



Tokenized Real Worls Assets investment
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Issuer of this Whitepaper

Atoa, a simplified joint stock company, registered on June 13, 2022, with the Lyon Trade and Companies Register under number 914 449 103, headquartered at 14 rue Sylvain Simondan 69009 Lyon, represented by:

- President and co-founder: ZOUARI Mehdi born on 10/05/1978 in Tunis (Tunisia)
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This whitepaper has not been approved by any competent authority in any Member State of the European Union. Atoa is solely responsible for the content of this whitepaper.

Synopsis

Atoa offers a tokenization service aimed at democratizing access to the real estate market in terms of building a portfolio and its occupation and usage.

Atoa conducts operations of acquisition/renovation/transformation of real estate properties and issues specific tokens for each project, with the proceeds from the sale constituting the equity of the operation. Therefore, there is a set of tokens for each project. Holding tokens confers the following rights:

- Privileged access to investment in Atoa's real estate portfolio
- Remuneration of token holders in ATO tokens entitling to:
 - Reservation of short-term occupancy days of seasonal properties, and/or
 - Reinvestment in new Atoa tokens, and/or
 - Sale of ATO tokens in exchange for payment in euros or cryptocurrencies
- Identification as a beneficiary of the property sale pro rata to the tokens held
- Identification as a beneficiary of the guarantee put in place in case of Atoa platform failure
- The tokens can be resold on a secondary market through the Atoa platform.

We invite our potential investors to base any decision to purchase a token issued by Atoa on the content of the entire whitepaper. Our token offerings do not constitute an offer or solicitation to purchase financial instruments, which can only be made through a prospectus or other offering documents in accordance with national laws. This whitepaper does not constitute a prospectus within the meaning of Regulation (EU) 2017/112933 or any other offering document under Union legislation or national laws.

We are committed to providing detailed information on each proposed project to our community at the time of its realization as well as throughout the property holding period.

President's Declaration

I, the undersigned Mehdi Zouari, President of the company Atoa, confirm that, to the best of my knowledge, this whitepaper complies with the requirements of the European Regulation MiCA (Markets in Crypto-Assets). The information presented herein is accurate, and there are no omissions that could alter its scope.

Note to Investors:

- The value of tokens issued by Atoa replicates a fraction of the residual value of the real estate property for which they were issued. Therefore, it is subject to the fluctuation of the underlying real estate value and consequently to partial or total loss of invested capital.
- Tokens issued by Atoa can only be transferred to a registered electronic wallet with Atoa and owned by a user who has completed KYC-AML/CFT (Know Your Customer, Anti-Money Laundering, and Countering the Financing of Terrorism) procedures.
- The low unit value and low transaction fees aim to make the Atoa token market liquid. However, token liquidity remains dependent on the development of the user community and the interest generated by a token sale offer.
- Atoa tokens are not covered by investor compensation systems under Directive 97/9/EC of the European Parliament and of the Council, nor by deposit guarantee systems established under Directive 2014/49/EU of the European Parliament and of the Council.
- In the event of Atoa's failure or project failure, an independent third party will act as administrator to proceed with the sale of assets and repurchase the corresponding tokens at the residual value of each operation.

Table of Contents

Issuer of this Whitepaper	2
Synopsis	2
President's Declaration	3
Note to Investors:	3
Table of Contents	4
Purpose	5
Instantaneity and Simplicity of Transactions :	6
Security	7
Transparency.....	7
Usage and Issuance of Tokens	8
Blockchain and Tokens	9
Transactions in the Atoa ecosystem	10
Real Estate strategy.....	11
Legal Structure and Client Protection	13
Real Worls Asset Tokenization	17
Atoa business model	17
Atoa launch and community	19
Risks	19
Applicable law	20

Purpose

Real Estate is the cornerstone of any wealth, whether it's acquiring one's primary residence, a second home, or rental properties. It is a major expense for households, but it is also a source of quality of life, financial security for the future, and a hedge against inflation.

From a societal standpoint, the challenges of real estate are enormous. The fundamental right to housing faces issues of financing, available land, the need for urban redevelopment, and urgent energy renovation.

Real estate and construction are also key sectors of the economy in terms of employment and added value. However, they face shortages of materials and labor, expertise for renovation, inflation, and increasing standards and constraints.

The situation is clear: in France today, the housing crisis is becoming increasingly prevalent. Buyers struggle to borrow to purchase, prices are rising, overwhelmed landlords withdraw their obsolete properties from the rental market, and students sleep in their cars.

This presents many challenges for a single market that investors see as a reassuring safe haven but is also one of the keys to reducing the impact of our energy-intensive lifestyles.

For us, this market is stagnant and definitively needs more fluidity to address its main challenges:

- Becoming more inclusive
- Becoming more energy-efficient

To create this fluidity, we are convinced that it is necessary to tackle the main obstacles faced by real estate buyers:

PROBLEMS



Access to real estate investment remains complex

- ❑ There are many barriers to entry: access to credit, fees, market knowledge, etc.
- ❑ The need for expertise becomes essential (energy renovation, DPE, taxation).



A non-liquid and undiversified investment

- ❑ The concentration of investment is high in nature.
- ❑ The sale of a property requires time and energy.



An anxiogenic management

- ❑ The constraints are numerous: rental management, works, unpaid risks, etc.

Atoa enables everyone to build a "real estate" portfolio and benefit from it without the constraints of property ownership, thanks to fractional ownership.

Fractional ownership of real estate brings a new way for everyone to gradually build a property portfolio according to their means and criteria.

The Atoa token, representing a fraction of real estate rights, allows holders to manage its use according to their objectives, without the burden of ownership but with almost the same level of security.

Fractional investment enables the creation of smaller entry tickets, making it much more inclusive. However, for traditional players, this fractional ownership poses a real challenge in terms of tracking shares. The automation enabled by tokenization resolves this constraint. This is the first contribution of blockchain technology to our project. Additionally, it provides transparency and decentralization of information.

With blockchain comes a system available 24/7 for very fast transactions (from a few seconds to a few hours) for both purchases and sales. This speed disrupts the usual operation of the European real estate market, where any transaction of property or company shares is subject to delays, transfer fees, and intermediaries. The low liquidity that holds back traditional real estate investors for many years may make them hesitate to buy.

Moreover, the level of knowledge and expertise required, as well as the time needed, to make the right investment and management choices can be daunting.

To address all these issues, we have conceived the Atoa model :

Instantaneity and Simplicity of Transactions :

In order to facilitate almost instant purchases and sales with minimal fees, our fractions do not transfer ownership. Our clients acquire a digital asset whose value is secured by the placement of the asset they choose to invest in a trust (transfer of ownership from the real estate company holding the asset) and which gives them the right to occupy Atoa's real estate properties.

This right of use is materialized by the accrual of credits that they can spend in several ways within the Atoa ecosystem or have them converted into euros or crypto assets by Atoa.

Since the fractions of real estate rights are in the form of tokens, their purchase and sale are as instantaneous as buying and selling an item on a website. Transactions are publicly recorded as soon as they are concluded.

Tokens can be held by us on behalf of our clients or transferred to clients' electronic wallets upon request.

Regardless of the type of property (building, commercial space, etc.) and its location, transactions on the tokens are carried out in the same way.

In case of need for liquidity, a client can put up for sale the number of tokens they wish and set the price (Atoa will provide a reference rate).

This offers our clients a model for building wealth that reproduces the performance of real estate:

- Through small fractions (starting at 50 euros)
- Simple, instantaneous, and low in fees
- Secure, responsible, and decentralized
- Without requiring a banking file (if the purchase is made with credit, Atoa will carry this credit)
- Without administrative burdens after completing their client profile
- Offering multiple payment methods: bank transfers, credit cards, cryptocurrencies

We aim to democratize access to real estate for profiles often excluded from ownership (freelancers, temporary workers, young people, etc.) as well as for profiles with already substantial assets but who wish to diversify or simplify their lives with turnkey management.

Security

Atoa is a company that will be regulated with a regulatory registration striving to be exemplary in its procedures regarding Anti-Money Laundering and Counter-Terrorist Financing.

Therefore,

- No transaction is possible without the completion of the account creation process with identity verification.
- Any transaction request on tokens held by us undergoes multiple validations before being executed.
- Atoa tokens can only be transferred to an electronic wallet if the latter has been previously registered by one of our clients on their account, and their KYC has been validated.
- All of our systems will be subject to regular security audits.
- The security of assets through the trust setup is detailed below.

Transparency

- Token holders have access to all management data that the law allows us to publish.
- Management and all routine decisions are handled by Atoa and service providers managed by Atoa and are published in management reports. Token holders of a property can only be consulted in two exceptional cases: the sale of the property and the issuance of tokens necessary to finance a transformation opportunity (division, extension, modification).
- Regulatory obligations incumbent on the owner are borne by Atoa.

Usage and Issuance of Tokens

The tokens we issue initially serve as proof of ownership, granting access to services offered to token holders:

- Priority access to renting properties available in the Atoa portfolio
- Occupancy of properties designated for short-term rentals in the Atoa portfolio
- Exchange of occupancy rights for new real estate tokens
- Sale of unused occupancy rights to Atoa in exchange for payment in euros or cryptocurrencies

We aim to expand these complementary use cases, which bring even more value to our community. This expansion will depend on both proposals from members and the opportunities provided by regulations.

Example of an Atoa token issuance:

Building "Lille 1"

Real estate project "Lille 1" = 1 set of tokens "Lille 1"

Total acquisition cost: Purchase price of the property + acquisition fees + renovation costs + Atoa fees = €1,000,000

Financing: €500,000 in equity and €500,000 in bank credit

€500,000 in equity = **50€ X 10,000 tokens issued specifically for this project**

The subscription period is set at eight weeks or until the tokens offered for the project are exhausted. When a client subscribes to a project, their funds are ring-fenced (blocked) in their own payment account until the end of the fundraising period.

In case of successful fundraising:

If the client entrusts Atoa with the custody of their tokens:

Once the necessary registration is obtained from the regulator, Atoa will be able to hold the real estate tokens of all clients who wish.

While awaiting this registration, the smart contract will hold off on issuing the tokens, and clients can track their token portfolio on their account on Atoa.io.

If the client wants to retrieve their tokens to their electronic wallet:

Once the fundraising is completed, the client can connect to the smart contract of the project they subscribed to in order to receive their tokens to an electronic wallet address that they have previously registered on their client account.

In case of failed fundraising:

In the event of a failed fundraising, Atoa will close the fundraising and the funds will be immediately refunded to subscribing clients:

- If payment was made by credit card and the credit card is valid, the refund can be made by immediate credit back to the card or to the client's payment account.
- For all other payment methods, the refund will be made to the subscribing client's payment account.

If the client requests the cancellation of their subscription during the fundraising campaign, the funds can be reused to subscribe to other projects or refunded to the client upon request.

Blockchain and Tokens

Our choice has fallen on the Polygon blockchain, which we believe offers the best long-term compromise in terms of sustainability and transaction costs.

Sustainability because it is a solid project within the Ethereum ecosystem on which more and more projects are being developed. It also allows us, if necessary or if opportunities arise, to migrate to the Ethereum blockchain if its scalability and transaction costs become compatible with the needs of our project and its community.

Our choice is to use the public blockchain rather than a private fork for reasons of transparency and decentralization, which will involve transaction fees for operations on the tokens. Taking a reference of fees at 100 Gwei (twice the average indicated by <https://polygonscan.com/gastracker> as of 03/01/2023), this corresponds to €0.00011411 at the current exchange rate.

Therefore, Atoa tokens will be issued on Polygon with the characteristics allowing the use cases and security restrictions detailed earlier in this document. The tokens will be issued for each sale and will be specifically linked to the property whose rights are transferred to the community.

The number of tokens issued for a single property is fixed and cannot be modified except in the following cases:

Consultation of the community of token owners of the asset concerned upon proposal by Atoa (project requiring equity for transformation, force majeure requiring equity injection into the property, etc.).

Access to the Polygon/Matic project Whitepaper:
<https://github.com/maticnetwork/whitepaper>

Official website: <https://polygon.technology/>

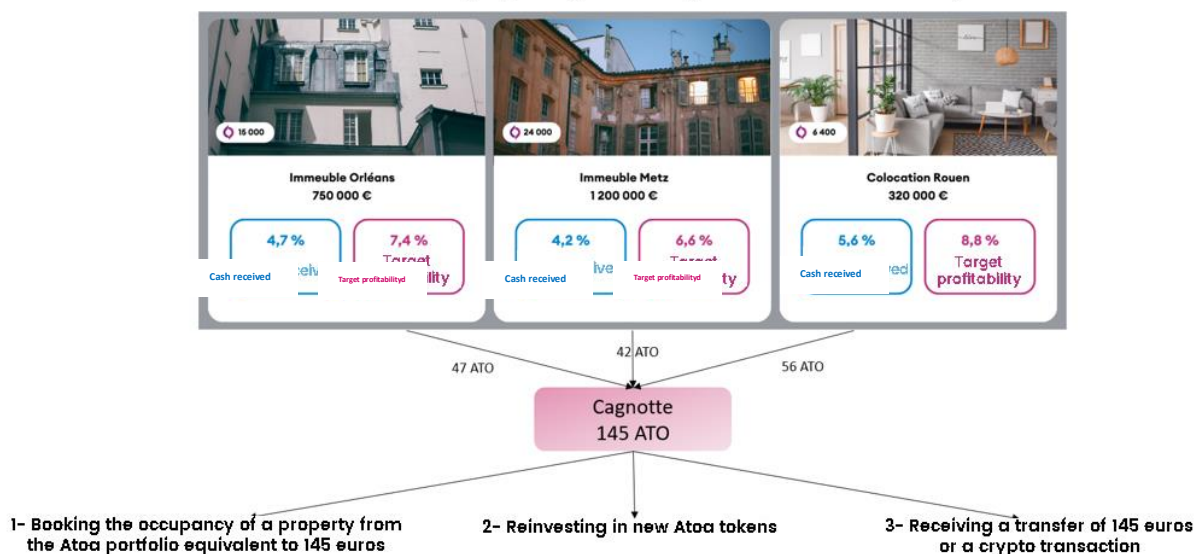
Polygon manifesto for carbon neutrality: <https://polygon.technology/blog/polygon-is-going-carbon-negative-in-2022-with-a-20-million-pledge>

Transactions in the Atoa ecosystem

- In order to materialize the offered services, minimize costs, and provide maximum freedom to our clients, we will center all transactions around the "ATO," with a fixed value of €1, serving as an internal unit within the ecosystem and not as a tradable token on the markets.
- All client rights will be credited in ATO and displayed in Euros on the client's account.
- The client can use the balance of their client account – their ATO fund – at their convenience:
 - o Reservation of occupancy days in real estate properties within Atoa's portfolio
 - o Reinvestment during new token sales by Atoa
 - o Request for redemption by Atoa for a bank transfer in euros to their bank account
 - o Request for redemption by Atoa for a cryptocurrency transfer to the electronic wallet of their choice, previously registered on their account.

Services such as the occupation of seasonal properties will be developed concurrently with the expansion of the managed portfolio, which is essential to offer an appealing selection.

**Initial investment of 1000 euros in each property.
The Atoa fund (cagnotte) allows rights to be allocated fairly.**



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Real Estate strategy

Sourcing

Atoa initially targets residential or mixed-use buildings (with ground-floor commercial spaces) in single ownership (Atoa as the sole owner) to have sole decision-making authority along with token holders.

This asset target is the least sensitive to economic fluctuations, as housing is the largest expense in the budgets of French citizens, with 40% being renters. We focus our property sourcing efforts on areas with strong economic and demographic development prospects and a significant proportion of renters to ensure a strong and sustainable rental demand for our managed assets over time.

Our experience in real estate investment has led us to select locations in secure areas with potential for medium-term value appreciation. This potential can be realized through various means: renovation works, improvement of energy efficiency, space optimization, and the dynamism of the area. The appreciation of the investment (and clients' token value) will also come from the amortization of the bank loan associated with the asset.

Our network includes various types of actors and provides access to opportunities both on and off the market. Over the years, we have established numerous contacts with property hunters, agents, as well as recognized professionals with access to opportunities (property developers, family offices, notaries, etc.).

We will begin by offering the acquisition of properties in Metropolitan France before diversifying into other geographical areas, seeking high yields that allow for the appreciation of token value (through renovations, loan repayment, and property appreciation) and the provision of attractive net rental income each month.

Rental management mode

Our experience means that we are familiar with all types of rentals: unfurnished, furnished, flat sharing, short-term rentals, etc. The rental strategy for each acquired asset will therefore be tailored to the property's characteristics (location, size of accommodations, etc.) in order to optimize rental yield for investors. Thus, we may offer buildings with various types of rental operations. We are also open to experimenting with new rental strategies to meet evolving tenant needs and demands (digital nomads, semi-secondary residences, etc.).

Property administration will be handled by our in-house management teams, providing them with a comprehensive view of the property portfolio. They will be supported by professional local service providers—whether independent or real estate agents, specialized companies—for on-site interventions such as visits, inventory checks, technical interventions, and repairs.

Our responsible commitment

Atoa aims to continue the efforts initiated by its founders to bring about a positive impact on society and reduce the environmental footprint of buildings. Our responsible commitment revolves around three main areas :

Inclusive Investment

Our solution, with an entry ticket of €50 and a simple and intuitive client experience, breaks several traditional barriers to real estate investment (down payment, bank documentation, etc.), allowing everyone to invest regardless of their personal or professional situation and at their own pace.

We also aim to encourage and facilitate women's investment. Women's investment lag only exacerbates other financial disadvantages they face and limits their collective influence on corporate behavior and the world in general. Women are more likely to make investments with positive social and environmental impacts and could bring up to \$1.87 trillion in additional capital into responsible investment (source: NBY Mellon study).

Live webinars and tutorials will be organized to explain the functioning of the tokens, the mechanisms incorporated to secure investors, and address any questions.

Energy renovation

We aim to focus on acquiring assets with the goal of offering our tenants energy-efficient housing. We will select assets that are already energy-efficient or ensure their efficiency through renovation work.

For Atoa, profitability also involves the sustainability of our investments to align them with current and future market standards.

Improving the energy performance of the existing real estate portfolio involves renovation work such as insulation, replacing obsolete and energy-intensive heating systems, and replacing windows and inefficient materials.

A certified sustainable housing increases its real estate value by an average of 10%. Nationwide, a property with an A-rated Energy Performance Certificate (EPC) sells for 11% more than a property in the same location with an F-rated EPC. In some cities, the differences can be more significant or even considerable. This is the case, for example, in Brest, where a property with an A-rated EPC is sold today for 57% more than an F-rated one. In Nîmes, prices increase by 55%; in Limoges by 49%. Profitability also means durability and energy efficiency of real estate properties.

Now more than ever, real estate investment goes hand in hand with energy efficiency, and Atoa aims to be a driver in the movement initiated by the building sector to reduce the carbon footprint of existing and new real estate.

Tenant comfort

In order to retain our tenants and ensure a high occupancy rate, we aim to provide the occupants of the properties we manage with a quality living environment and energy-efficient housing. This ambition will materialize in the choice of properties, both in their condition at purchase and their potential after renovation. Improved energy performance will allow us to better monetize our assets by:

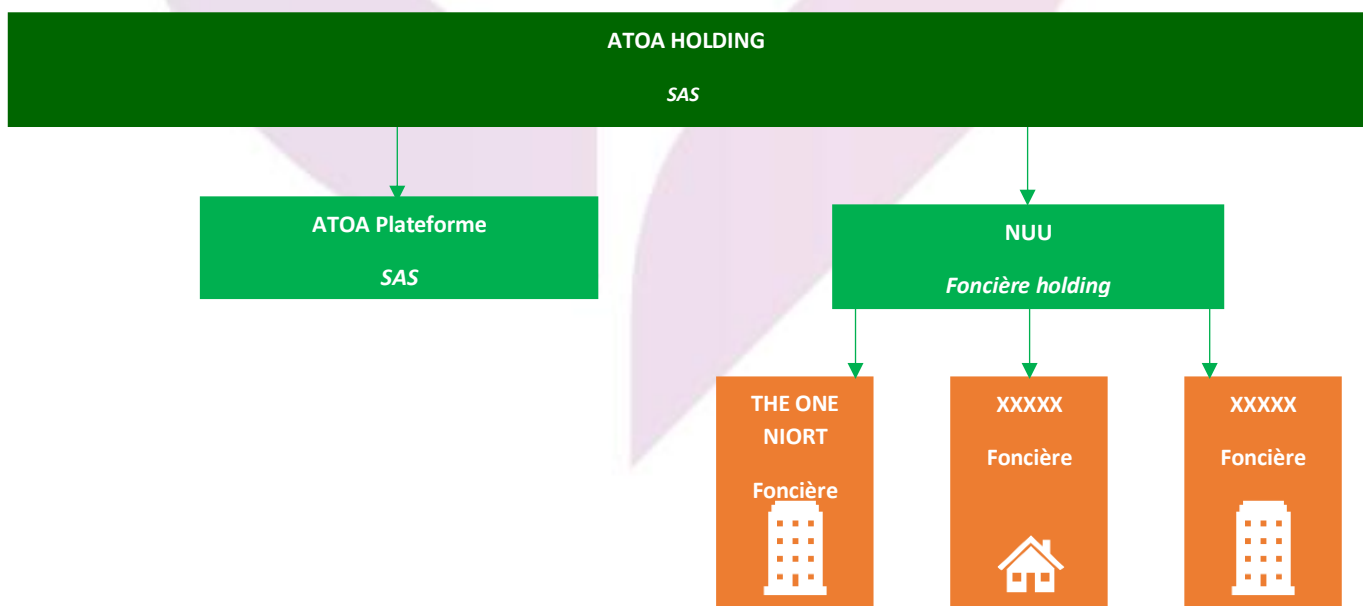
- Reducing the amount of building charges and increasing the net rent received⁷
- Improving tenant satisfaction and comfort to avoid significant turnover in residential properties.
- Substantially increasing the valuation of the asset, which meets market standards, and thus optimizing its resale value.

Legal Structure and Client Protection

Atoa will cover 2 distinct legal structures: Atoa Platform and NuU Real Estate Company. This structuring aims to separate activities and protect our clients.

Atoa Platform is the digital tokenization platform that operates token issuance, sales, all e-commerce site activities, and particularly client relations.

Nuu Real Estate Company is the entity that will encompass the companies holding the marketed properties and all of their operations.



The financial risk and sustainability risk associated with launching a business are therefore concentrated in Atoa Platform, which is an independent company from NuU Real Estate Company. The ownership of the real estate holdings held by NuU Real Estate Company will be transferred.

Memorandum of Security Trust

The purpose of this memorandum (hereinafter the "**Memorandum**") is to provide a brief overview of the fiduciary structure envisioned by ATOA to protect the subscribers of the Utility *Tokens* (hereinafter the "**Tokens**") it intends to issue.

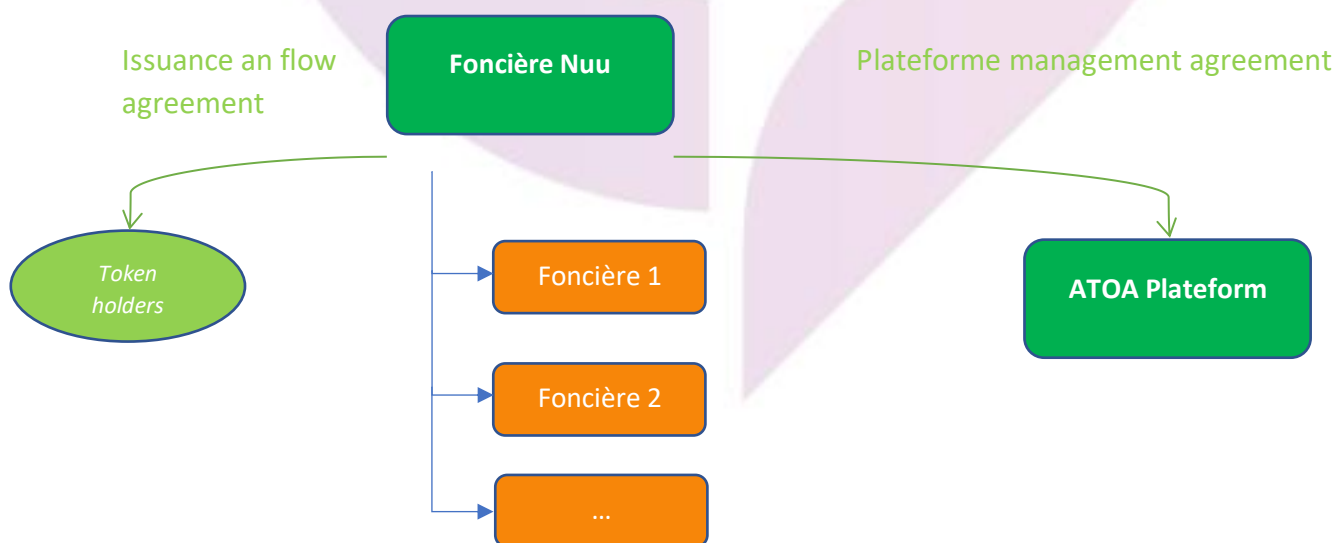
CONTEXTE

Foncière NuU (hereinafter referred to as "**Foncière NuU**") intends to issue utility tokens (hereinafter referred to as "**Tokens**") to finance the acquisition of real estate assets through dedicated legal entities.

The utility tokens will grant their owners the right to receive credits corresponding to a share of the income generated by the real estate assets associated with these tokens. These credits can then be used to access properties in the portfolio, acquire new tokens, or be sold.

The proposed legal structure is as follows:

- Foncière NuU issues the Tokens and is the sole shareholder of the real estate companies established for each acquired property.
- ATOA Platform acts as an interface for token holders and manages the flows related to the allocation and use of credits. The proper functioning of this platform is a central element of the project.



In this context, Foncière Nuu aims to secure the investment of the *Token* subscribers through the establishment of a trust.

GENERAL PRESENTATION OF THE TRUST (FIDUCIE SURETE)

The trust is established and governed by articles 2011 to 2030 of the Civil Code.

Article 2011 of the Civil Code defines the trust as follows:

"An operation by which one or more settlors transfer assets, rights, or security interests, or a set of assets, rights, or security interests, present or future, to one or more trustees who, holding them separate from their own assets, act for a specific purpose for the benefit of one or more beneficiaries."

The establishment of a trust thus involves the transfer, by the settlor, of full ownership of an asset, into a separate estate managed by a trustee for the accomplishment of the mission defined by the trust agreement.

The trust is an extremely flexible tool that can be used, notably, to establish a contractual guarantee, which is then referred to as a security trust.

A security trust, or *fiducie-sureté*, is the operation by which a debtor, called the settlor, transfers to a trustee the ownership of movable or immovable property as security for an obligation, with the trustee being responsible for keeping it in a separate estate – the earmarked estate – and returning it to the settlor once the obligation is fulfilled, or, in case of non-performance, transferring it to one or more beneficiary creditors.

The trust agreement will therefore determine the asset contributed to the trust, describe the mission of the trustee, and identify the beneficiary(ies) of the trust.

This guarantee is particularly robust because, with the full ownership of the asset having been transferred into the trust estate:

The assets contributed to the trust are removed from the settlor's estate, protecting them from both the settlor and their creditors, even in the event of insolvency proceedings against the settlor.

The trustee has all ownership rights to fulfill the mission defined by the trust agreement, which primarily consists, in the case of a security trust, of satisfying the beneficiary(ies).

PRESENTATION OF THE ATOA TRUST (FIDUCIE)

The purpose of the trust that ATOA wishes to establish is to guarantee token holders against:

(i) Failure of the ATOA platform, which would prevent the proper management of the flows associated with the credits;

The issuance contract will stipulate that in the event of ATOA platform failure preventing the continuity of this service, the real estate companies should be transferred/dissolved and the proceeds of the sale/liquidation be directed to the holders of the Tokens associated with the operation in question;

(ii) Failure of Foncière NuU, whereby the assets would then be transferred in the context of insolvency proceedings, which would prejudice the token holders whose chances of recovering their claims would then become very minimal.

For this purpose, Foncière NuU will contribute the shares of the real estate companies established for the acquisition of the various real estate assets to the trust.

This trust will be deemed rechargeable, meaning that as new companies are formed, their shares will be contributed to the original trust.

In accordance with the law, the trust agreement must be drafted in such a way that these assets, the transfer of which will only take place later, are determinable on the day of the establishment of the trust.

The trust agreement will provide that:

Apart from the default cases described below, (i) the shares of the real estate companies will be at the free disposal of the settlor, subject to the trustee's control over any decision other than those relating to the strict management of the property constituting the asset of the real estate company (ii) the results of the assets contributed to the trust will be systematically allocated to reserves;

In the event of failure of the ATOA platform or Foncière NuU, the trustee is instructed to:

- Voluntarily dissolve the real estate companies,
- Have the assets of each of them evaluated by a leading real estate appraiser,
- Commission, under conditions to be determined, one or more brokers responsible for finding a buyer for the asset,
- Allocate the repayment of the contributions and the liquidation surplus to the repayment of the Tokens attached to the relevant property
- Return any surplus to Foncière NuU

The concept of ATOA platform failure will be defined by reference to the Token issuance contract.

The concept of failure of Foncière Nuu will be defined by the initiation of insolvency proceedings against it.

Other modalities of the trust, particularly those relating to the sale of real estate assets outside of default cases, will be determined based on the exact content of the Token issuance contracts.

This arrangement ensures that token holders have a direct link to the value of the underlying real estate assets, providing them with the same level of security as if they owned these assets directly.

At this point, it is important to recall that the mortgage granted by each real estate company to the relevant banking institution can still be enforced, just as it could have been in the case of direct ownership of the property by the token holders. The trust does not grant them any more rights than they would have had as owners.

Real Worlds Asset Tokenization

Atoa initially focuses on the residential real estate market, where two of the three co-founders have strong expertise. However, our model is designed to tokenize any type of asset. We will be constantly monitoring opportunities as well as community proposals to expand the services offered.

Atoa business model

Atoa's revenue sources are of three types:

- A 10% commission at the time of the transaction. This commission is currently collected upon transaction completion. We are considering other models for the future, such as indexing a portion to the capital gain or co-investing with our clients in the properties.
- Management fees indexed to the rents received and the monitoring of certain services, e.g., maintenance work.
- Referral commissions by offering complementary services from partners.

Calculation of the real estate property price

We will offer real estate properties with a breakdown of the various costs associated with the project:

- the acquisition price (direct from the seller or through an agent)
- registration fees ("notary fees")
- planned renovations at acquisition and during the management phase

- other ancillary expenses (banking, insurance, guarantees)
- Atoa's fees equivalent to 10% of the aforementioned acquisition price

Calculation of credits distributed to token holders :

The distributed credits will have 2 origins:

Monthly funding of the ATO account on their online platform, which will be credited with the proportional share of net rents from the rental operation of the property, calculated based on the number of tokens held out of the total number of tokens issued.

This periodic credit will be calculated as follows:

Distributed liquidity = annual gross rent - (insurance + water-energy consumption + service providers e.g. cleaning, concierge...) - (Atoa management fees) - (loan repayment) - (taxes) - (cash reserve for work or rental contingencies)

Example:

Acquisition of a building: €550,000 (including agency fees)

Registration: €38,500

Atoa fees: €55,000

Works: €72,000

Ancillary expenses (application fees, insurance, guarantee): €5,500

Total cost: €721,000

Gross rents: €71,860

Property expenses: -€19,050

Atoa management: -€5,986

Loan repayment: -€22,043

Taxes: -€7,442

Reserve: -€867

Distributed credits (annually): €16,478, equivalent to 16,478 ATO distributed proportionally to the owned tokens.

These ATO will be credited monthly to the account of each token holder of this real estate property.

During the sale of tokens on the secondary market or when Atoa sells the property and repurchases all the tokens issued for that asset, the proceeds from the token sale will be credited in ATO to the holder's account.

Token holders can use them at any time to enjoy the various services offered by the platform.

Property Valuation and Token Buyback Calculation Methodology

Les biens immobiliers seront expertisés régulièrement (1 fois par an) par un expert Independent, following this property valuation and the remaining credit amount, the tokens representing the equity will have their valuation updated.

For example, if as of December 31, year N, the property was appraised at €850,000, with €250,000 remaining in credit and €600,000 in equity distributed among 7,000 tokens, each token would have a valuation at that moment of €85.7.

We will continuously provide on the platform the reference value of the tokens directly linked to the valuation calculation by the independent expert and the amortization of any bank loan. This reference value will be visible to sellers and buyers and will serve as a guide for over-the-counter transactions, which remain free but are guided by this reference value. In the previous example, this reference value corresponds to €85.7

Atoa launch and community

Atoa aims to build a strong community while only reaching out to it for important news (otherwise it wouldn't be 'turnkey'). We want to build the future, and for us, that means listening to and co-constructing with those who join our real estate service model.

We also know that our first months of activity are crucial, and we will owe a lot to those who join us and trust us during this special time, helping us further improve our value proposition.

That's why we want to reward these 'early adopter' clients as soon as the situation allows, in the spirit of an 'airdrop.' This approach is not intended to attract people looking to take advantage of a benefit, but rather those who are committed for the long term. Therefore, we will not communicate any details even when we are in a position to do so

Risks

The project entails various risks detailed below :

- **Risks of identity information loss**

The loss, unauthorized access, theft, or destruction of the client's electronic wallet, their credentials, or private keys may result in the permanent and irreversible loss of the tokens associated with the account. Neither Atoa nor anyone else will be able to access the corresponding tokens

- **Risks related to the experimental nature of Blockchain**

The token will be registered on the Polygon blockchain protocols. Malfunctions, failures, forks (hard forks), or abandonment of protocols can have a significant effect on the tokens, and Atoa is in no way responsible for such incidents or events.

The blockchain validation system may be subject to attacks, including, but not limited to, double-spending attacks, majority mining power attacks, selfish mining attacks, and competitive attacks. The client may not be able to recover the amounts paid, and Atoa is in no way responsible for such acts of cybercrime.

Such risks may result in the loss of tokens, and Atoa has no liability in this regard.

- **Legal risks**

Digital assets are subject to regulation in some countries, and many others aim to legislate on this subject in the years to come. In this variable and uncertain legal framework, some jurisdictions may apply existing regulations on digital assets or introduce new ones based on blockchain technology, which will affect the use and/or value of the tokens. Atoa may receive requests, notices, requirements, or decisions, including from a regulatory authority, or may be required to suspend or discontinue the delivery or use of the Tokens when strictly necessary by such authority. There is no right to information about Atoa and/or the tokens. The tokens have no legal tender and are not backed by assets. The client is solely responsible for conducting a legal and tax analysis regarding the contribution and ownership of the tokens based, among other things, on their nationality and tax residence.

- **Non-disclosure, software, and technical risks**

The functionalities of the Atoa platform are currently under development and may undergo significant changes before the platform's launch (for technical, financial, commercial, marketing, legal, regulatory, or other reasons). The final operation may not be executed within the currently envisaged timeframe, or may not be completed or even deployed, or may undergo significant modifications, to the extent that the result may not meet the client's expectations.

- **Tokens value**

The invested amounts are not guaranteed. Holding tokens involves significant capital risk. The value of tokens is subject to fluctuations due to market conditions and varying supply and demand dynamics

- **Unforeseen risks**

Digital assets and cryptographic tokens are a new and unproven technology. In addition to the risks listed above in a non-exhaustive manner, there are other risks that Atoa cannot identify or foresee, and the client will need to conduct their own investigations, research, and analyses. Risks may also arise in the form of unforeseen combinations or modifications of the risks stated above.

Applicable law

All rights and obligations arising from the relationship between Atoa and the client shall be governed by French law, excluding provisions regarding conflicts of law in that jurisdiction.

In the event of difficulties arising from a dispute concerning the validity, formation, performance, or interpretation of the contract between the parties, the parties shall first seek an amicable solution.

In the event of failure of this attempt at amicable resolution or in the absence of a response from Atoa, the client may bring their dispute before the competent courts.

The Team :



Thank you !

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STATION F

Ville de Demain
L'innovation des territoires

