical services and content provider to iTunes, Amazon and dozens more.



Genaro Rodriguez – Real Estate & Asset Fidelity

Genaro is a veteran in the complex regulated world of asset financing. Mr. Rodriguez’s deep background in real estate and lending began with finance monolith Bank of America. He developed and executed large scale funding projects that include launching innovative lending products and leading the finance aspects of numerous other priorities across major markets in the United States. Genaro’s experience is across wide disciplines including income lending, commercial development lending and joint venture development projects.



Whitepaper Appendix: Utility Token vs. Security

Is the Kaxaa Token a “security” as defined by the Act and the Law?

To determine if Kaxaa Tokens are securities the following must be considered:

Reference is made to the blockchain project, “Kaxaa” specifically its blockchain token (“[Kaxaa Token](#)”), system of distribution, exchange, and its platform (collectively the “Platform”). Whitepaper A discusses the potential of a “stabilized token” to be widely distributed and usable in transactions and exchanges with many other crypto assets and on the [Kaxaa Platform](#) for access to proprietary information and subsequent optional opportunities to exchange the [Kaxaa Tokens](#) into various other enterprises. Consideration of whether [Kaxaa Tokens](#) are securities is mostly contemplated through the enforcement of the United States Securities and Exchange Commission Securities Act of 1933 (the “Act”) and SEC Regulation Crowdfunding (“[SEC CF](#)”). The [Kaxaa Platform](#) is a system consisting of: a wallet to manage [Kaxaa Tokens](#) and exchange them to and from other currencies, digital or otherwise. [Kaxaa Tokens](#) are treated in the Platform as an alternate digital currency which may be held or traded with others in a stable manner similar to exchanging any national fiat currency with another. The stability of the [Kaxaa Token](#) is designed to reduce volatility and the speculative nature of some blockchain currencies in that the [Kaxaa Token](#) value is not tied to a free market trading phenomenon or volume.

It is Kaxaa’s opinion that [Kaxaa Tokens](#) as described in Whitepaper A **is not a security as defined by the Act**. This opinion is founded on the interpretation of standards articulated by Court rulings and the Act itself. This opinion is based on the facts that:

1. funds from the sale of [Kaxaa Tokens](#) are not used to build the Platform. Funds to build the Platform were/are separately provided by the Kaxaa Tech LLC members and not purchasers of the initial [Kaxaa Token](#) offering; and,
2. [Kaxaa Tokens](#) may be used outside the [Kaxaa Platform](#) for use in third party transactions, and/or to pay for services via the Platform such as proprietary market data or access to an ad-free property valuation browser. [Kaxaa Token](#) are not solely “investments” as they have practical uses within the Platform that meet the requirement for a “utility token;” and,
3. any contemplated “pre-sale” of [Kaxaa Tokens](#) would be made for the [Kaxaa Token](#) purchasers to access services within the Platform at a later time. The Ninth Circuit Court noted that a transaction is not a “security” when “[t]he risk [the purchaser] assumed was that which any buyer takes when he pays in advance for goods to be delivered in the future;” and,
4. [Kaxaa Tokens](#) are offered, and behave as, a digital “currency” which is stabilized against an index in a manner similar to that of currencies traded via foreign exchange. There are



no predictions, speculation, or implication that the value is “expected to increase.” A key element of the “utility” of the [Kaxaa Token](#) is its expected stability as other tokens are wildly volatile and such volatility makes such tokens impractical for use in many “escrowed” or other transactions; and,

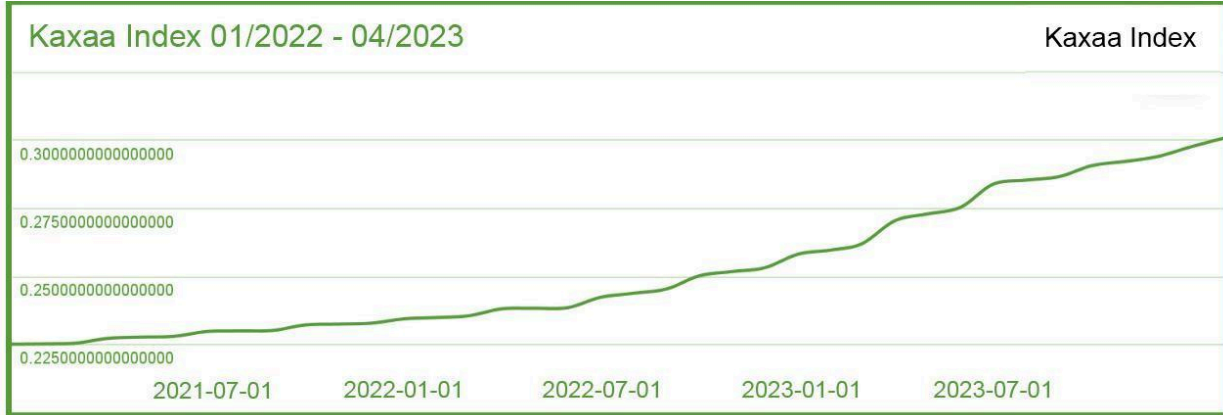
5. purchasers of [Kaxaa Tokens](#) are not required to engage in an "investment contract" and the [Kaxaa Tokens](#) may be used in third party transactions alongside and in exchange for other decentralized currencies (e.g. Ethereum, Bitcoin, etc.) and therefore not a "security" under the standard articulated in the seminal *SEC v. W.J. Howey Co.* case (328 U.S. 293, 298-99 (1946)); and,
6. the sale of tokens are not used in a “common enterprise” as the fortunes of the [Kaxaa Token](#) purchaser are not interwoven with and dependent upon the efforts and success of Kaxaa or selling the [Kaxaa Tokens](#) to third parties. Therefore, the sale and possession of [Kaxaa Tokens](#) in and of themselves does not involve "an investment of money," in a "common enterprise," and with profits that are derived solely from the efforts of others (quoting: *Revak v. SEC Realty Corp.*, 18 F.3d 81, 87 (2d Cir. 1994)). Purchase of the [Kaxaa Tokens](#) does not “entitle” or “require” the purchaser to participate in the [Kaxaa Entities](#) in any way and such subsequent transactions are not specific to any [Kaxaa Token](#) purchase or required for the [Kaxaa Tokens](#) to maintain their utility; and,
7. the [Kaxaa Tokens](#) will be widely distributed to the public and the project and Platform it is associated with is functional.

The bottom line is that the [Kaxaa Token](#) project is simple, well-defined, and maintains compelling objectives which achieve a requisite degree of functionality and decentralization which define a “utility token” and not an “investment” subject to the Act. Notwithstanding, use of the [Kaxaa Tokens](#) to participate in real world investment is likely an activity which may be regulated as securities or other financial mechanism and may or may not be subject to the Act and SEC CF.



Kaxaa: Liquidity of Crypto - Stability of Real Estate

Below: the Kaxaa Index from January 2012 to April 2023



Initial Real Asset Acquisition Model (model only illustrates the U.S.)

The initial asset acquisition portfolio model for Kaxaa is based on low-risk, multi-unit property acquisitions. The metrics are measured on price-to-value, while hedging against vacancies, evictions, renovation down time, and other issues which can affect the rental revenue stream. The apartment, condo and small commercial unit acquisitions are executed to maximize the rental revenue and minimize the liability exposure. Our research analysis has identified the Top 7 U.S. Territories which provide the best landlord protection, pricing, and property taxes for the Kaxaa real estate portfolio. Acquisitions in the other countries will follow a similar model.

REAL ESTATE ACQUISITION (Multi-Family Condominiums & Apartments / Multi-Unit Commercial Complexes)								
STATE	Favorable Landlord Rights	Yielding Licensing & Acquisition	Favorable Property Taxes	Favorable Insurance Rates	Price to Value	Good Safety & Security	Low Unemployment	Average Cost Per 1,100 Sq. Ft. Unit
Alabama	✓	✓	0.33%	✓	✓	✓	✓	\$184,000
Arizona	✓	✓	0.72%	✓	✓	✓	✓	\$175,000
Colorado	✓	✓	0.60%	✓	✓	✓	✓	\$227,000
Florida	✓	✓	0.97%	✓	✓	✓	✓	\$180,000
Georgia	✓	✓	0.83%	✓	✓	✓	✓	\$195,000
Indiana	✓	✓	0.85%	✓	✓	✓	✓	\$200,000
North Carolina	✓	✓	0.78%	✓	✓	✓	✓	\$205,000

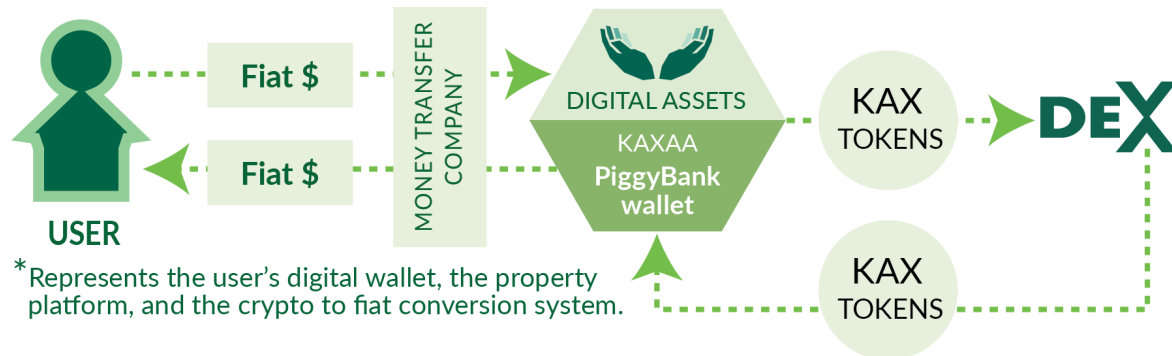
* <http://www.tax-rates.org/taxtables/property-tax-by-state>

* <https://www.mashvisor.com/blog/best-states-for-landlords-2022/>

* <https://www.newhomesource.com/mls.com>



How Stakeholders May Participate



Above: simplified overview of the Kaxaa Platform

Regulatory Compliance Reduces Risk

Kaxaa will Strictly Abide by the Fair Housing Act

Kaxaa will abide by The Fair Housing Act, 42 U.S.C. 3601 et seq., which prohibits discrimination by direct providers of housing, such as landlords and real estate companies as well as other entities, such as municipalities, banks or other lending institutions and homeowners insurance companies whose discriminatory practices make housing unavailable to persons because of: race or color, religion, sex, national origin familial status, or disability.



KYC: a Kaxaa Difference

Kaxaa will control and maintain a verifiable Know Your Customer (KYC) database stored and managed in the Kaxaa database. Most crypto projects avoid KYC and rely on total anonymity, but Kaxaa's long-term value and near term difference will be merging the benefits of crypto anonymity and flexibility with the rigorous KYC and regulatory compliance world of real estate.

Compliance Greatly Reduces Participation Risk

Let's face it; scams are everywhere and crypto projects have had their fill of fly-by-night "rug pulls" where founders and others take off with the money. Kaxaa is not that. In fact, Kaxaa is working with and is known by financial regulators such as the United States Securities and Exchange Commission ("SEC"), the Federal Trade Commission ("FTC") and state agencies in the state(s) of registration. The Kaxaa founders, its ultimate beneficiaries, and key team members are known by regulators and answer directly to government agencies. Kaxaa's team is fully transparent and compliant and not attempting to hide behind systems to conceal identities or assets. This level of transparency is rare, if non-existent, in crypto spaces. Risks exist for any business venture and there are no guarantees of success with Kaxaa or any other project, but



odds for success and long-term value are greatly increased when crypto and digital product founders work hard to be compliant and responsive to regulation as the Kaxaa team is.

Kaxaa KYC Chain

[Kaxaa's KYC Chain](#) is the relationship between the primary Kaxaa data sources which stores and encrypts personal and sensitive KYC and financial data which is required for legal compliance. The [Kaxaa KYC Chain](#) connects to the blockchain [Smart Contracts](#) which are used to process transactions, payouts, and track and maintain loans. Kaxaa's use of [Smart Contracts](#) and secure databases are publicly secure while, at the same time, immensely rich in data, property and market trend information, inferential data, and explicit KYC data which is validated for accuracy.

Glossary of Terms

\$ (Dollars) - all references to "\$" and amounts in "dollars" referred to herein are United States Dollars.

Contracts - traditional and digital [Smart Contracts](#) which provide the structure and support for the Kaxaa activities (see "[Smart Contracts](#)")

Kaxaa Entities (Entity) - Wyoming Series Limited Liability Companies or other structures which are intended to expressly and solely hold real estate and other assets for the purposes of executing the Kaxaa project in a regulatory compliant manner.

Kaxaa Index - the proprietary patent-pending real estate and entity valuation system which is used to express real estate market health information as a single real number which is validated by third party auditors such as KPMG, BDO, and Deloitte.

Kaxaa KYC Chain - the KYC database which securely stores and encrypts transaction, contract, and regulatory data for regional and national compliance standards.

Kaxaa Platform or Platform (the "App") - the functioning system and technologies which may include the [Kaxaa Token](#), the [Kaxaa Wallet](#), [Smart Contracts](#), and opportunities to participate (not required and not available to all [Kaxaa Token](#) holders) in [Kaxaa Entities](#) which hold NFTs and real property (pending KYC, etc.). The [Kaxaa Platform](#) utility is to provide patent-pending [Kaxaa Index](#) data, market trends information, and property data which is analyzed and weighed to present itself in a manner which is personally curated to the end users who hold [Kaxaa Tokens](#) to access this profile specific data in near real time.

Kaxaa Token - the token based on the [Kaxaa Index](#)

Kaxaa Wallet - the secured digital storage and/or exchange system for Kaxaa elements which may include the [Kaxaa Tokens](#), and other information.

Proof of Stake - the algorithm by which the Kaxaa blockchain network achieves distributed consensus. The forger of the next block is chosen via various combinations of random selection and Kaxaa wealth ("stake"). Proof of State is far more efficient and



environmentally friendly than older “Proof of Work” methods of managing and validating blockchain ledger .

Smart Contracts - programs stored on the blockchain that run when predetermined conditions are met; typically used to automate the execution of an agreement so that all participants can be immediately certain of the outcome without any intermediary's involvement or time loss.

Utility Token - often called app coins or user tokens, provide users with future access to a product or service. Through [Utility Token](#) users can purchase future access to that service, often at a discount off finished products' future market value or price.

Validators - [Validators](#) confirm access periods, and other conditions. Successful calculations allow [Validators](#) to forge new blocks to the chain.

Important Links

Kaxaa Website: <https://Kaxaa.com>

Kaxaa Twitter (X): <https://twitter.com/Kaxaatoken/>

Kaxaa Telegram: <https://t.me/Kaxaatoken>

Kaxaa Facebook: <https://www.facebook.com/kaxaacoin>

Kaxaa Instagram: <https://www.instagram.com/kaxaa.token/>

Kaxaa Bluesky: <https://www.bsky.app/profile/kaxaatoken.bsky.social>



Kaxaa Character ™