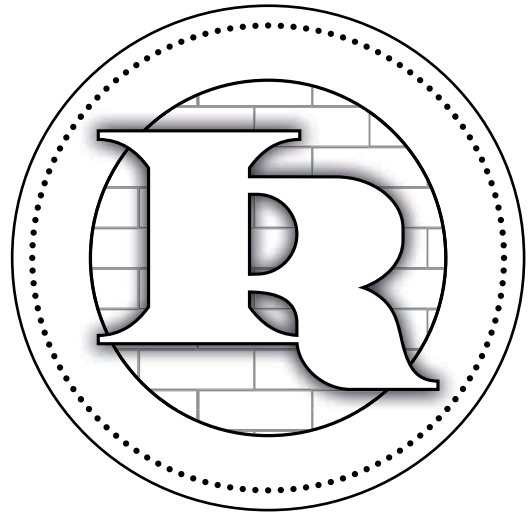


# ROCATI



ROCATI is the first  
cryptocurrency linked  
to a concrete good:  
real estate properties



[www.rocatti.net](http://www.rocatti.net)





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# ROCATI





## OBJECTIVES

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History has taught us that after every economic boom, there inevitably follows a crisis that for years brings the entire global population to its knees. From the great economic depression of 1929, to the revival of the 1950s and 60s, from the Internet bubble to market recovery, from the default of 2008 to the rise of blockchain technology. More often than not, precisely at times of greatest difficulty mankind has managed to come up with innovations that have had the power to radically change the vision of the world itself, taking a step forwarding the technological context above all and writing a new page in the use of goods and services that allow us to live our lives to the best. It is clear that every crisis has brought about ground-breaking changes in all commodity sectors. Blockchain technology and cryptocurrency have completely rewritten fin-tech rules, introducing the innovations we all needed to relaunch the world economy, marking a turning point in our technological evolution. Ideas are still worth much more than any sum of money and we have the privilege and task of playing a key role in this historic revolution.

The ROCATI project – the world's first cryptocurrency linked to a tangible asset: the home – comes just when the real estate market has reached its lowest point in modern history. ROCATI Limited brings together leading experts in the real estate and financial sectors with a single objective in mind; offering everyone the possibility to buy a primary asset – if not the prime asset – by eliminating all the problems that people have with accessing credit.

The project has various areas of application; it offers the opportunity to buy and sell property in cryptocurrency, makes it possible to obtain 100% of the value of a home and includes a refurbishment plan for the apartments to give everyone the chance to shape their home to fit their specific needs.

The ROCATI Limited project has two operational parts: the ITARCO real estate agency and architecture firms that will carry out all the refurbishment projects. In this way, anyone wishing to purchase a home through the project will be able to count on a pool of trade experts tasked with matching buyers with the property of their dreams.

This system, which will revolutionise the real estate sector, was primarily set up to offer everyone the opportunity to buy a home, ensuring that young couples will no longer experience problems creating a happy family unit that is fully embodied in the family home.

Anyone committing to this project, will no longer waste their financial resources by paying rent, because though spending the same amount of money they will become the owners of their own home. This will become a driving force to relaunch the real economy, the only true wealth of any country. A home is an asset that carries a large part of any country's GDP and many sectors will benefit.

ROCATI is the only cryptocurrency in the world to reach out to citizens, where every single token sold represents a brick that will be used to lay the foundations for a solid future.

## ROCATI

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The ROCATI Limited project starts with the creation of a new cryptocurrency based on an Ethereum ERC20 smart contract. It aims to promote the possibility for anyone with problems accessing credit or obtaining a mortgage from a bank to buy a residential property.

This technology can revolutionise the real estate sector because it maintains a traceable and completely indestructible register of transactions. Blockchain technology will add liquidity to the real estate market, make it possible to carry out buying and selling transactions differently and is applicable to any type of global reality.

To develop the project, 50 million ROCATI have been created – 10% of which will be retained as the company's business asset fund. During the ICO phase, a total of 45 million tokens, each worth one euro (€1.00), will be launched onto the market. The initial coin offering will last for 100 days and will offer the opportunity to purchase ROCATI using Ethereum exclusively.

ROCATI, therefore, makes away with the expense of mining and fixes key points for the issue of more currency onto the market; ROCATI will only be issued against a real estate transaction and the tokens generated will be managed, on a fiduciary basis, directly by a notary public who will guarantee full transparency in relation to the buying and selling operation, signalling the transaction directly on the blockchain.

During the issue phase, ROCATI can only be transferred to servant notary public, offering the markets a currency closely linked to a tangible asset: real estate. At the time of drawing up the deed of sale, the seller can change the cryptocurrency received into fiat currency through ROCATI Limited or adopt one of a series of alternative options, these being changing the currency within exchanges, keep the currency in their wallet or carry out other real estate transactions.

## HOW TO PURCHASE A HOME THROUGH ROCATI LIMITED:

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- ⇒ The potential homeowner will head to a branch of the ITARCO estate agency where they will be shown a portfolio of properties, including any applicable finishing and/or refurbishment projects, in virtual reality.
- ⇒ Once the home has been chosen and the sales agreement reached, the buyer will request access to credit in the form of ROCATI from ROCATI Limited, the latter in turn will check whether the couple or individual have the necessary requisites to start procedures.
- ⇒ If the entire cost of the property is held in ROCATI, it will be possible for the buyer to

continue purchase proceedings. Should the entire cost not be held in ROCATI, it will be possible to request from ROCATI Limited enough cryptocurrency to make up the balance.

- ⇒ Having checked the requisites for access to the ROCATI needed, ROCATI Limited will issue the entire value of the property in ROCATI in terms of the transferable agreement as specified further herein.

## **HOW TO SELL A HOME WITH ROCATI LIMITED:**

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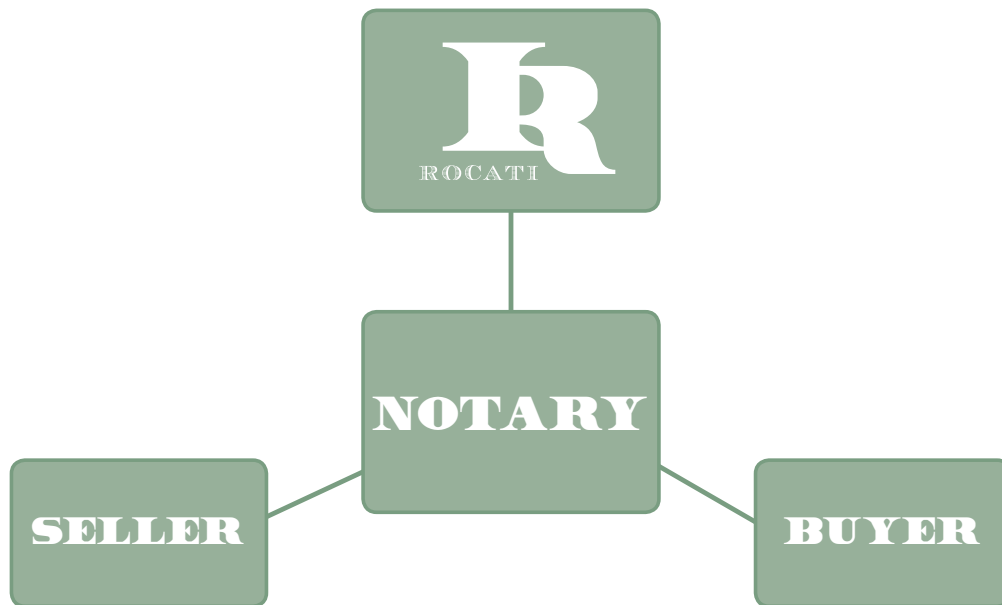
- ⇒ The potential seller of the property will head to a branch of ITARCO estate agency to put up his/her immovable property up for sale.
- ⇒ Having identified a buyer, the estate agent will assist the buyer and the seller in the home acquisition process.
- ⇒ Upon receipt of the ROCATI, the seller has a number of possible options at his disposal. The seller can:
  - A. Exchange all or part of the ROCATI received into fiat currency, thus making the cryptocurrency available and on market;
  - B. keep the entire sum of ROCATI received and manage it independently for future use;
  - C. use the ROCATI received to make other real estate purchases;
  - D. can use the ROCATI received to make other real estate purchases.

**CASH FLOW**

(Example: Property value 200,000 Euro)

45 million euro from ICO

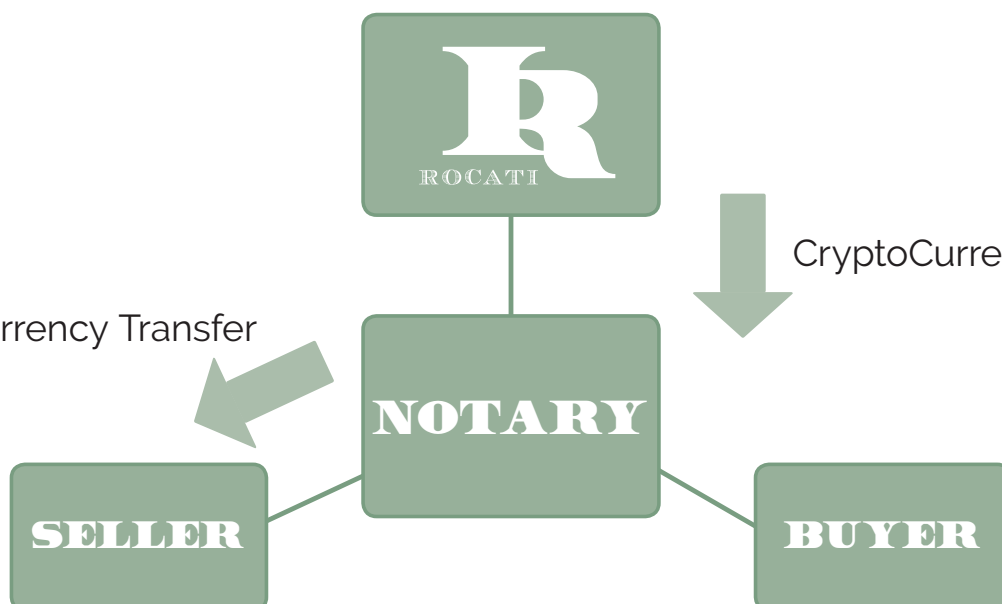
**1**



45 million euro from ICO

**2**

CryptoCurrency Transfer

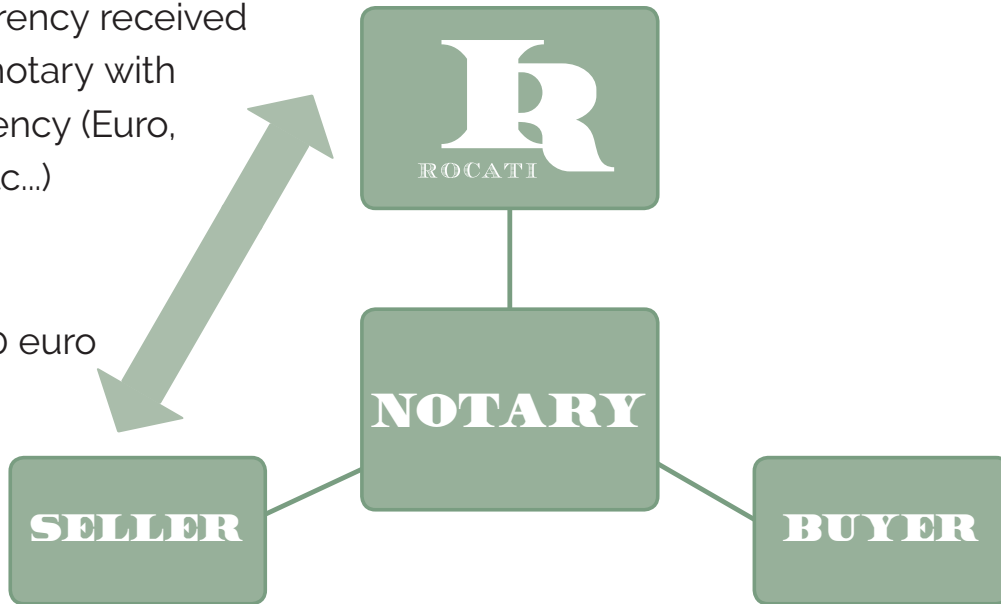




**SELLER** exchanges the cryptocurrency received from the notary with local currency (Euro, Dollars, etc...)

44,8 million euro

200,000 euro

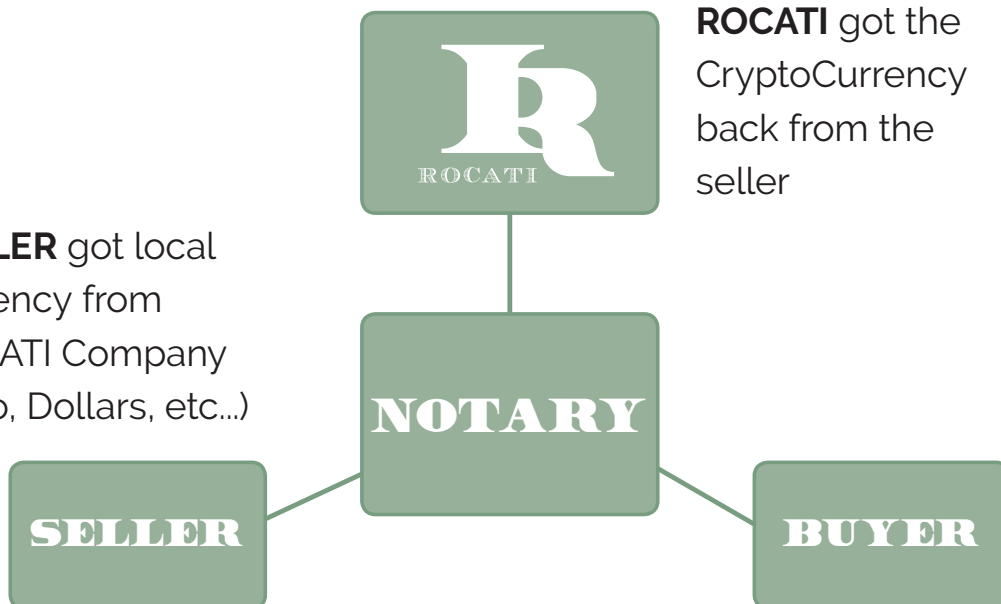


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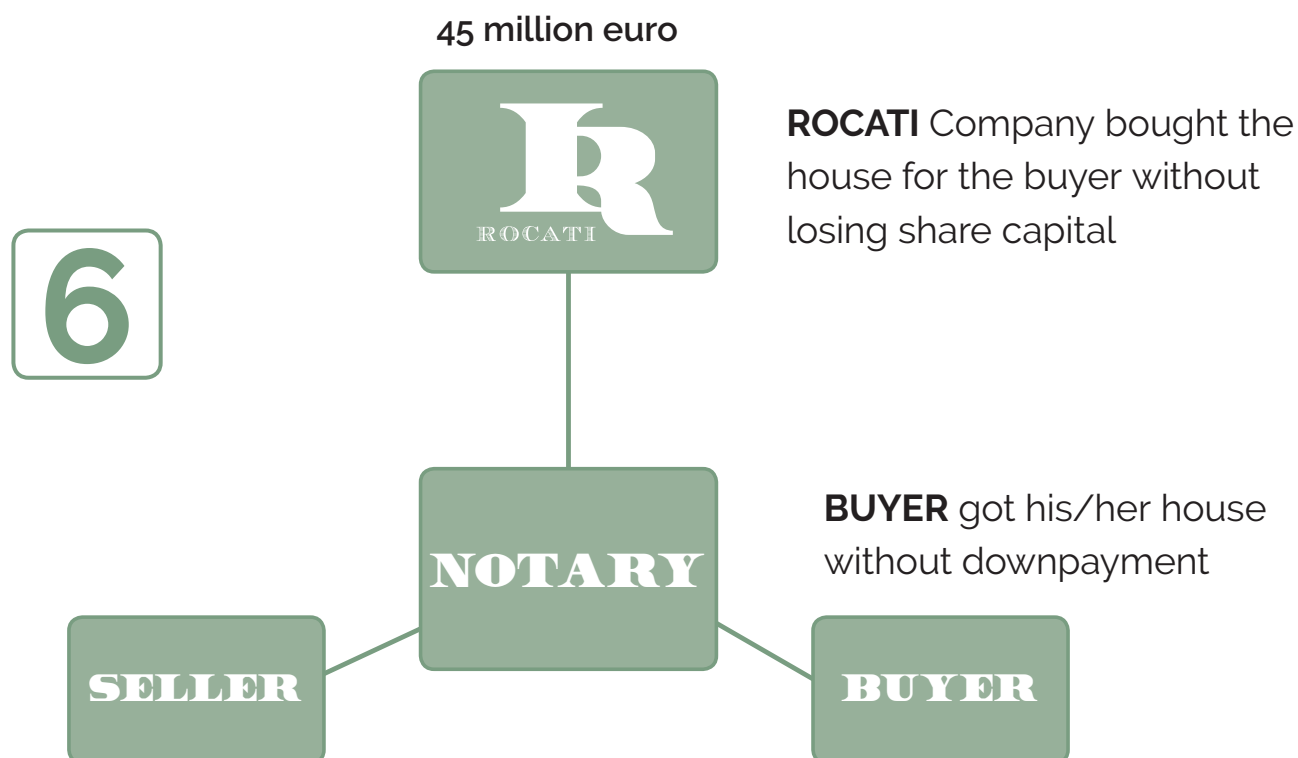
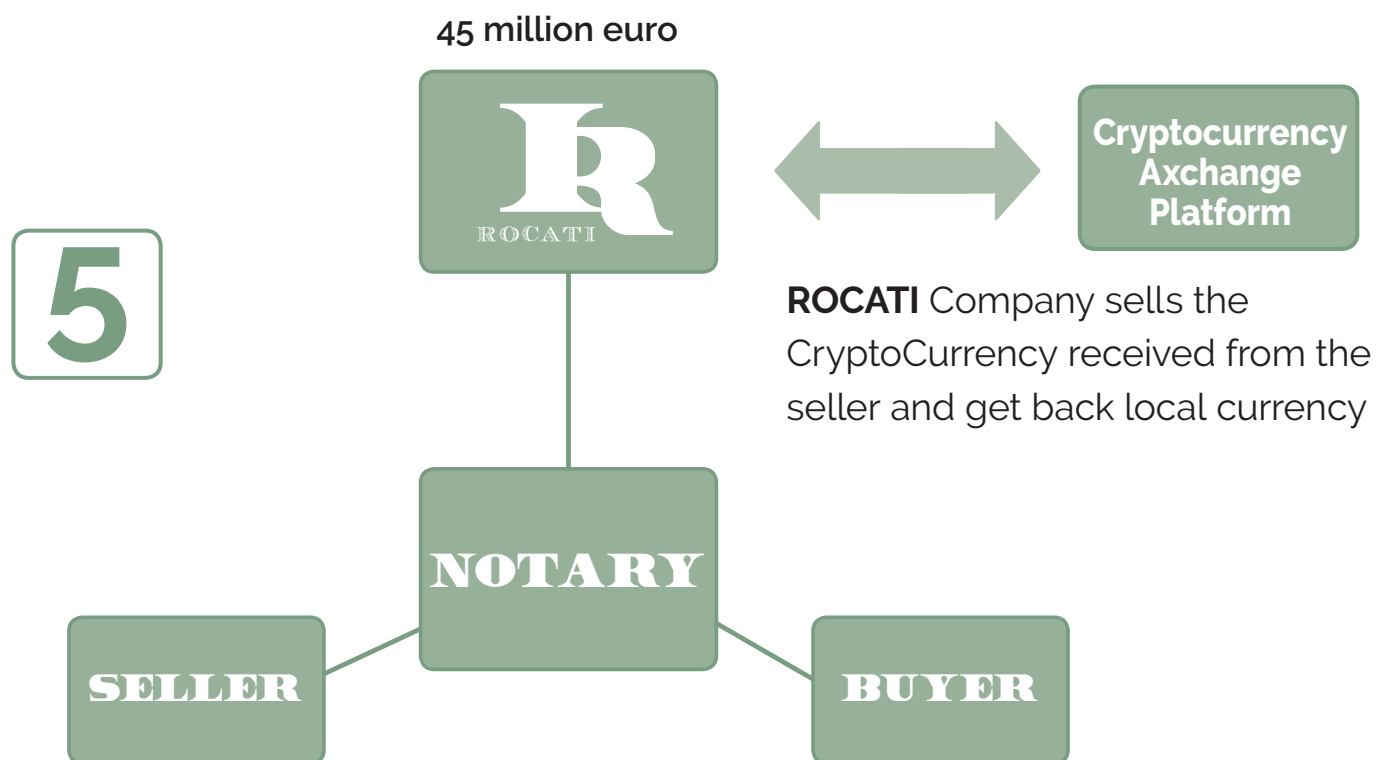
44,8 million euro

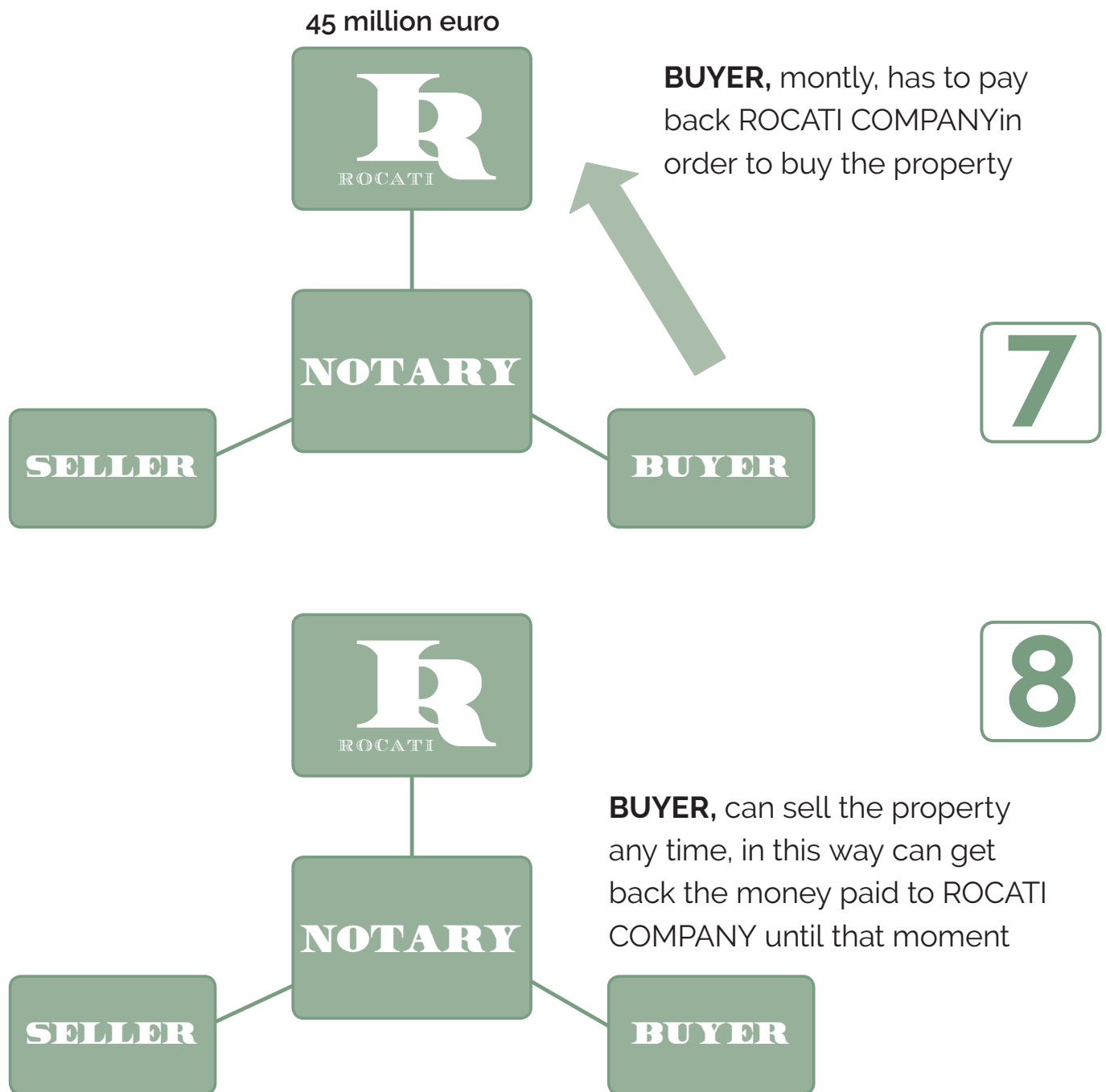
**SELLER** got local currency from ROCATI Company (Euro, Dollars, etc...)

**ROCATI** got the CryptoCurrency back from the seller



4





## CONCLUSIONS

- ⇒ **ROCATI COMPANY:** bought the house for the buyer without losing share capital.
- ⇒ **THE BUYER:** bought the house without downpayment.
- ⇒ **THE SELLER:** sold the property faster thanks to ROCATI COMPANY financed 100% the buyer that did not need downpayments.

## **HOW ROCATI LIMITED PROTECTS YOUR INVESTMENTS**

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One of the primary goals of ROCATI Limited is to preserve the savings and assets of its investors. For this reason, we have created a form of purchase that protects potential customers from third party creditors.

In order to protect potential buyers and fend off creditors to the best of its ability, ROCATI Limited will acquire the property from the seller. Having entered into the relative contract and ascertained the ownership of the property, ROCATI Limited will enter into a transferable agreement with the potential buyer/s the general terms and conditions thereof are explained herein.

As such, the property shall be purchased by the ROCATI Limited company using cryptocurrency, and the buyer shall receive a transferable agreement allowing them to sell the home at any time. Such deed makes the acquired asset inviolable. This procedure protects the financial resources of the buyer, guaranteeing that they retain full use of the acquired asset.

## **TRANSFERABLE AGREEMENT**

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The transferable agreement is a form of rent-to-buy contract that can be renewed every three years, until the debt is paid off. A person can buy a property and shall sign a notarial deed only after completing the payment of the installments. The transferable agreement is freely transferable, meaning that the new owners would be able to assign the agreement to any third party and thereby recovering the amounts paid in full. Assignment of the transferable agreement may occur in either of two ways: either sell the property directly at market value, or surrender the transferable agreement to a person with the same guarantees. Since the actual transfer of ownership only takes place after the last installment of the compromise agreement is paid off, the acquired property cannot be seized by any kind of creditor. This is an agreement that makes the asset inviolable and, if that were not enough, any individual choosing this system will not be indebted to any bank.



## DIFFERENCES

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### RENT TO BUY

- ⇒ After three years, the property can be redeemed
- ⇒ The maximum loan covers 80% of the value
- ⇒ A deed is drawn up after three years
- ⇒ It is a rental contract with a redeem option
- ⇒ If the house is not redeemed, the rent that was paid is lost

### TRANSFERABLE AGREEMENT

- ⇒ Full use of the property is available starting on the first day
- ⇒ The loan covers 100% of the value, including renovations
- ⇒ A deed is drawn up after all installments are paid off
- ⇒ It is a purchase contract
- ⇒ The transferable agreement can be sold, therefore it allows to recoup all installments paid so far

The **Transferable agreement** is a contract through which ROCATI Limited grants the use of a property to the buyer for a certain period of time; when such term expires, the individual pays the last installment and becomes the owner of the asset.

## ADVANTAGES OF THE TRANSFERABLE AGREEMENT

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This type of contract offers a number of advantages that cancel some of the main problems linked to buying a house:

- ⇒ **The property purchased is exempt from foreclosure.** If there are any creditors who want to recover money on the home purchased, this would be impossible as the actual transfer of property only takes place after all the instalments agreed have been paid. The same terms and conditions also apply if a couple separates. In this case, during divorce proceedings, the property cannot be taken into consideration as the notarial deed will only be signed once the transferrable agreement has been concluded.
- ⇒ **Money wasted on rent becomes a distant memory.** There are millions of people who, giving their difficulty in accessing credit and therefore, unable to accumulate the amount

needed to buy, spend their life wasting money on rent, cultivating the dream of one day being able to buy a house. Renting is a phenomenon that effects a cross-section of people: from couples wanting to get married to students studying away from home. Couples will be able to make their dream of a wedding and creating a healthy family come true, whilst students moving to another town or city for their degree courses will be able, thanks to their parents' support, to buy a fully refurbished home without wasting money on rent. When they have completed their studies, they can either resell the property and recover the amount paid out up until then or continue with their commitment of paying instalments because they have found work. Finally, this method of buying property also has the important social role of helping to eliminate tax evasion, which is often hidden behind the rental market.

- ⇒ **Potential buyers can keep a clean credit rating.** By not having any debts with banks in order to purchase the property, prospective buyers can access bank credit for any other needs they may have such as changing their car, taking a dream trip, buying new clothes or satisfying a dream they have always put off.

## ADVANTAGES

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There are numerous advantages to buying in ROCATI.

**The ICO is carried out to collect minimise resources in order to realise buyers' dreams.**

By making the property accessible through the use of ROCATI removes the burden of paying rent, which is paid by the majority of citizens in countries all around the world. The Company envisages sales transactions to increase exponentially, guaranteeing an advantage to those buying in advance. One of the key strengths of ROCATI Limited arises from the fact that the use of ROCATI shall be restricted solely to transacting in the real estate.

**Why can ROCATI Limited play a key social role and effectively mitigate its risks?**

When the notary public transfers the ROCATI to the seller, whereby the latter can exchange same in fiat currency. The system is designed to annul the negative effects of a thirty-year transaction, aims to cancel property bubbles and prevents cryptocurrency devaluations.

**ITARCO****WWW.ITARCO.NET**

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In partnership with the ITARCO estate agency chain, the ROCATI Limited project aims to revolutionise the real estate sector by expanding its presence globally and offering the public the advantages that derive from using ROCATI. The leitmotif remains the same; bridging the gap between the digital and the real economies. The presence of ITARCO branches globally can favour both the use of ROCATI around the world and offer a huge number of advantages in property buying. All this will hand to anyone buying ROCATI the keys to consolidating their business.

ITARCO is the vessel to making citizens' dreams a reality. By presenting a refurbishment plan and facilitating access to credit, it is tasked with rewriting the rules of the market. It is only through social value that the financial function can also become exponential over time. Having found a field of application in daily life, for the first time, the full potential of the blockchain outside the world of pure speculation will be exploited.

One of the key competitive strengths of ITARCO is its ability to maximise the technological tools available to it on the market. Thanks to a specialised group of architects, extremely high-definition renderings will be made available to the potential buyers. This will enable potential buyers to experience their home before it is concretely realised. To this effect, each and every agency will be equipped with VR visors thanks to which it will be possible for potential buyers to immerse themselves into a simulated realistic experience uncovering every detail of their future home.

## **WHY SELL THROUGH ITARCO?**

---

ITARCO has five key competitive commercial strengths:

- ⇒ accelerating property sales thanks to architectural refurbishment (with relevant rendering of rooms) which shall be offered to potential buyers as part of the sales package;
- ⇒ providing an immersive VR visor for potential buyers thereby enabling them to experience their new home;
- ⇒ by eliminating the requirement for any deposit or advance payments, it exponentially increases sales possibilities;

- ⇒ it offers buyers the opportunity to purchase property in cryptocurrency;
- ⇒ it makes it possible for property owners to exploit possible fluctuations in the market to collect more than the value agreed for the sale.

This means that ITARCO can provide buyers with an all-round service, facilitating and speeding up property sales.



## WHY BUY THROUGH ITARCO?

### Buying a house through the ROCATI project means:

- ⇒ potential buyers will not waste money on rent;
- ⇒ potential buyers will be able to buy property subject to a prior valuation;
- ⇒ potential buyers will be offered the opportunity to personalise their home;
- ⇒ no creditor can attack the home (see transferable agreement).
- ⇒ Potential buyers can purchase their home and eliminate the requirement for any deposit or advance payments.

In this way, an asset can be bought that cannot be attacked by creditors, guaranteeing one of people's primary rights.

### Requirements to access the credit:

- ⇒ Evidence of Identification (Passport / drivers licence)
- ⇒ Evidence of residential address (utility bills / council tax statements)
- ⇒ Evidence of income position (the income generated by the applicant has to be at least 300% higher than the repayment installments)

Example: if the monthly installment due for a property amounts to 800 euro, a couple has to have a combined monthly income of a minimum of 2,400 euro.



## DESIGN FIRM

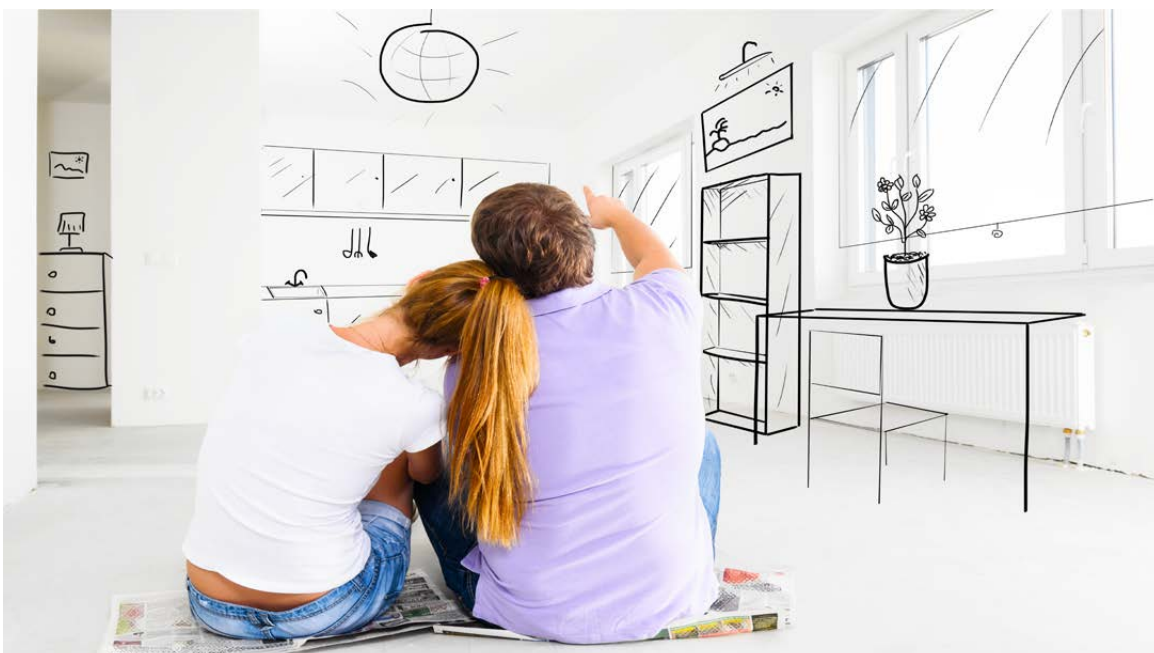
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In the early 1990s, the western world began to understand that virtual reality would soon be within everyone's reach. Two examples were well represented in the films *The Lawnmower Man* and *Jurassic Park*, where possible applications in various different fields are shown. In 1993, Sega designed Sega VR, an augmented-reality visor designed for its consoles that however, was never launched onto the market. In later years, Apple launched QuickTime VR, a MediaPlayer plugin that allowed users to see panoramic images from various angles. In 1995, Nintendo introduced VirtualBoy, a console fitted with a VR visor, whilst Forte Technologies designed the VFX1, a visor that could support videogames like *Descent* and *Star Wars*. This development has continued to the present day, with visors like Oculus Rift available to everyone. Through architecture firms, ROCATI will make virtual reality a commonly-used technology, like mobile phones or PCs.

The aim is to give clients a real emotive experience in seeing their refurbished home. Attention to detail and the best technology available will fill the gap between fantasy and reality. The aim is to follow the mantra of transparency and professionalism. For the ROCATI team, by making the impossible possible the future is now.

In addition to virtual reality, architectural firms will provide clients with a refurbishment project through extremely high-resolution renderings. These proposals, highlighting possible interior design solutions, have the task of showing the full potential of the property the client intends to buy.

The architectural design firm and all the ROCATI team are fully aware of the different architectural realities that exist worldwide. No style is left to chance, but is part of the studies carried out in collaboration with the brightest rising stars of the world of architecture. These professionals have the task of using all their skills and know-how to satisfy the requests of the client.



Our commitment is to never leave potential buyers on their own as it is often precisely in attention to detail, that an in-depth professional consultation is needed. With prior authorisation, an exhibition will also be convened where the best projects, including renderings, will be shown. Everyone can see first-hand all the work carried out by the ROCATI team, whose key strengths lie in client satisfaction and transparency.



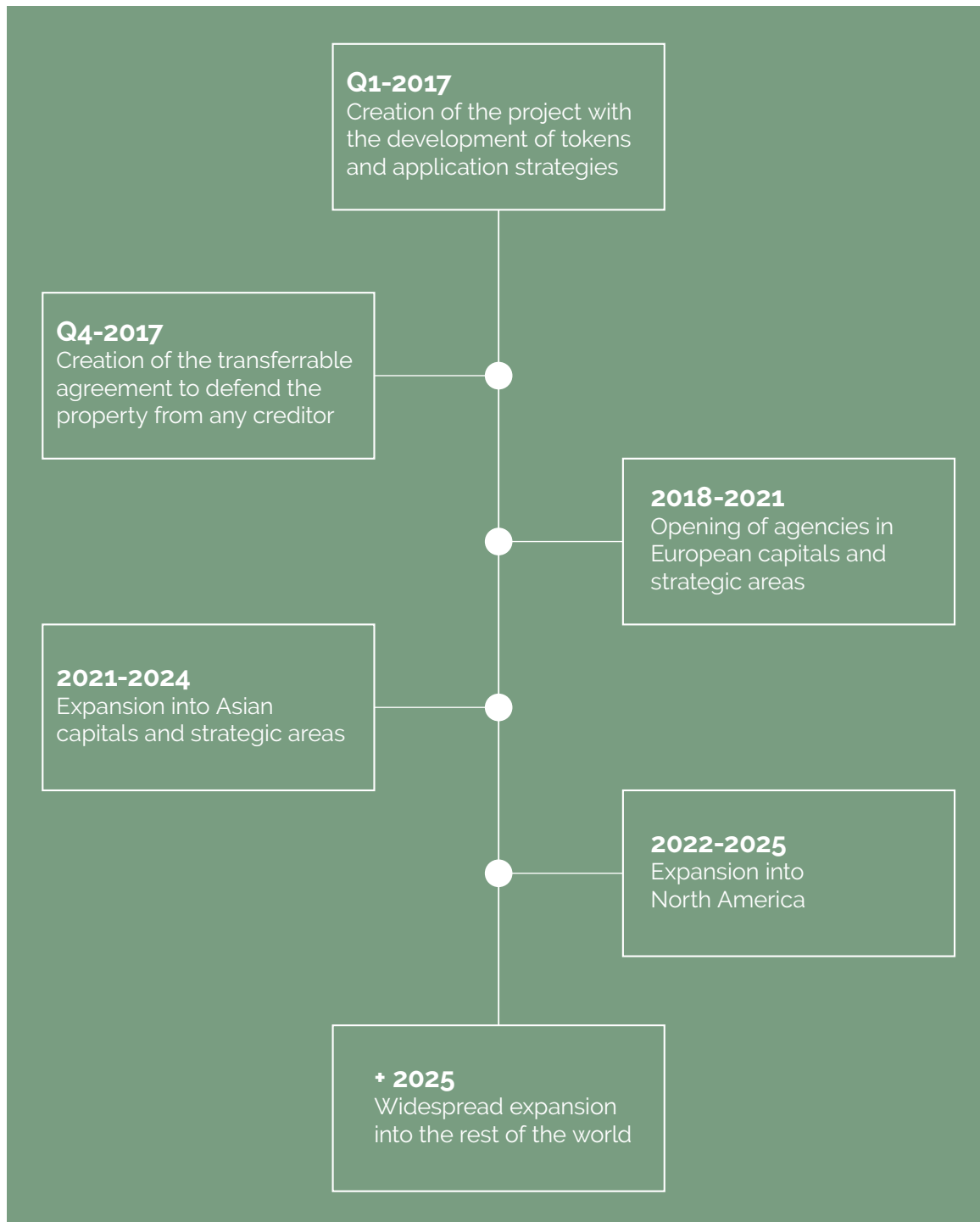
## DRONES

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Thanks to ROCATI Limited the word drone will become a verb -drone it. Taking photos of the property, shooting video clips inside the property and creating 360-degree images of the various rooms will be the added value of the future. By highlighting the perimeter of the surrounding area, this technology will not only give buyers the keys to their home, but will also show all the advantages of its location.



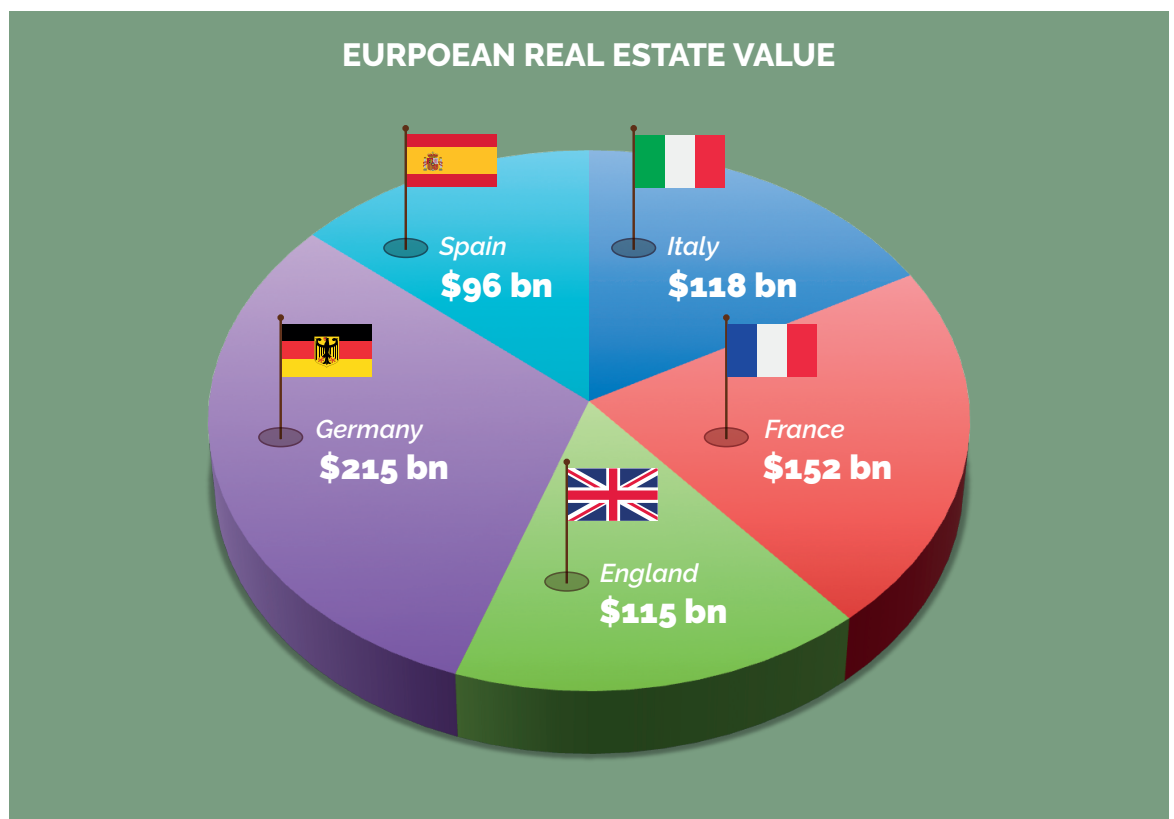
## ROADMAP



**Q1 2017** – The time had come for cryptocurrencies to really take a huge leap forward. ROCATI realised the need to stand out from other types of electronic money: a digital currency that will grow thanks to the tangible asset of bricks. A blockchain technology with a strong social function – giving a home to anyone who doesn't have a down payment for a mortgage. On the basis of these principles, our team has worked hard, along with a group of university lecturers and IT engineers, founders of the BlockChain Governance company, to realise the ROCATI Limited project.

**Q4 2017** – The project is completed by defending the inalienable right to a home from any creditor. Transferrable agreements, a form of rent to buy with 100% funding through ROCATI, is the solution the market was waiting for. By only finalising property sale deeds once full payment has been made, buyers ensure their property cannot be attacked.

**2018-2021** – ROCATI Limited was founded by a team of Italians with a broad spectrum of skills and know-how – structural engineers, architects and designers, IT engineers, financial experts, estate agents and journalists specializing in brand identity. The primary objective through ITARCO estate agency is to occupy the main European capitals to communicate to the general public the advantages and real uses of ROCATI.



**2021-2024** - Asia is one of the world's fastest growing economies. The increase in income and consumer power, has consolidated the middle class increasing their demand for goods and services. For these reasons, driven by the rapid growth of markets such as Vietnam, India, the Philippines, China and Indonesia, Asia is the main objective for global investors. **By 2026**, the Asia will own 35% of the world's real estate.

#### **Creation of real estate value in Asia:**

**India:** There is a widespread lack of commercial and retail sale spaces that needs to be filled. The existing real estate realities are obsolete and need to be updated.

**China:** The real estate sector in China is clearly expanding. What emerges is a strong need for commercial real estate to ensure the export of goods flows harmoniously.

**Japan:** There are strong opportunities for investment in the residential sector. Great real estate portfolios, with high rent and low management fees, are a point of interest for the global market.

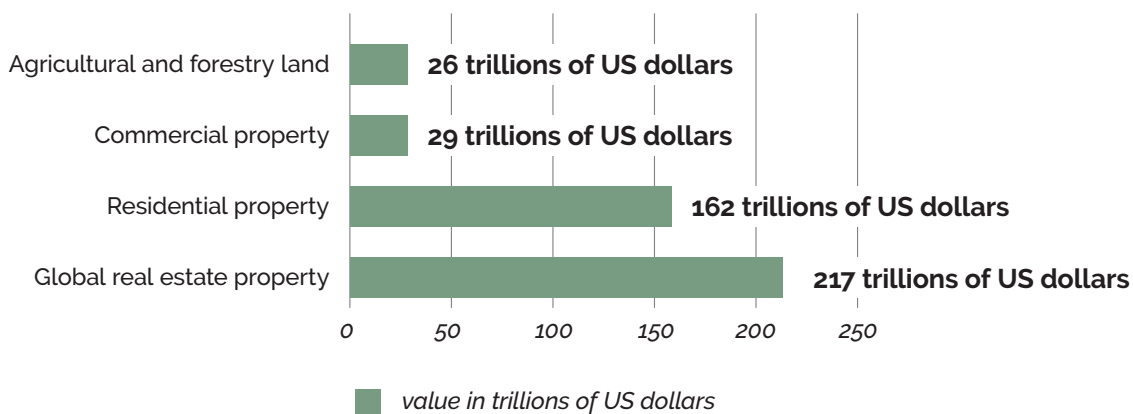


**2022-2025** – In 2022, alongside Asia we will also expand into North America. Statistics indicate that until 2026, the real estate market in the US will be in net growth. By 2020, the revenue of real estate valuation offices in the US should rise to about 5.95 billion dollars. The United States is extremely favourable to investment and offers the opportunity for interesting yields.

**2025+** – Based on research carried out by Savills, the value of the world's real estate is estimated at 217 trillion dollars. This estimate is 12 times the GDP of the United States and 21 times the GDP of China. It refers to all registered residential and commercial property and land. The estimate of 217 trillion dollars is 36 times the value of all the gold mined in the world and 3.9 times higher than the total value of shares.

The residential market represents the biggest slice of real estate, considering that 2.5 billion families are registered globally. Considering a fifth of the world's population live there, Hong Kong and China are an invaluable part of this sector.

When the emerging markets catch up with the global average, there will be a 54% increase in real estate property. Market leaders in residential real estate are Paris, the Principality of Monaco, Hong Kong, New York and London.



## FUTURE DEVELOPMENTS

ROCATI Limited isn't stopping there and is already thinking ahead:

### **Subsidised refurbishment**

The idea is to fund residential and commercial refurbishment projects by deferring them over time. More often than not, anyone who owns one or more homes has to come to terms with obsolete structures that do not even satisfy all the safety regulations a property should comply with. That's why, in the future, ROCATI Limited aims to give everyone the possibility to carry out refurbishment that will immediately increase the intrinsic value of the property,



will bring the home up to the highest safety standards and will make it possible to reduce energy waste using the best techniques and materials available on the market. All this will be done by offering potential clients the possibility to spread payment for the cost of work over time, without depleting their savings.

### **Company bonuses**

Once the ITARCO estate agency chain has been set up in every territory, agreements will be drawn up with businesses in the real economy to support company bonuses using ROCATI. The aim of this strategy is to offer workers a currency that will allow them to buy a house thanks to solid subsidies. In a world that needs greater solidarity and cohesion between employees and entrepreneurs, ROCATI Limited will be the incentive to help the world of work; especially millions of young people approaching the production sector for the first time with insufficient financial resources to carry out this type of transaction.



### **Economic recovery**

The ROCATI Limited project has a very precise role: relaunching the real global economy through the construction industry (refurbishments and new builds). A house contains the entire manufacturing industry of a country. This revolution favours an increase in jobs, an increase in services to the population and the correct distribution of wealth. ROCATI are the tool for accessing credit without making advance payments and will thus offer anyone the possibility to own a home and create a healthy family. Every day, the ROCATI Team studies the possible areas of application of their project, assessing and looking into all existing applicable laws in every country to bring down barriers and boundaries.



### **Recommendations for users**

For those approaching the world of cryptocurrency for the first time, it is fundamental to understand that a very important role is played by security and optimal management of investments. We always recommend keeping ROCATI in a private wallet. Passwords and access keys must be held exclusively by the account holder to prevent anyone accessing a personal wallet and carrying out transactions unknown to them.

## ICO (BUY TOKEN)

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### What is ROCATI?

ROCATI is a utility token designed and created to improve property sales. In technical terms, ROCATI is an ERC20 compliant token on the Ethereum blockchain. With a solid security system, thanks to a sharing structure that works on the peer-to-peer function, information is not managed by a single server (or a single group of servers), but are shared on more than one links at the same time, making the entire ecosystem safer. To operate on the peer-to-peer network, Ethereum contracts "pay" to use its computing power through an account, known as Ether, that therefore acts as both cryptocurrency and fuel. In other words, unlike many other cryptocurrencies, Ethereum is not only a network for exchanging currency, but also a network for circulating contracts based on its blockchain.

### What is a wallet?

A wallet is a portfolio in which cryptocurrencies are kept and that can also be used to receive and send them.

It works like a bank current account; it has an address (account number) and makes it possible to check an account statement, as well as making it possible to receive or send currency. The fundamental difference between a wallet and a bank current account lies in the fact that there by eliminating the banking institution at the back-end, clients enjoy no handling fees, but also the full responsibility for the safety of the wallet.

### Buy Token

To buy a token you have to register on the ROCATI Limited website ([www.rocati.net](http://www.rocati.net)). The value of Ethereum that you will use to buy ROCATI will be based on the value expressed by Coinbase at that moment. Once the transfer is completed, you will receive a receipt on your email address as provided to us confirming the purchase. On the last day of the ICO we will transfer the ROCATI to your wallet.

## IMPORTANT INFORMATION ON WALLETS

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Every wallet features some important information needed to identify it, use it and keep it safe:

- ⇒ Address; also known as the Public Key, this unequivocally identifies the wallet and is the equivalent of a current account number. It is the only information that can be made public and the number that should be given to anyone wishing to transfer cryptocurrency to us.
- ⇒ Private Key; this is the code that unlocks the wallet and makes it possible to use it. It is private information that must be kept confidential as anyone who has it has unlimited access to the wallet.

- ⇒ Password; in many cases it is possible, for even greater security, to keep the Private Key safe by using a password that confirms use of the wallet. This is the option taken when drafting this manual and we warmly recommend following the procedures indicated herein.
- ⇒ KeyStore; also known as Portfolio File, this is a file that contains both the Public Key/Private Key and is unlocked using the password. For security reasons, it would be opportune to use the KeyStore and Password to access the wallet.

## CONCLUSIONS

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ROCATI Limited wishes to expand the concept of cryptocurrency from the world of trading into the real life. This project aims to inextricably unite its social values to the purchase of property. The right to a home has engaged the entire ROCATI team in finding the right technological and legal solutions for providing people the opportunity to purchase the home of their dreams. Just as low-cost airline companies have given everyone the opportunity to fly, ROCATI aims to do the same with the home.

## DISCLAIMER

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The information contained in this white paper is being made available in connection with the presentation of the ROCATI project to potential token holders. The information set forth below may not be exhaustive and does not imply any elements of a contractual relationship. its sole purpose is to provide relevant and reasonable information to potential token holders for them to determine whether to undertake a thorough analysis with the intent of contributing and getting ROCATI tokens.

No broker, delaer, salesman or other person has been authorised by the company or its directors to issue any advertisement or to give any information or to make any representations in connection with the company other than those contained in this white paper and other documents referred to herein, and if given or made, such information or representations must not be relied upon as having been authorised by the company, its directors, or advisers. the advisers engaged by the company for the purpose of the ROCATI project and the tokens issued by virtue thereof are acting exclusively for the company.



This white paper does not constitute, and may not be used for the purposes of, an offer or invitation to subscribe for the ROCATI tokens issued by the company by any person in any jurisdiction: (i) in which such offer or invitation is not authorised; or (ii) in which the person making such offer or invitation is not qualified to do so, or (iii) to any person to whom it is unlawful to make such offer or invitation. the distribution of this white paper in certain jurisdictions may be restricted and, accordingly, persons into whose possession it is received are required to inform themselves about, and to observe, such restrictions.

This white paper and the offering, sale or delivery of any ROCATI tokens may not be construed as implying: (i) that the information contained in this white paper is accurate and complete subsequent to its date of issue; or (ii) that there has been no material adverse change in the financial position of the company since such date; or (iii) that any other information supplied in connection with the white paper is accurate at any time subsequent to the date on which it is published, or, if different, the date indicated in this white paper.

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Every rac token holder should consider getting hold of only the number of tokens that he/she thinks should be sufficient to access (on the roboadvisorcoin platform) the services he/she requires and can use directly. even if the team will be committed to allow the token to be traded on external exchanges, those exchanges are third-parties that may choose to never list the rac token. this means that there is no warranty that the token will be tradable, and thus, there is no warranty that token holders will be able to sell any ROCATI token surplus they do not need. furthermore, even in case the ROCATI tokens could be sold, there is no warranty that the offered price will not be lower than the initial coin offering price, generating losses for the ROCATI token holder.

Since holding ROCATI tokens is not associated with any investment, there is no link between the profitability of the ROCATI platform and the value that the ROCATI token may hypothetically reach on third party exchanges, should such exchanges decide to list the rac token. furthermore, in case of project failure, ROCATI Limited may be unable to provide the services to token holders.

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# ROCATI



ROCATI is the first cryptocurrency  
linked to a concrete good: **real estate properties**

**[www.rocati.net](http://www.rocati.net)**