



LIGHTPAPER

Real estate investment for Everyone

Real estate investment on the blockchain: Easy, safe, accessible

Get in early on the REALISTO coin offering for a new platform based on a revolutionary concept: the democratization of secure, high-yield real estate investing via asset-backed token. Claim a stake in the first and only international, blockchain-based hub for tokenized investment, targeting the Berlin real estate market. Be a part of shaping the future of real estate tokenization. Tokens backed by assets, assets backed by expertise: the REALISTO way.

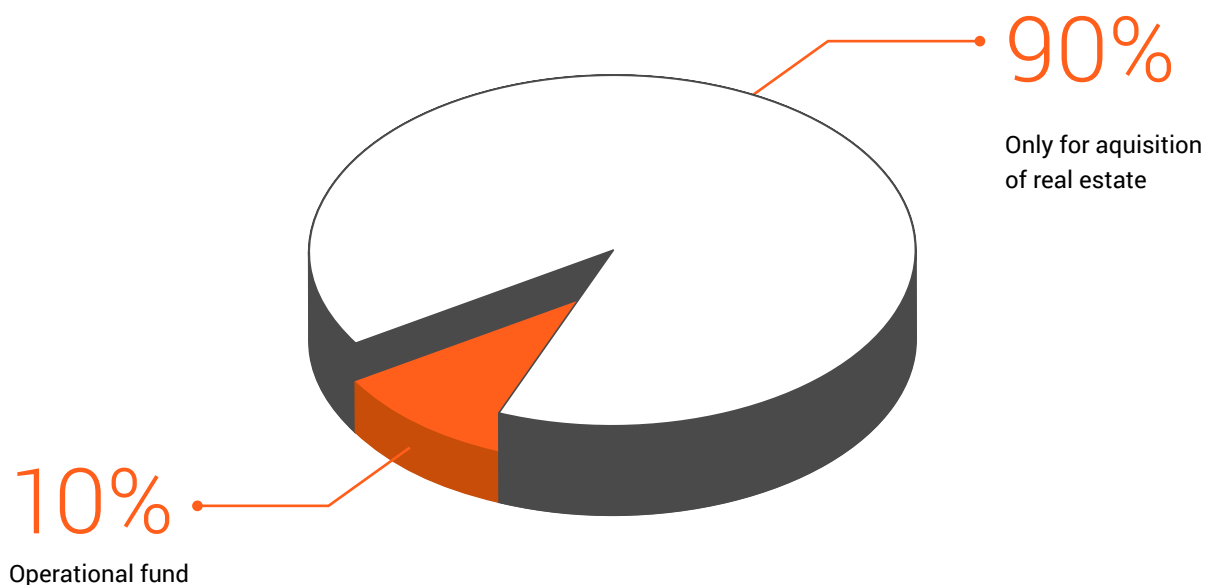
CONTRIBUTE
WITH



Now everybody can participate in this highly profitable investment class

Smart Contracts and 3rd-party escrow admin: a safe way for cryptocurrency holders to gain exposure to high-yield, low-risk investment in real estate.

REALISTO tokenized real estate assets do away with financial and regulatory barriers in real estate markets! Gain access to exceptional ROI generated by expert market knowledge and safeguarded by smart contracts on the Ethereum blockchain.



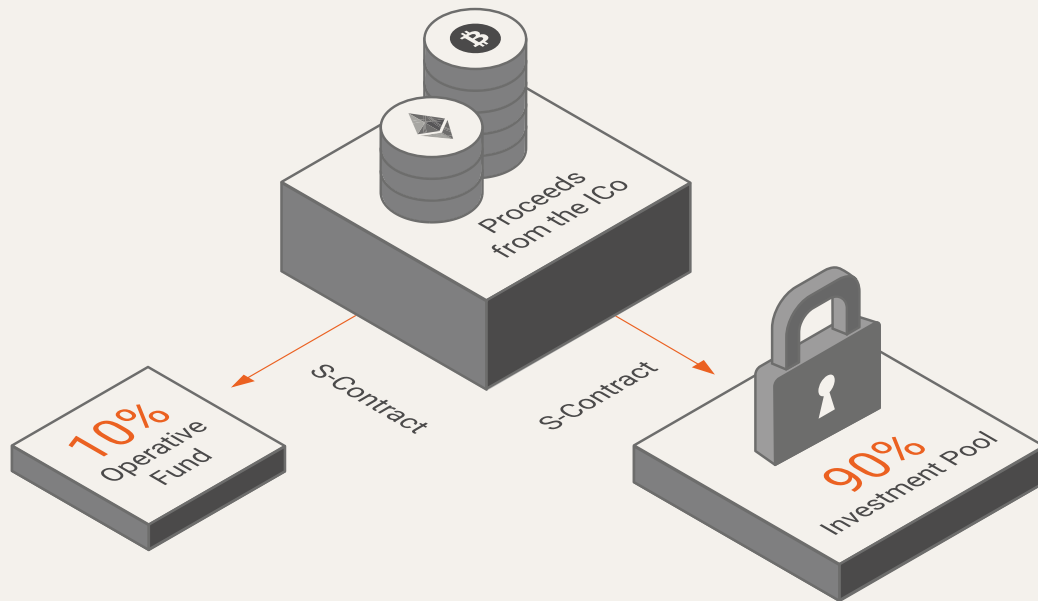
Easy to use, no hidden fees, no transaction costs

Eliminate the middlemen and, along with them, the prohibitive cost of foreign real estate investment.

Asset-backed tokens managed through the REALISTO app make even the smallest of ETH and BTC investments possible – at any time and from anywhere in the world. No red tape, no local taxes, no excess regulation. And best of all: no hidden costs eating away at your investment.



Total transparency, total control of your investment



Absolutely no other asset-backed ICO offers this amount of transparency and security for your investment, both legally and fiscally.

REALISTO offers ultimate transparency by way of independently audited smart contracts. Your investment is secured under German law—and that applies to all tokens and all fiat transactions necessary for the acquisition of assets. Thanks to our Data Room, investors can review banking protocols and real-world contracts at any time.

REALISTO tech security relies on dedicated servers located in Germany, where the standards of legal certainty are among the highest in the world.



No newbie overreach, just industry experience

While other ICOs need to establish brand new companies, REALISTO's parent companies have been successfully operating in the Berlin real estate market since 2011.

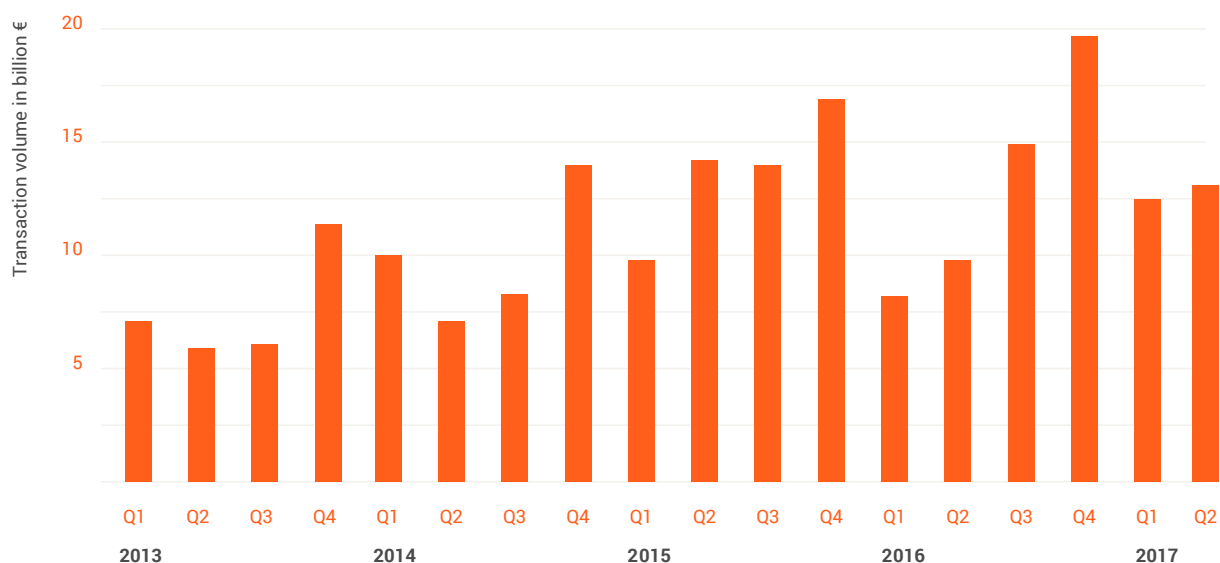
REALISTO searches for high-yield real estate in the city of Berlin and then lets users allocate tokens in order to vote for which property will be acquired. REALISTO then manages, develops, converts, or sells the assets according to the plan laid out in the project description. The rental income from leases alone guarantees that the REALISTO token (REA) will only appreciate in value.

Berlin: Local knowledge and inside track make for exceptional returns

REALISTO offers an inside track to high-yield investing, leveraging years of experience and a vast local network of banks, institutions, asset managers, and officials.

In 2017, the estimated volume of Berlin real estate sales clocked in at around US \$25 billion. However, the most profitable investment opportunities are inaccessible to outsiders and small investors—namely, the distressed real estate sector, which offers huge returns if handled with expertise. (All REALISTO acquisitions are appraised by state certified, independent appraisers in Germany.) The city of Berlin is currently one of the most attractive European capitals. With its population steadily on the rise, the real estate market is under constant pressure, resulting in a steady increase in prices.

BERLIN REAL ESTATE TRANSACTION VOLUME



The REALISTO vision for the future: A platform for tokenized real estate excellence!

The REALISTO platform will quickly increase its reach and scope once it is made available to other real estate experts, who can use the platform to crowdfund their own projects with asset-backed tokens.

Once the REALISTO Core Pool and Opportunity Pool are up and running, we will then give other—carefully vetted—real estate experts access to this new and exciting infrastructure so that they can also use it to raise capital for their own projects. This will generate another steady stream of income for REALISTO token holders that will increase over time as the platform attracts more and more fee-based crowdfunding campaigns. You'll participate, from the very start, in creating a hub for real estate investments that will effectively disrupt the industry and generate value that is paid out directly to you.

The REALISTO token offer: Three kinds of value



1

INCREASE IN TOKEN VALUE

The value of the REALISTO token (REA) will increase when investors start trading it in secondary markets. This is because returns of the assets-backed REALISTO Core Pool and REALISTO Opportunity Pool will make the REA Token a very desirable investment opportunity.

2

RETURN FROM CURATED HIGH-YIELD INVESTMENT

In addition to funding the new platform, the REALISTO ICO will also fund a Core Pool of assets, expertly picked by the REALISTO team, and an Opportunity Pool, where investors can allocate tokens in order to vote on specific projects.

3

SHARE OF THE PROFITS GENERATED THROUGH FEES FROM THE PLATFORM AS-A-SERVICE

For a fee, other real estate experts will be able to fund their projects via asset-backed tokens launched through the REALISTO platform — a platform that delivers transparency, sound infrastructure, and the highest standards of industry expertise.

REALISTO is different!

Integrity and sound business practices are key

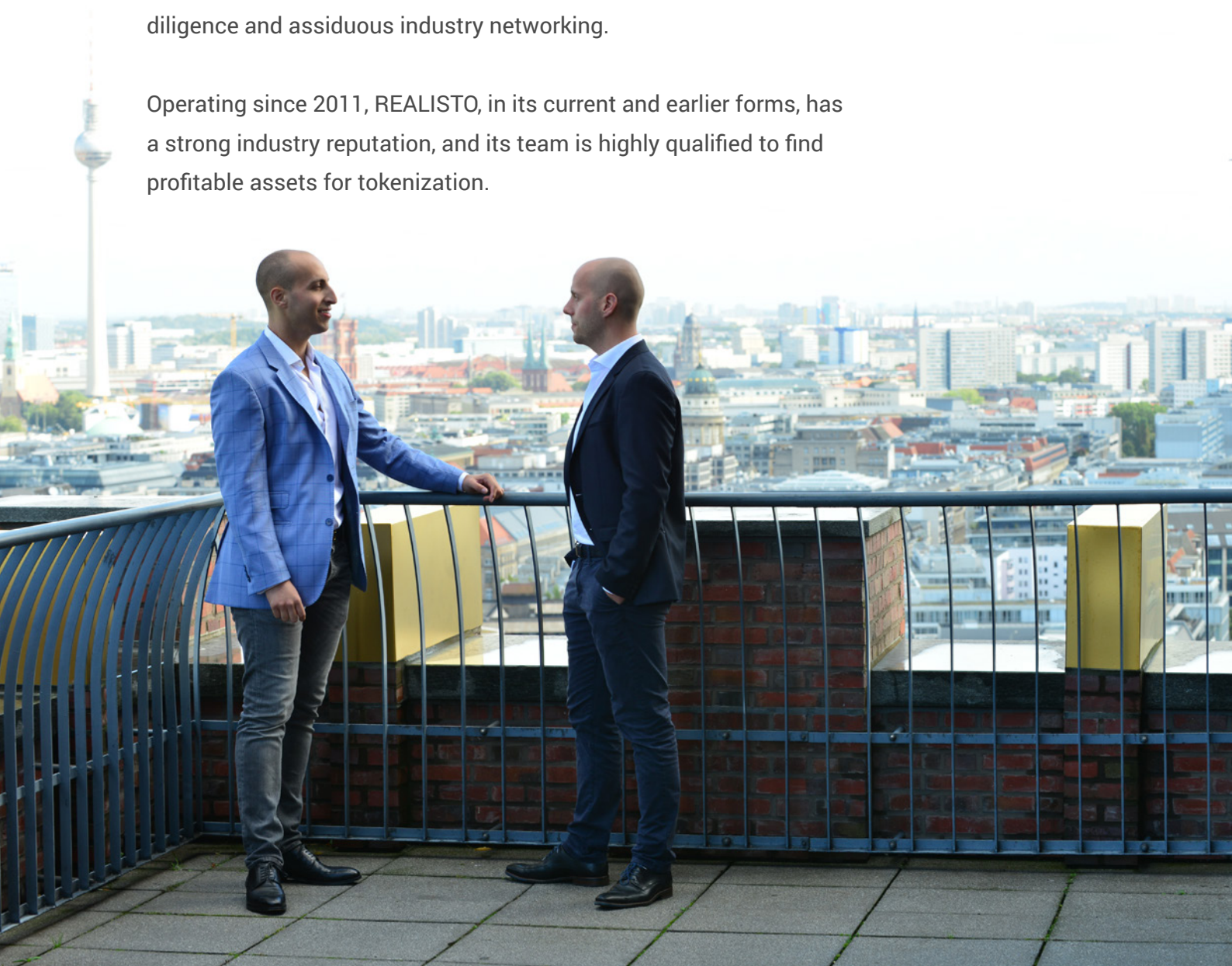
REALISTO	OTHER ICO
<p>Tokens are backed by real estate. The value of the token is therefore not determined by market hype, but by the value of the real estate assets it represents.</p>	<p>Value of token solely determined by hearsay and marketing hype. Not backed by assets.</p>
<p>Monthly disbursement of ROI in ETH.</p>	<p>There is no ROI. Value may only be gained by „pump & dump“ of token.</p>
<p>Fair and transparent operational budgets. No get-rich-quick scheme for founders!</p>	<p>A detailed budget is not made public. No transparency.</p>
<p>REALISTO team works for the benefit of the user – and receives reasonable compensation for it.</p>	<p>Aims mostly at quickly increasing the trading value of the tokens so that founders and insiders can cash out.</p>
<p>Only 10 % of the tokens offered in the ICO are reserved for the team. Also, these tokens may only be liquidated after a full year.</p>	<p>20-30% of ICO reserved for the initiators – an unjustifiably high ratio!</p>
<p>Investments are made in a safe and legally secure real estate marketplace – Germany.</p>	<p>Either no investments at all in real assets, or very little professional experience in markets targeted for acquisition.</p>
<p>REALISTO parent companies have successfully been operating since 2011, and are well-versed within the industry.</p>	<p>Companies and legal entities need to be newly established, oftentimes in legally insecure countries.</p>
<p>REALISTO strictly adheres to the laws and regulations that have been governing the German real estate market for more than a hundred years.</p>	<p>No experience in real estate, no business plans, no local knowledge: no substance to any claims of professional expertise.</p>
<p>REALISTO – a solution for a real quandary: a smart way to diversify the portfolio that is available and accessible to all.</p>	<p>Most other ICO are inconsequential niche products, resembling bets rather than serious investment schemes.</p>

REALISTO founders rely on research and due diligence

REALISTO combines cutting-edge blockchain and smart contract technology with a very old school approach: research, prudence, and hard work.

The founders of REALISTO, Rouven Rosenbaum and Leonard Zobel, are bringing their success in the Berlin real estate market to this new platform. REALISTO's parent company has realized outstanding returns solely by means of in-depth research, painstaking due diligence and assiduous industry networking.

Operating since 2011, REALISTO, in its current and earlier forms, has a strong industry reputation, and its team is highly qualified to find profitable assets for tokenization.





A two-phase approach

Take part in building REALISTO's Core Pool via the ICO. Hold your REALISTO tokens (REA) and watch their intrinsic value grow, or allocate them (as per your investment strategy) to curated real estate projects with varying risk-return ratios. No matter what you do, you'll contribute to the creation of an innovative real estate investment platform and you will receive a share in the profits of the platform's fee-based model. What's more, REALISTO token holders are no longer subject to cryptocurrency volatility.

Phase 1

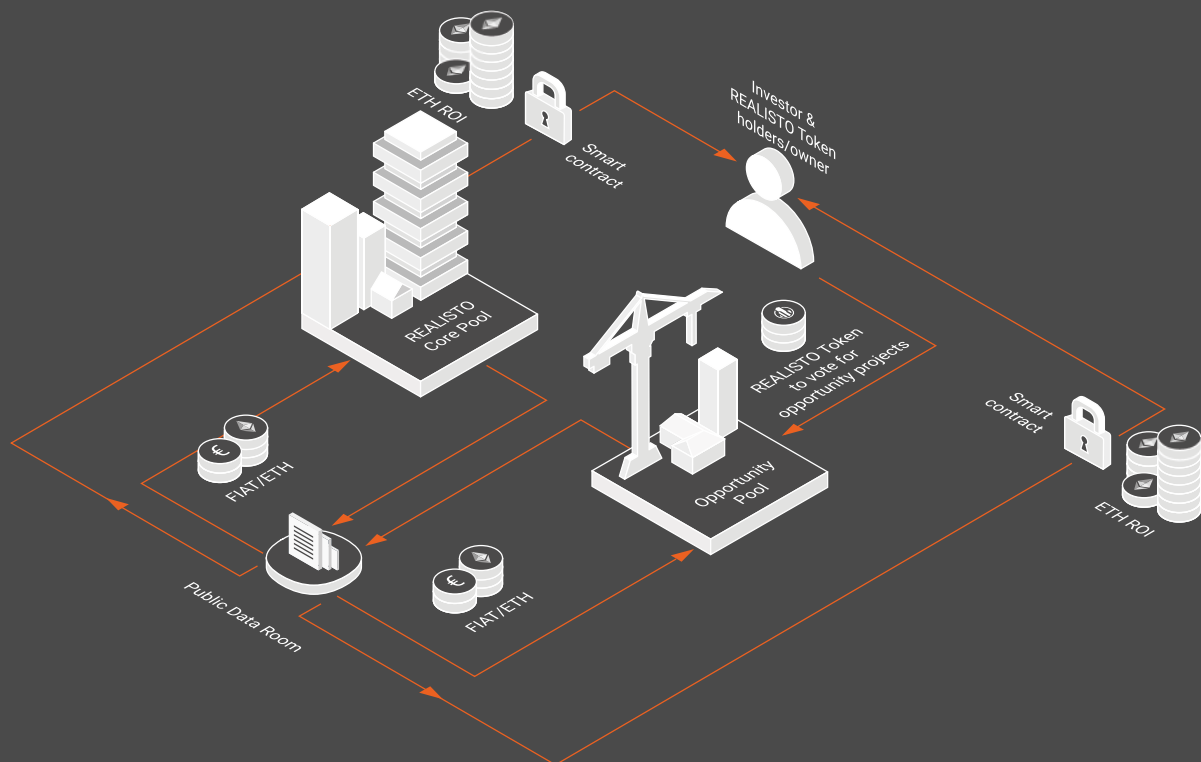
CORE POOL & OPPORTUNITY POOL PHASE

Core Pool: Immediately after the closing of the ICO, REALISTO Team acquires a portfolio of real-estate assets with half the proceeds of the ICO. This is called the REALISTO Core Pool.

Opportunity Pool (once the basic portfolio is built): REALISTO Team presents carefully curated projects to token holders, who may vote to realize projects by token allocation. With different risk-to-return ratios the projects in the OP will generate higher yield than those in the CP. The Opportunity Pool is built from the other half of the capital raised in the ICO.

Operational Fund

Used to complete development of the REALISTO platform.

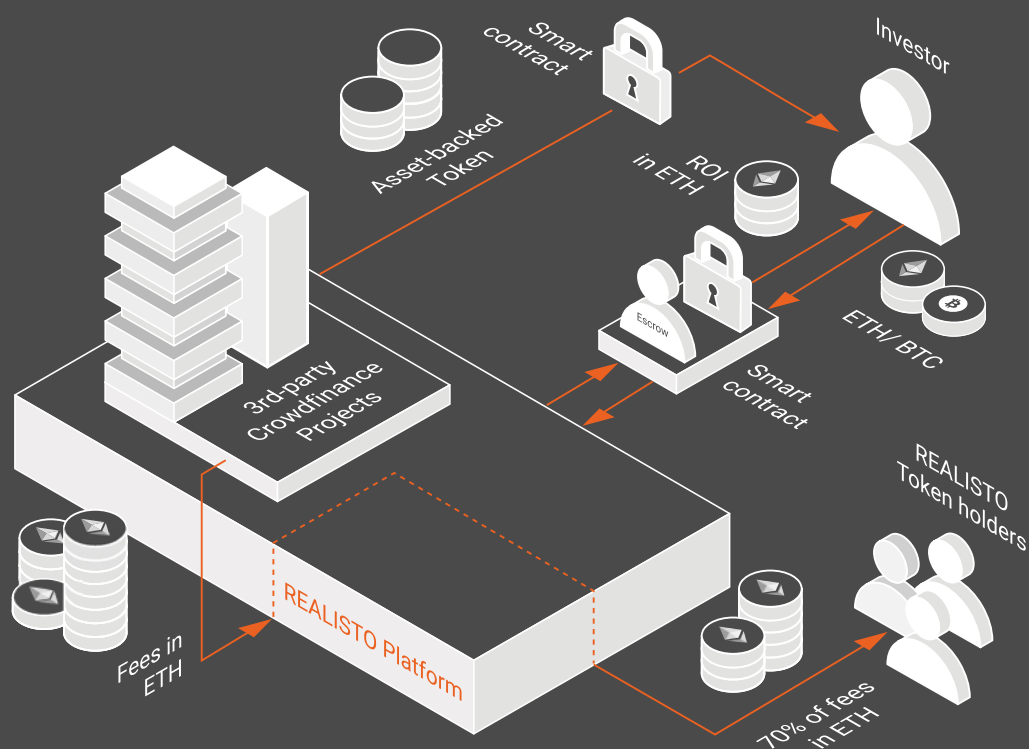


Phase 2

PLATFORM PHASE

Once the REALISTO platform is set up, real estate experts may introduce their projects on the REALISTO platform and raise capital via their own crowd-funding campaign. The REALISTO platform provides the infrastructure, the smart contracts, real estate expertise and the industry network to help these projects meet their goals. REALISTO platform will charge a fee for this service.

Investors may buy tokens offered by these campaigns, which will all adhere to the REALISTO multi-sig system. Realisto token (REA) holders will receive 70% of the fees generated by the platform-as-a-service.



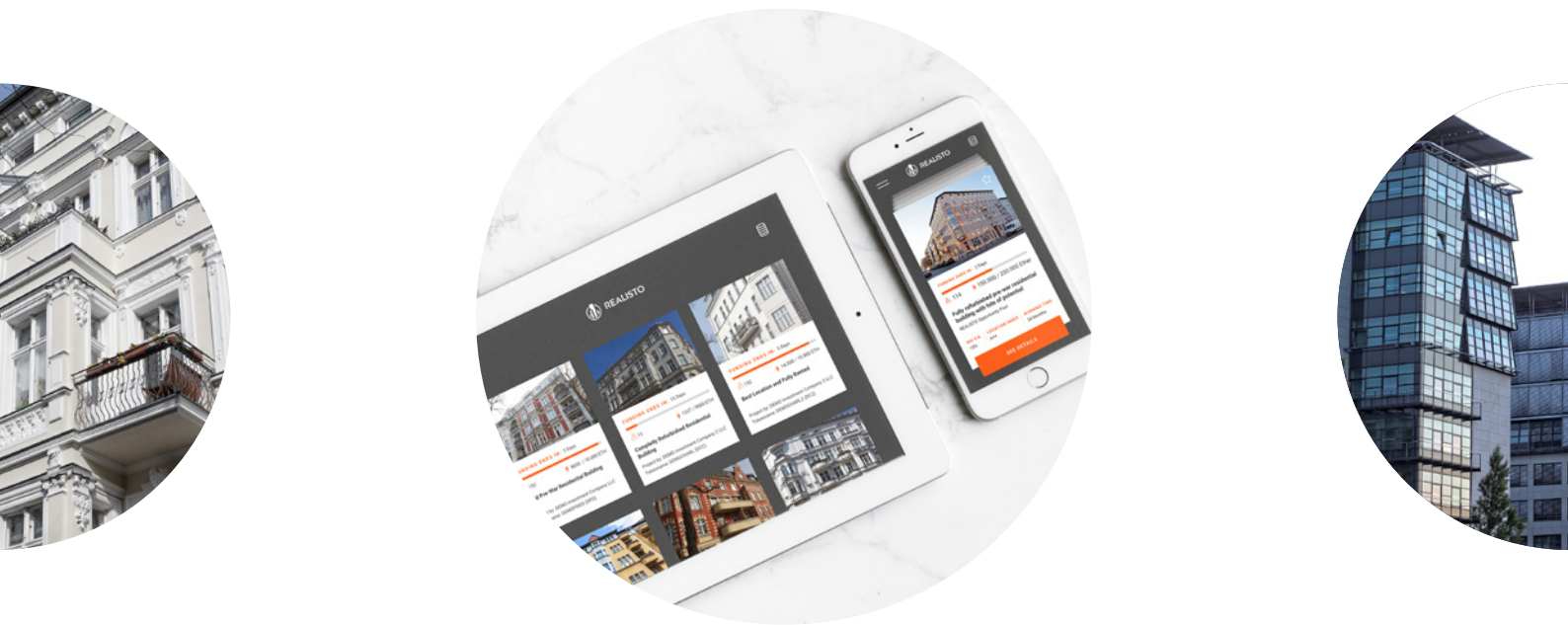


REALISTO beats “old money” in yields and liquidity

Tokenized, asset-backed real estate investment vastly outperforms conventional real estate funds – without tying up liquidity. REALISTO tokens (REA) are freely tradable on secondary markets according to ERC-20 standard.

Conventional crowdfunding, not secured by blockchain, is a high-risk endeavor that often leaves investors at the mercy of opaque investment models and total-loss scenarios. In contrast to this, REALISTO provides asset-backed token values and independently audited smart contracts. With REALISTO, there is simply no such thing as total loss.

No borders, no limits, no barriers - free and easy investment



**Truly transcending political, legal, and economic barriers:
REALISTO real estate investment for everyone.**

REALISTO's easy-to-use mobile and web apps provide access to real estate investment profits that, up until now, were reserved for local insiders and huge financial conglomerates.

REALISTO finds off-market opportunities with higher yields — and any investor anywhere in the world can participate with any size stake. REALISTO is safe, sound, and highly profitable.

A team connected by vision

REALISTO CORE



Rouven Rosenbaum

Founder, Co-CEO

Born in 1985 in Berlin. Studied law and business administration. He went on to launch a number of real estate companies, turning each of them into a highly successful business venture. His current venture, Rouven Rosenbaum Immobilien GmbH (LLC), is to serve as the springboard for REALISTO.



Leonard Zobel

Founder, Co-CEO

Born 1989 in Berlin. Co-Founder of REALISTO, alongside Rouven Rosenbaum. An avid photographer and vintage car buff, he studied law and has been fully invested in his career in Berlin real estate since 2013. His success in this highly complex marketplace has enabled him to claim an equal share in the initial founding of REALISTO.



Pavel Metelitsyn

CTO, Software Developer

Born in 1984 in St. Petersburg, Russia. Holds a degree in mathematics from the Johannes-Gutenberg University in Mainz, Germany, specializing in algebraic geometry and high-performance computing. His knowledge and experience as a freelance coder and systems architect make him an invaluable asset to the REALISTO enterprise.



Manfred Loell

Real Estate Expert
(Marketing and Development; RE Database)

Born in 1976 in Berlin. A veteran Berlin real estate professional who has been responsible for hundreds of residential, commercial, and development projects. He is the architect of a large real estate database comprised of more than 45,000 professionals in the field. His marketing and development skill set is part of REALISTO's core value.

**Rafael Rosenbaum**

Real Estate Expert
(Acquisition and Development)

Born in 1989 in Berlin. A state-certified medical professional, he joined his brother Rouven in the REALISTO parent company in 2015. He has since become a knowledgeable real estate professional, specializing in the acquisition and conversion of investment projects.

**Carlo Wandelt**

Real Estate Expert
(Development and Project Management)

Born in 1989 in Berlin. Studied law at the University of Potsdam and undertook vocational training in real estate business administration. He has since worked as a freelance real estate dealer and as a project manager for several large projects. His Berlin real estate savvy is of great value to the REALISTO project.

**Maxim Olschanskij**

Real Estate Expert (Residential)

Born in 1987 in Minsk, Belarus. Immigrated to Oldenburg, Germany in 1992. Studied fine arts at the Academie Minerva in the Netherlands while making a living in the Oldenburg real estate business. After moving to Berlin in 2013, he joined Rouven Rosenbaum's real estate business. His area of expertise is the development and sale of residential property to investors.

**Christoph Willumeit**

Marketing and Communication

Born in 1963 in Hamburg, Germany. Studied literature, philosophy, and art history at the University of Hamburg. Along with his strong background in the humanities, he brings decades of experience in marketing and communication to the REALISTO project.

**Immanuel Scherer**

Software Developer and Systems Architect

Born in 1981 in Corinth, Greece. Graduated in 2007 from the Munich Technical University, specializing in computer science. Has spent several years as a freelancer and as a developer and systems architect within various cutting-edge companies. He has also founded his own IT company and currently serves as its managing director and CTO.

**Thomas Hinze**

Platform Developer

Born in 1982 in Beeskow, Germany. Studied media sciences and graduated in 2006. Since then, has worked as a freelancer in process analytics, digital product development, and tech advisory for various companies. As a developer of the real estate-related HUME Valuate platform, he has considerable experience in bringing digital interfaces to the real estate world.

Advisory board

Legal, fiduciary, business-administration and organizational concerns all need to be taken into account when embarking on a complex venture like the REALISTO platform. It is because of this that the REALISTO team relies on the knowledge and advice of several experts in their respective field. Our advisory board is a constant source of informed opinions as to the management and further development of the platform.



Vinny Patel

Developer at CIM Group, RE Advisor

Vinny Patel was educated at The College of Charleston where he studied business administration. He went on to work for a major hotel chain, chalking up valuable experiences in the real estate field. He went on to become a development associate at CIM Group, a full service RE fund-managing firm.



Sabine Eberlein

Process Management

With her education in business administration, she brings international management expertise to the REALISTO project. Having worked for several renowned companies, she commands theoretical and practical experience in process analysis, organizational development, quality management, and customer service.



Kyle Wang

Senior Consultant at IBM, Blockchain Advisor

Kyle Wang was educated at Penn State, and earned a BS in finance. Before he became a senior consultant at IBM, specializing in Blockchain Strategy, he gathered valuable experience at several fintech companies. He is involved in several projects that concern cryptocurrency and ICOs.



Lutz Auffenberg

Lawyer

Studied law at Justus Liebig University in Giessen, Germany and at the Université de Liège in Belgium. As a certified specialist in banking and capital markets law with specific expertise in fintech, he advises and represents large corporations as well as small start-ups. He is an internationally renowned expert in regulation pertaining to cryptocurrency and blockchain.



Dr. Peter Diedrich

Lawyer & Notary public



Dr. iur. Istvan Szabados

Lawyer & Notary public

Corporate and Contact Information

REALISTO GmbH is a limited liability company,
largely similar to the Anglo-Saxon LLC model.

REALISTO GMBH

Registered at Amtsgericht (local court) Potsdam HRB 28456 P

Managing directors Rouven Rosenbaum and Leonard Zobel

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REALISTO

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