

REGO



WHITEPAPER V1.5

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INTRODUCTION

Cryptocurrencies and other blockchain-based technologies have the potential to transform the real estate industry. This paper outlines a vision for a new crypto-currency, a trading platform and software applications for the real estate industry based on state of the art blockchain technology. This vision was created by the REGO team which consists of experienced real estate investors, professionals and technologists who plan to revolutionize the industry.



REAL ESTATE TO GO

REGO stands for "Real Estate To Go" which alludes to the ease of conducting real estate transactions with blockchain technology based property trading platform and applications. Such technologies will make the buying, selling, management and development of real estate properties more efficient, secure and with lower costs.

This document focuses on a general overview of the proposed technology and its uses.



ABSTRACT

Key challenges for foreign investors in today's real estate market include the lack of top quality and reliable property listing platforms, and dealing with the time consuming, error prone and costly processes in acquiring, managing and funding of properties.

This White Paper will describe how REGO, an innovative real estate property sourcing, listing and technology firm is launching the REGO crypto token, blockchain technology-based trading platform and applications for the real estate market to revolutionize the trading, management and investing of real estate properties, especially for foreign investors. REGO utility tokens can be used as currency in the acquisition of certain properties listed on the trading

platform and for access to the blockchain based applications. Usage of REGO tokens will significantly expedite, securitize and reduce the costs of the aforementioned processes.

REGO can also offer unique services to assist foreign investors in making property investments in the US and other countries. Such services will minimize the challenges of time and costs in acquiring and managing of properties purchased from our platform.

Vision

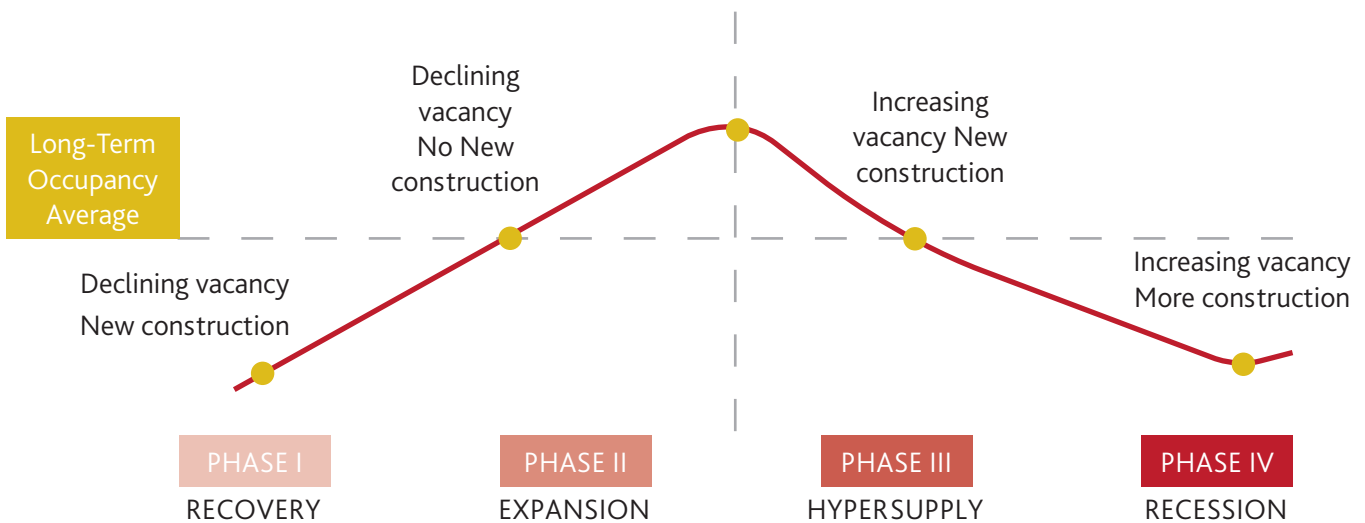
To build the most disruptive blockchain technology-based property trading platform and associated applications to revolutionize the real estate industry.



REAL ESTATE MARKET

The advantages of real estate, which includes a low correlation to other financial assets and relatively high and stable income returns, have come into greater focus by private and institutional investors. Investors are drawn to real estate as traditional fixed-income investments. With the current market size of \$217 trillion, real estate remains the largest asset class

globally while also being the most imperfect. Many have attempted and failed to reduce the inefficiencies in the market space. As a result, real estate investors come across the same problems involving law, tax, payments, maintenance services, management, deterioration, and more.



Source: Mueller, *Real Estate Finance*, 1995.

<https://www.extension.harvard.edu/inside-extension/how-use-real-estate-trends-predict-next-housing-bubble>

A key consideration is that real estate properties run on life cycles. The life cycles of different economic zones in the world happen at different times. For example, when certain countries are enjoying high growth, other countries may be struggling to survive and vice versa. As the scale of real-estate development in emerging markets rises, so too does the proportion available for private investment. Over the past two decades, in developed markets, the share of investable real estate as a percentage of GDP has been stable at 40-50 percent. However, in emerging markets, the percentage is growing, and so

investors should look to invest in different economies to maximize return. As with most investments, it is critical to diversify the real estate economies in which one invests in order to achieve success.

Access to quality real estate properties, which are below market value and generate high yield is limited. There are additional challenges for international investors. Cross border fund transfers for real estate transactions take time and incur expensive banking fees. Information related to real estate transactions, property management and development under the current systems are error prone and take time to process and research. Dealing with legal and tax compliance issues in a foreign country further complicates the property investment process.

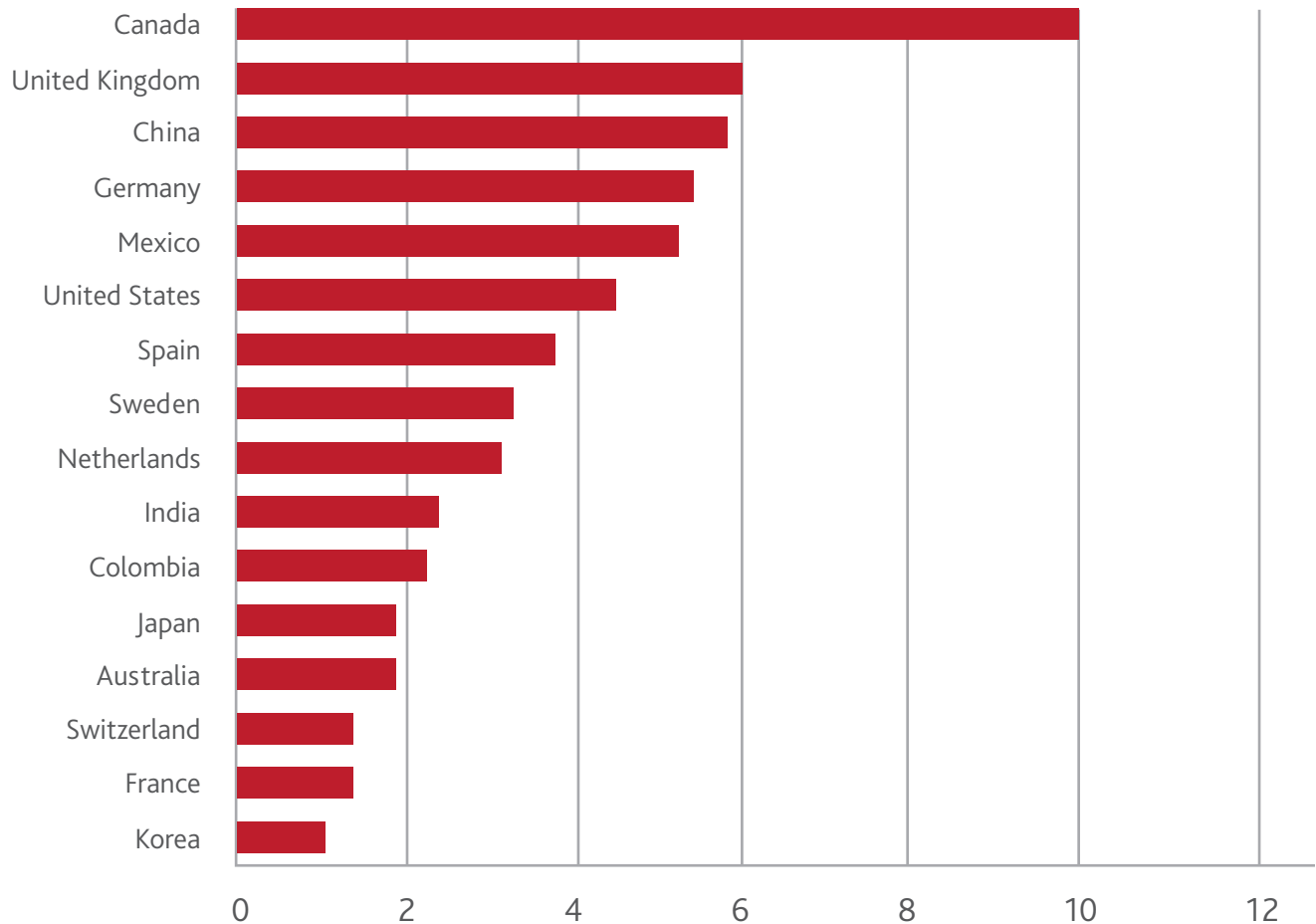


Foreign Investment in the US Real Estate Market

Overseas property investment can be beneficial because it allows property investors to diversify their investment portfolio. This will minimize the risk because you are spreading it out over several markets

that are unlikely to perform badly at the same time. The US Real Estate Market is especially appealing because it offers a wide range of Below Market Value properties which will be discussed later on in this paper.

Real House Price Growth in 2016



Source: IMF Global Housing Watch. The annual Percent change is computed based on the latest available data for the quarter in 2016.

Overseas investment in the U.S. real estate market has exploded in the past year as it reached a new high in 2017. Between April 2016 and March 2017 foreign buyers and recent immigrants purchased \$153 billion in residential property. For context, this is an increase of 49% from 2016's \$102.6 billion. One reason for the explosion in investment is the affordability of

homes in the US relative to those in the countries of the US's biggest foreign investors. As can be seen In the chart above, the real estate price growth in 2016 was larger in Canada, UK, China, German and Mexico. Another reason for the growth in investment is the current strength of foreign currencies against the U.S. dollar. However, as the strength of foreign currencies



may not hold, REGO allows foreign investors to purchase property in U.S. dollars with significantly less depreciation in value.

80% of foreign market investment came from 5 countries - China, Singapore, Canada, Germany and Japan. This concentration of investment between a small subset of countries demonstrates the difficulty foreign investors face when trying to invest in the US real estate market. REGO's blockchain based technology offers a secure way for investors to circumvent the intricacies of purchasing properties directly. Other difficulties for foreign investors include not having a US based presence.

<https://www.nar.realtor/sites/default/files/documents/2017-Profile-of-International-Activity-in-US-Residential-Real-Estate.pdf>

US Below Market Real Estate Properties

Below Market Value (BMV) properties are residential properties available for sale at a price below their actual market value. This happens because sellers are in a situation that requires immediate liquidation of funds for various reasons; divorce, financial difficulty, relocation etc. Selling a home below market value

means the owner can dispose of their property quickly, without going through a complicated and lengthy process.

Investing in Below Market Value properties requires active research, careful screening, and a rigorous management process to ensure the properties are maintained cost efficiently and have stable rental income. However, it is an excellent way for property investors to maximize return on their investment as they are effectively purchasing a property with Instant Equity built in. This also means reduced risks, and higher potential of future property appreciation at a smaller initial investment. For example, a property worth \$100,000 on the open market can be bought through the REGO platform at \$75,000. The property investor can benefit from \$25,000 instant equity from day one.

In the last 5 years, below market prices for single family homes have become increasingly accessible to investors who can pay for them without relying on bank loans. Some of these homes can be sourced with little or no work to be done with some even coming with tenants. These types of properties can be available in the REGO platform.



REGO PROPERTY LISTING

Access to quality real estate properties, especially for those that have below market pricing or replacement value, has traditionally not been available to offshore investors because information on these properties is usually not transparent. REGO reflects its founders' belief that investors should be able to source properties with good value to returns. REGO is set up to take advantage of the well-established founder's network and process for sourcing properties at below market prices to be listed for serious real estate investors from around the world.

Our team of real estate experts who have many years of experience in the property investment sector will carefully screen high yield real estate investment properties to be listed on the REGO platform for buyers. With ongoing expansion of the real estate team and network, REGO will provide investors with a growing number of quality listings from all over the globally.

REGO Property Trading Platform

Our trading platform supported by state of the art blockchain technology, will allow investors from around the world to execute the purchase quickly and securely. Purchase payments can be made with Bitcoin, Ethereum, and other major cryptocurrencies including REGO tokens seamlessly. REGO tokens were created for facilitating overseas property transactions and management as well as eliminate cumbersome banking process and high fees involved with these transactions. REGO tokens will be executed with Ethereum based smart contract technology to eliminate errors and documented on the decentralized and distributed ledger of blockchain to assure transparency and immutability.

Technology Overview

The REGO Platform includes both mobile and web-based applications built for purposes of transacting real estate in a decentralized way. This network is governed by Ethereum smart contracts, implementing and enforcing rules for entities to interact in property ownership or records history.

Ethereum platform with its virtual machine (EVM) is currently the most established blockchain-based distributed computing platform with smart contract functionality and is industry standard for issuing custom digital assets. It powers the contracting aspects of the REGO Platform. The platform will utilize smart contracts and implement complex issuance rules executed by EVM to manage voting, escrow, property agreements and other auxiliary contracts. The REGO platform will be a bridge to communicate with the Ethereum-based smart contract infrastructure.

Also, each user signed up on the REGO platform will be given a REGO Property Wallet. The transaction documents and title deed will be stored in the REGO Property Wallet and the user will conveniently be able to view the respective ledger records of each of their properties. The development of the REGO Property Wallet will facilitate the exchange of REGO, allowing users to receive, deposit, and transfer in an easy, fast and secure way. Because REGO is an ERC-20 token, the wallet will be built to ERC standards to allow interaction on the Ethereum network.

ERC stands for Ethereum Request for Comments - an official protocol for proposing improvements to the Ethereum network. ERC-20 assets share the same receiving address as an Ethereum address. Therefore, all ERC-20 tokens transact on the same



network that a Ethereum wallet uses. Until the wallet is developed, any ERC-20 capable wallet can be used to store and transact REGO tokens. REGO platform will be developed and enhanced in phases over a period of time.

Blockchain

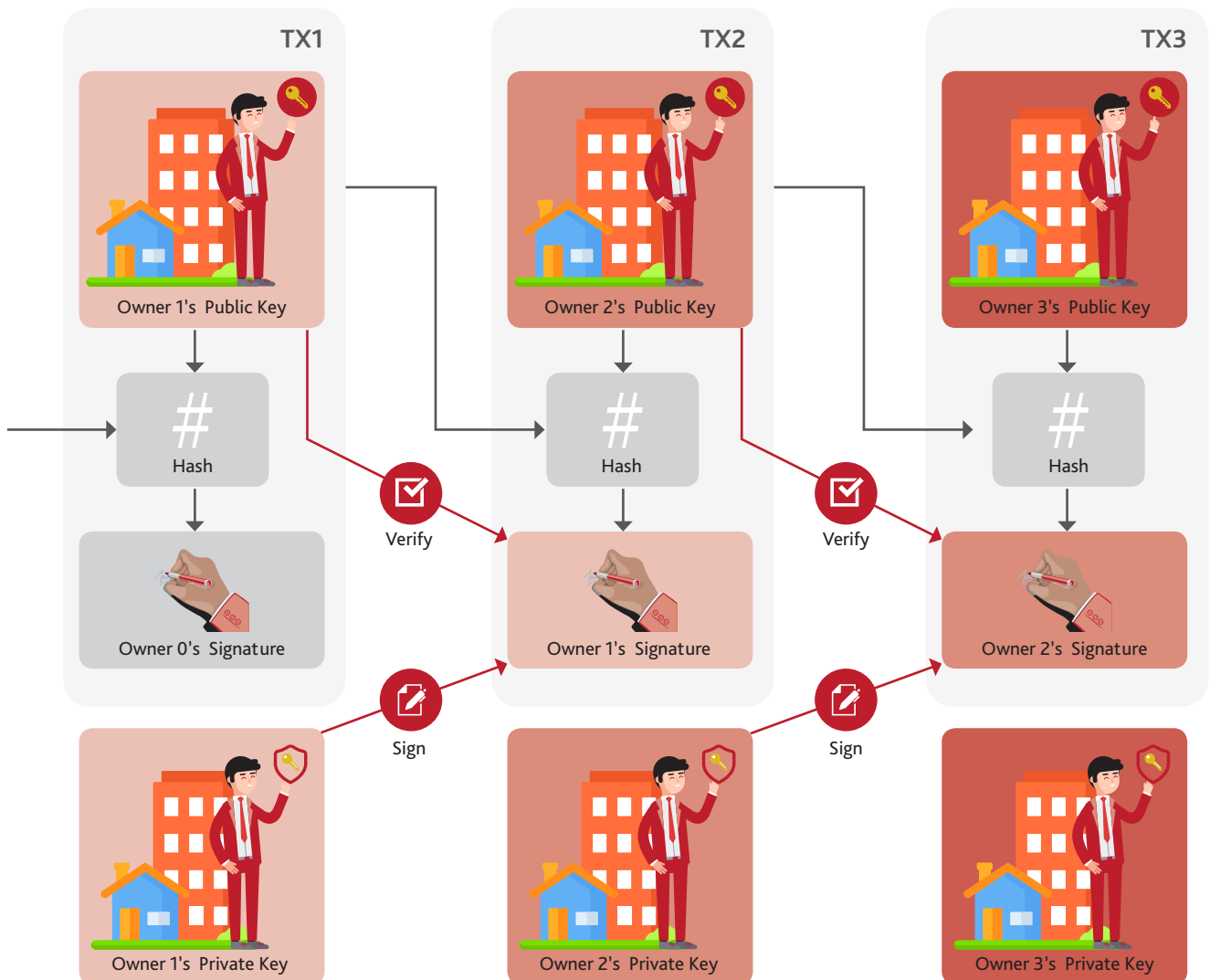
ADVANTAGES OF BLOCKCHAIN TECHNOLOGY

A blockchain is a shared, distributed, unalterable ledger. Rather than a central third party holding a record of every transaction that has taken place, in a blockchain network, multiple nodes hold complete ledgers of transactions. As a result, trust does not need to be placed in a central third party, but nodes can trust

themselves and other nodes in the system to have an accurate record of transactions that have taken place. In summary, blockchain is simply a shared distributed ledger that has the following characteristics:

- Records transactions in P2P network
- Distributed to all member nodes
- Stores transactions in blocks
- Verified transactions are linked from first block to most current block
- Past blocks unalterable

An example of what a blockchain looks like can be seen below:



Transactions are grouped together into aggregated “blocks”. These blocks reference each other, starting from the very first block that was ever created on a particular blockchain, to the most current block that was added to the chain. Each block includes data from the most recent previous block added to the chain, such that they are “linked” together, giving the name blockchain. In linking blocks together in this way, if a

malicious node attempts to change a transaction that happened in the past, this would invalidate all blocks that come after it, the network would recognize that a transaction that already took place was trying to be changed, and the fraudulent transaction would be immediately invalidated. REGO will take advantage of this technology for its low-cost, transparency, immutability and security.



Low-Cost

Traditional methods of transferring capital incur relatively high transactional costs regardless of transaction size due to banks and financial intermediaries having to address clearing costs. Through the use of blockchain, these costs can be significantly reduced, as there is no middleman to impose fees. With a reward mechanism built into the protocol, transfers require only small transaction fees.



Immutability

The ledger is policed by every member of the network. Integrity is checked and agreed upon by the network as a collective on an ongoing basis. Any change that one or other party attempts to make to the blockchain is recognized and rejected by the majority.



Transparency

Everything that takes place on the ledger is visible to anyone. It is possible to see everything that has been recorded on the blockchain. Every transaction made on the blockchain will record the time of transaction, both receiving and sending wallet address, and time of delivery.



Security

As the Blockchain is maintained by a large network of participants, no one actor can easily gain enough influence to submit a fraudulent transaction or successfully alter recorded data. Although possible in theory with enough resources, it would be prohibitively expensive in practice.



REGO Token

REGO token is the cryptocurrency created for users of our property platform as well as the real estate ecosystem and will be available at our Initial Coin Offering (ICO). It is the preferred payment method for acquisition on the platform as it eliminates the time-consuming banking process and unnecessary fees. It is also recorded on the decentralized and distributed ledgers of blockchain and, as such, will be secured and immutable. Furthermore, using tokens as payment, the purchaser could will qualify for up to 20% discount off the cash price.

Over time, REGO tokens will be listed on all major cryptocurrency exchanges to provide easy access to the tokens and the trading of them.

Implementation of REGO Token (REGO)

REGO will be implemented on the Ethereum blockchain as an ERC-20 token. The Ethereum blockchain is currently the industry standard for issuing custom digital assets and smart contracts. The ERC20 token interface allows for the deployment of a standard token that is compatible with the existing infrastructure of the Ethereum ecosystem, such as development tools, wallets, and exchanges.

Ethereum's ability to deploy Turing complete trustless smart contracts enables complex issuance rules for cryptocurrencies, digital financial contracts, and automated incentive structures. These advanced features and active ecosystem make Ethereum a natural fit for REGO.

Smart Contract

The records of transaction on blockchain are transparent and secure. History and ownership of each property will be recorded on a blockchain audit trail that can be traced through the numerous nodes along the chain. The record will be based on a ledger system which will be decentralized across the REGO

blockchain. The sale and purchase of a property as well as ownership is managed by the smart contract distributed ledger system. Subsequent buyer of the property will be able to trace the ownership trail through REGO blockchain. Our platform will allow easy access to do so.

The transaction works on the algorithm of Smart Interactive Contract. Smart contract family is written in the Solidity language native to the Ethereum platform. Ethereum was chosen as the most trustworthy environment for execution of Turing complete smart contracts. Typically, a smart contract will set up algorithm to enable the self enforcement and self execution of the contract. Once both seller and buyer has executed the smart contract using their private key coupled with the system public key, the contract is deemed executed and consummated. A typical smart contract performs the terms of the contract with pre-programmed codes.

An example use case would be when a user logs into the REGO platform, they choose a property to purchase. They will then pay a deposit using REGO. The buyer will then to given 14 days to settle the balance purchase price using REGO. The grace period for payment will expire on 11.59pm of the 14th calendar day. The algorithm will program a 14-day period as a deadline, which when expired, the property will automatically be forfeited and be returned as unsold units to the REGO site property listing. The deposit sum will be set to be forfeited concurrently. However, in the event the buyer settles the balance purchase price within the stipulated 14 calendar days, the Sale Contract is deemed closed. REGO blockchain will record the person has the new legal and beneficial owner to the property. The system will concurrently be prompted to forward the legal documents to the local land registry for title deed registration.



REGO ECOSYSTEM

REGO tokens can be utilized to purchase properties and access blockchain based technology for property management and the real estate eco-system. Over time the REGO platform will expand its property pool to other countries in Asia and Europe.

Real estate related expenses such as brokerage, legal fees, builders, renovator, maintenance, service fee, consulting and managing agent can also be managed and maintained within the REGO platform and potentially paid through REGO tokens. This can be done using ERC20 compatible mobile wallets for easy transactions. Overtime, the REGO platform will grow to include single and multi-unit residential investment properties and commercial properties which can be listed by the public and managed on the REGO platform through incentivization with REGO tokens.

Types of Property on the Listing

The listing on the REGO platform will begin with below market rental properties in the United States, followed by market valued single and multi-unit residential investment properties and will eventually include commercial properties and third-party listings. All these properties will be sourced from various agents and brokers and will be verified directly by the REGO team.

REGO team utilizes a systematic approach in sourcing for quality below market value properties from owners and agents as well as engages a series of due diligence to ensure genuinity of the properties to be listed on the platform.

While the platform is sourcing below market value properties in the U.S. market, REGO will begin expanding into other markets in Malaysia, Canada,

Australia and Europe, using the same rigorous screening and property management processes perfected by the REGO team in the U.S. and leveraging our established affiliates in those countries. The goal is to present the same quality property listing with more geographical coverage to maximize opportunities. Over time, REGO listing will cover all major real estate markets globally.

Property Management Tools

Property management involves many activities and payment transactions, from signing rental contracts, rent collection to repair, maintenance, etc. By using the REGO platform and having smart contract protocol implanted, all contracts, activities and related payment transactions will be recorded on distributed ledgers for transparency, security and immutability purposes. When REGO token is adapted as means for payment the process will be even more efficient. The self-enforcement nature of a smart contract in the REGO platform can facilitate repossession of property in the case of default in tenancy. By virtue of the smart contract protocol, the tenant could be locked out by a pre-programmed smart lock installed to the premises for example. The landlord could regain possession of his property hassle free in this case.

Property Development Tools

Property development is currently very complicated with many contracts, activities and payment transactions involving multiple parties. By utilizing smart contract protocol implanted in all real estate contracts, transfer of title and ownership of real estate can be recorded in the blockchain and retrieved within minutes which would in turn significantly reduce recording cost and timing. To take it further,



transfer of interest, possession and control over real estate, which are not within the current title registration system, can be traced by all parties and stakeholders. Property fraud & forgery, misrepresentation and withholding of information by party can be prevented. Property development activities and related payment transactions will be recorded on distributed ledgers for transparency, security and immutability purposes. When REGO tokens are adapted as means for payment, the process will be even more efficient.

Property Management

Purchasing and managing property post-acquisition takes a lot of effort, from hiring property management for rental and maintenance, to dealing with tax and other related governmental filings. Such activities are further complicated if the investors are from overseas with minimal to no experiences

in dealing with operational issues. REGO can make arrangements for all of these services for the overseas investors, allowing them to focus solely on the investment decision.

For investors that prefer to invest in the property through a corporation or other legal entity, REGO can set up the legal entity to take ownership of the property for the buyer before closing all within the REGO platform. All rental contracts, property management and other related professional services can be set up under a legal entity before closing. This is the most efficient way for the investor to invest in real estate overseas.

REGO platform provides a network of service providers, namely lawyers, tax agents, title companies, secretarial services, property managers, contractors, renovators, servicemen etc. REGO token can be used as payment for these services.



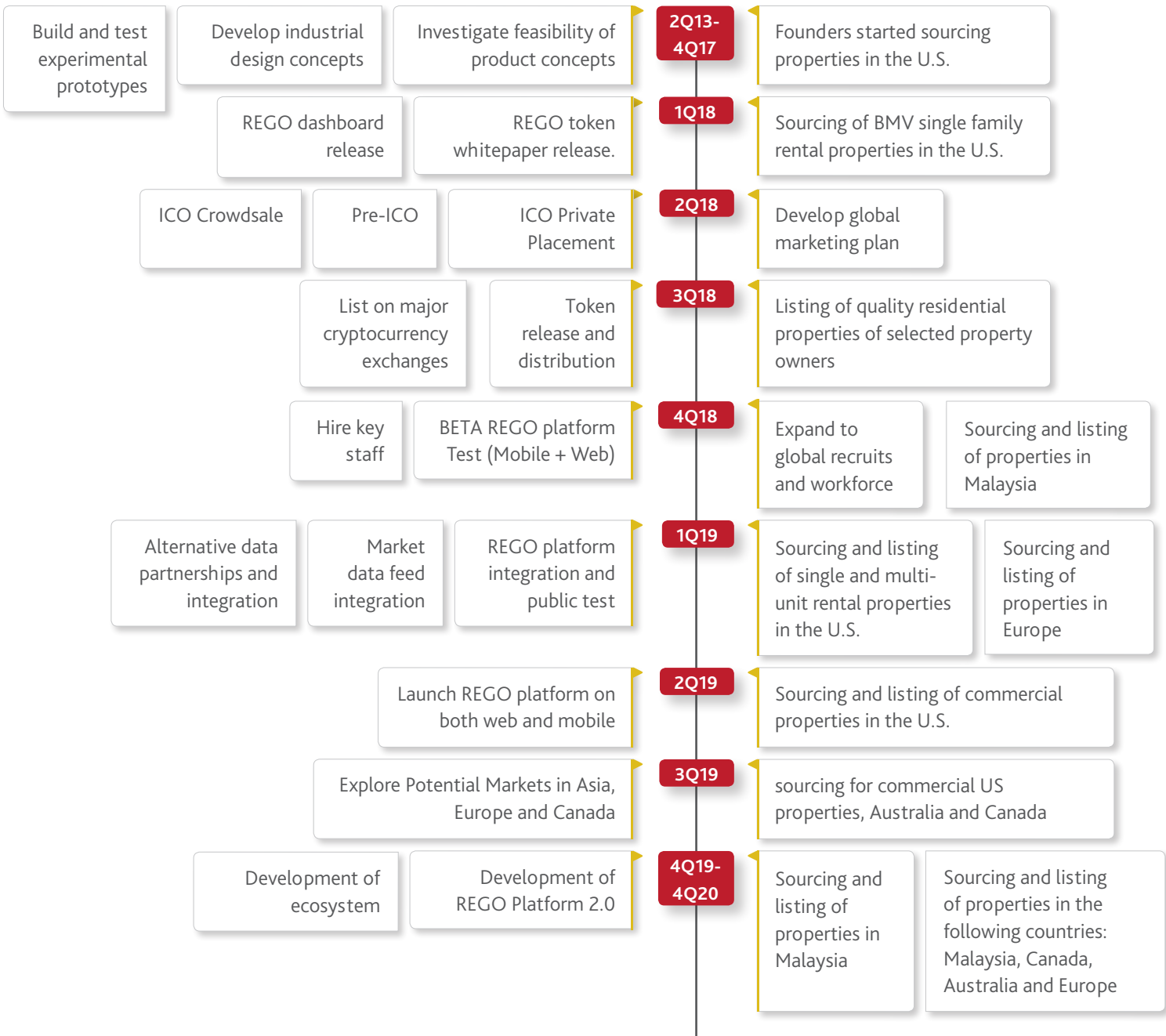
ROADMAP

The property listing and technology development roadmaps below can and likely will change, especially as market conditions fluctuate and the competitive landscape shifts, along with user demand changes.

The roadmap is intended as an outline for how REGO intends to continue extending and expanding the platform to achieve our overarching real estate goals.

TECHNOLOGY DEVELOPMENT

PROPERTY LISTING



TOKEN SALE DETAILS

Presale Details

The token sale will fund the full development, marketing and adoption of the REGO platform. The sale will begin on May 1st, 2018, and will end on July 31st, 2018, or when the hard cap of 20,000 ETH is reached.



1 ETH = 1,600 REGO

The total supply of tokens will be 55,000,000. 72% of the total supply of REGO will be distributed during the token crowdsale. Each REGO token will be priced at 0.000625 ETH at the start of the token sale with bonuses on a sliding scale depending on the period of purchase.

The next stage bonus applies when either the allocated token supply for a stage or the date arrives.

TOTAL SUPPLY

55,000,000 REGO

CIRCULATING SUPPLY

39,600,000 REGO

HARD CAP

20,000 ETH

EXCHANGE RATE

1 ETH = 1,600 REGO*

**1 REGO = 0.000625 ETH =
\$0.53 USD***

Each REGO token will be priced at 0.000625 ETH, with bonuses on depending on the period of purchase.

The bonus is specified in allocations as follows:



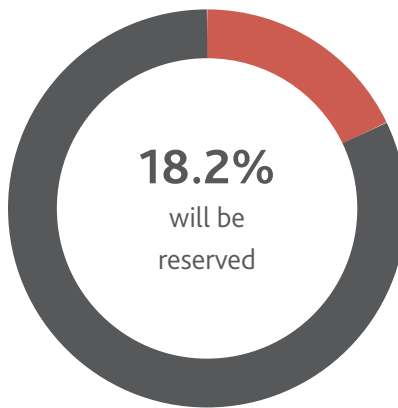
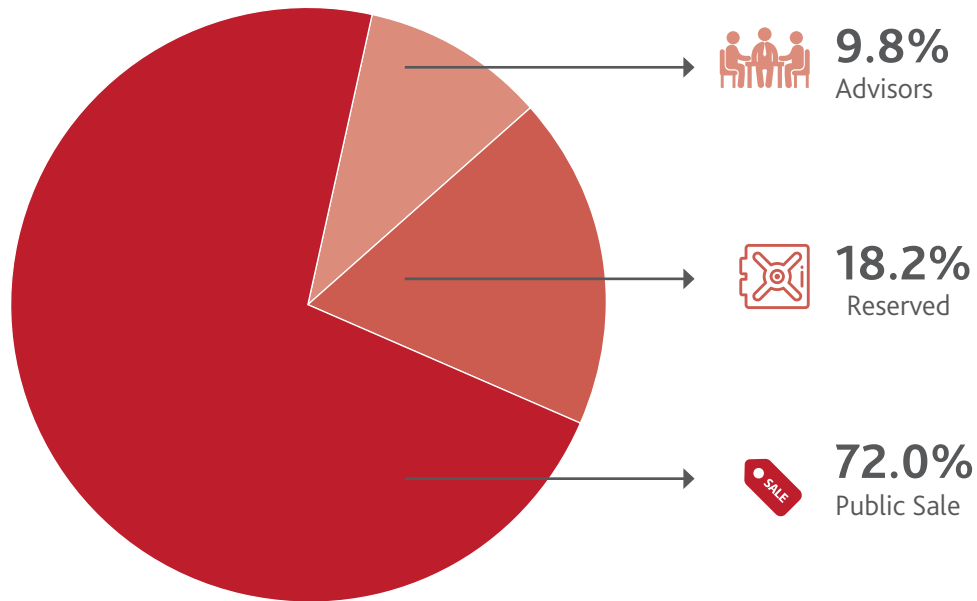
**The next stage bonus applies when either the allocated token supply for a stage or the date arrives.*

**Exchange rate at time of publishing*



Token Allocation

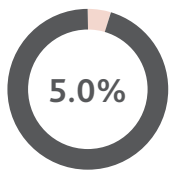
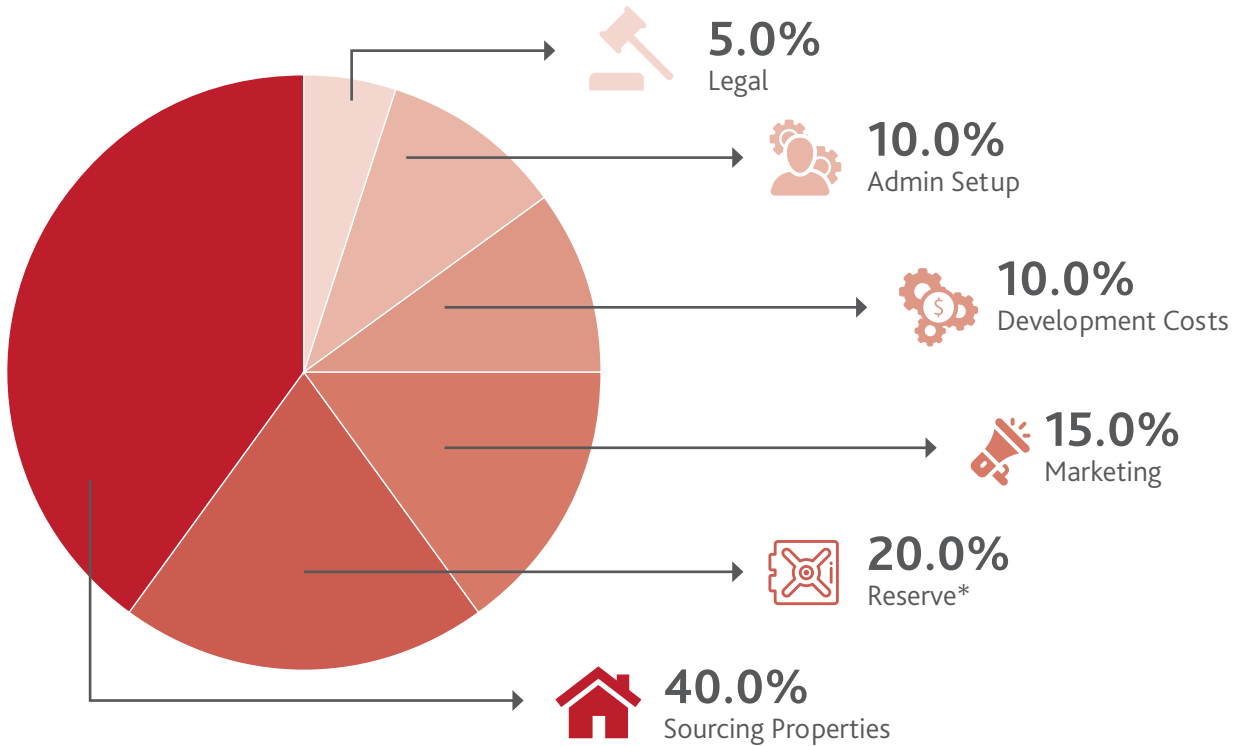
The total supply of REGO token available will be 55,000,000, of which 72% will be allocated to the token sale.



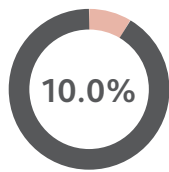
USE OF FUNDS

Funds raised during the REGO ICO will be used for the development of the REGO platform and for the

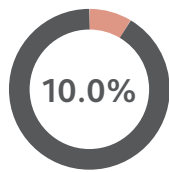
ongoing expenses required to support the growth of the ecosystem.



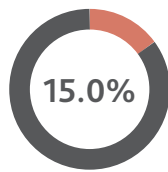
in legal



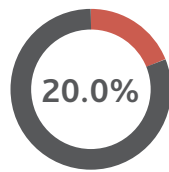
in development costs



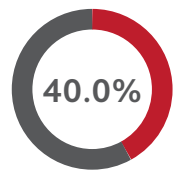
in admin and setup.



in marketing costs



platform expansion



in sourcing properties

Governance

The founders of REGO will be responsible for the efficient use of funds resulting from any sale of tokens from the REGO Token Reserve. Over time, ETH and REGO tokens will be exchanged to cash for the sourcing of properties for resale on our REGO platform.

REGO Platform and its utility features will serve as a launch pad for REGO Tokens, ensuring its technological

superiority and widespread adoption in the initial stages, but the future value of REGO Tokens will be determined by the global cryptocurrency investment community.

By 2020 the initial REGO vision and architecture will have been implemented and deployed. REGO will then work on the continuous evolution of the REGO Blockchain and will be maintained by the Founders of REGO.



TEAM

The REGO founding team, which has an unparalleled ratio of world class advisors, specialize in a wide variety of fields including real estate, blockchain, finance, legal, and more. To become part of the team, each of its current members had to show proven

past performance and were chosen carefully by the founder of REGO. The core development team members have years of experience in building scalable projects for users across the world.

Founders



LIONELL TAN (TAN PENG ENG)

CEO & Founder

2012-present CEO Natnaes Investments LLC. 

A successful commodities trader who started his trading career with a Japanese based commodities trading company called ORIENTAL Commodities who went on to head a team of traders in OCBC Futures before moving on to running a boutique fund trading FX with GAIN Capital while investing in value properties from 2004 in Malaysia and later expanded his expertise to the USA in 2013. Ever since then, he has build a portfolio of properties that were sourced through his network of real estate agents and property managers in the US. All properties sourced had to have a minimum 15% yield.



DAVID BRAUT

Company Advisor

2012-present: Vice President at VELTRUST. 

David has the spirit of entrepreneurship. He strives for excellence and embraces the risks in life. He enjoys working and learning from people from all sources of life.



JAIAN CUTTARI

Marketing Advisor

2012-present: Founder, CEO at VELTRUST. 

Jaian Cuttari is the CEO of Veltrust, a global advisory firm operating in Washington DC. With his broad knowledge of the many facets of business and market forces, he uses Veltrust to connect clients from a diverse range of industries to opportunities in the government and private sectors. Currently, Veltrust is at the forefront of utilizing blockchain technology to meet the needs of the global real estate market.





HARSHA CUTTARI

Blockchain & Crypto Advisor 

B.S. Electrical Engineering (University of Maryland)

2016-present: CTO, Architect, Lead Engineer at AQUA LLC.

2012-present: Co-founder, CEO, Architect, Lead Engineer at KROLEO.

Harsha founded Kroleo Studios to build a digital agency committed to encompass high quality web design & application development. At Kroleo, he's at the forefront of brand and communication strategy for their client portfolio. Trained as a designer, he has led several marketing campaigns, including full web development and online strategy consulting, for clients large and small in the Mid-Atlantic region.



ELIZABETH SIEW WAI KIT

Company Advisor & Legal Tech Counsel 

Elizabeth Siew is the new voice for property technology and legal technology in the region. She is one of the few female Technopreneur in Asia, and is active in the various tech scenes in this region. She cofounded the first end-to-end Real Estate Legal Technology company in the Malaysia and Singapore – LePro System Berhad and LePro System Pte Ltd. Now expanding her reach to Thailand, Vietnam, Hong Kong and many more Asian countries.

She started as a real estate and conveyancing lawyer years ago. During the last property bull run, she was one of the top investors' lawyer in the country. She spoke on the topic of property law, real estate legal as well as creative investment legalities. In recent years, she has expanded her area of practice to technology particularly in areas of real estate and legal technology development and advisory. She is one of the founding members of Malaysia PropTech Association. She has authored two best selling book entitled 'Smart Property Investors Know The Law' and 'Smart Property Investor Know the Law in CREATIVE INVESTMENT'.

Today her passion and mission is to merge tech with real estate and legal, utilizing artificial intelligence, machine learning, block chain, smart contract and legal tech to achieve seamless property ownership and home living across Asia.



TONY LAU

Advisor 

Tony is a seasoned executive, investment banker, private equity and angel investor. He has strong experiences in investing, managing, growing, and financing of businesses from multi-national corporations, infrastructure projects to startups. He is currently active in startups in blockchain, cryptocurrency/ICO, artificial intelligence and software as well as infrastructure project in satellite and energy.



Other Notable Team Members



LEOW YUEN FONG

Marketing: Shanghai 

Leow Yuen Fong, started his career in the financial industry through rank and file. He graduated with diploma in Investment Analysis organized by Malaysia Association of Productivity in collaboration with Western Australia Institute of Technology (Curtin University of Technology) and Permodalan Nasional Berhad (National Investment Company). Through the years, Leow has been in charge of asset management where he doubled the value of his company portfolio within a year of inception. He is also in charge of business turnaround, operations, customer services and marketing. Leow is now a Director of Marketing & Sales, involving all international matters as well as financial investment for the group.



SEAN TAN

Community Media Manager

Sean has previous experience in launching community initiatives such as building online forums, launching ambassador programs and creating event series. He is a great people person with exceptional customer service skills and the ability to moderate both online and offline conversations. He acts as the face and voice of our brand and manage all community communications.



OKECHI ONYEJE

Blockchain & Crypto Advisor 

B.S. Computer Engineering (University of Maryland)

2016-present: Lead Developer at VISTAPRINT.

2012-present: Co-founder, CTO, Architect at KROLEO.

Okechi is an applications developer committed to user experience. He is knowledgeable across multiple programming languages and frameworks including Java, PHP, MySQL, Solidity, Ruby, and more. As Technical Director for Kroleo Studios, he ensures all code written is structured well, has the potential to grow and expand as the need arises, and that sound development practices and methodologies, including an agile process, are utilized.



OMAR EL-MIHILMY

Blockchain & Crypto Advisor 

2016-present: Software Development Engineer at AMAZON

2012-present: Lead Developer at KROLEO.

Omar is a designer and front-end developer at Kroleo Studios. He focuses on creating thoughtful, innovative interactive work brought to life through a well-coordinated use of cutting-edge web technology. Omar has built large-scale web applications in a variety of environments. His area of expertise include: Java, Android development, HTML/JS/CSS, C, Python and more.



DISCLAIMER

REGO is not intended to be an investment product. REGO is a mechanism for driving REGO and the ecosystem within; supporting REGO is a vote of confidence in the success of REGO. With this being said, there are inherent risks that Presale and Crowdsale participants need to be aware of, especially given the volatile nature of digital currencies. Do not purchase more REGO that you are willing to lose and please take time to read our Whitepaper and ensure you understand and believe in the project and vision.

Risks associated with Ethereum

REGO will be issued on the Ethereum blockchain. Therefore, any failure or malfunctioning of the Ethereum protocol may lead to the trading network of REGO not working as expected.

Absence of guarantees of income or profit

There is no guarantee that REGO will grow in value. There are no guarantees that the price of REGO will not decrease, including significantly, due to some unforeseen events or because of force majeure circumstances.

Quantum computers

Technical innovations, like the development of quantum computers, may pose a danger to cryptocurrencies, including REGO.

Regulatory uncertainty

Blockchain technologies are subject to supervision and control by various regulatory bodies around the world. REGO may fall under one or more requests or actions on their part, including but not limited to restrictions imposed on the use or possession of REGO, which may slow or limit the functionality or repurchase of REGO in the future.

This ICO is not open to citizens and residents residing in the following countries:

- People's Republic of China
- Singapore

