BRICKLAYER

The Litepaper

BRICK BY BRICK: THE IDEA

The desire to build and own property is deeply ingrained in human nature. As one of the oldest industries, real estate has undergone significant transformations over the centuries, evolving to meet the demands of changing societies and economies. In recent decades, the growing call for digitalization, enhanced accessibility, and borderless transactions has reshaped the landscape of real estate investment.

With the high cost of real estate, the need for more inclusive ownership models has become increasingly urgent. The concept of fractional ownership - allowing individuals to own even a small piece of property, or as we might say, "a BRICK"- has gained traction as an innovative solution. At the same time, advancements in technology, particularly blockchain, offer a compelling opportunity to modernize the industry. With its promise of immutable ledgers and enhanced transparency, blockchain technology aligns seamlessly with the legal and financial requirements of real estate transactions.

The integration of blockchain and artificial intelligence (A.I.) is paving the way for a new generation of real estate investors. Tokenisation- the process of converting real estate assets into digital tokens recorded on a blockchain- offers a secure, verifiable means of ownership. This breakthrough not only lowers entry barriers for newcomers but also provides seasoned investors with new avenues for diversification and opportunity. By bridging the gap between traditional real estate and the digital economy, tokenisation is redefining how property is bought, sold, and owned.

Bricklayer is a real estate tokenisation project that transforms real estate and real estate bonds into digital assets. Instead of focusing on a single property, we created the BRICK Vault, which holds multiple assets, making investments more stable and secure. The revenue generated flows into The Quarry, where it is further enhanced to grow in value. To maintain a strong and sustainable economy, we use two tokens: MRTR, the currency which provides access to the platform, and BRCK, which is backed by real estate assets. With Bricklayer, real estate investing becomes global, liquid and accessible.

BRICKLAYER: THE COMMUNITY

NEW

New to Crypto?

The Bricklayer community welcomes you! We believe in keeping things simple and accessible, ensuring that anyone - regardless of experience - can easily understand and benefit from our project. Our philosophy is straightforward: We focus on clarity, transparency, and great user experience!

NEW

New to Real Estate?

For many of you, this might be your first step into real estate ownership. With property prices soaring and limited accessibility to global real estate markets, traditional ownership has become increasingly difficult and requires large sums of capital. Our project offers an innovative solution - allowing you to own a share of real estate without the overwhelming costs of property management or the burden of a mortgage. The real estate assets listed on our platform are designed as liquid instruments, making your investment both secure and easily tradable. Purchasing institutional real estate is no longer reserved for exclusive members!

Looking for a More Secure Investment?

Already familiar with crypto and real estate but unsure if your portfolio is truly safe and liquid? The real estate market is traditionally illiquid, and crypto markets can be volatile. Our platform bridges this gap by combining the stability of real estate with the growth potential of blockchain technology, providing a secure and transparent investment option.

Whether you're new to crypto, real estate, or both, or you're a seasoned investor looking for innovative opportunities, welcome to the BRICKLAYER community!

THE SMARTER WAY TO INVEST: TOKENS VS. PHYSICAL REAL ESTATE

Real estate has long been considered one of the safest and most valuable asset classes. However, traditional real estate ownership has significant barriers - high costs, illiquidity, complex management, and legal constraints. Tokenised real estate offers a modern, efficient, and accessible alternative, transforming property investment into a borderless, liquid, and hassle-free experience.

Lower Entry Costs & Fractional Ownership
Buying property requires large upfront capital and loans. Tokenisation allows fractional ownership, letting investors enter with minimal funds.

Instant Liquidity
Selling real estate takes months and involves high fees. Tokenised assets can be bought, sold, or traded instantly on digital marketplaces.

No Management Hassles
Owning real estate means maintenance, tenants, and taxes. Tokenised investments provide passive income without landlord responsibilities.

Global Access & Borderless Investment
Real estate markets are location-restricted and complex for foreign investors. Tokenisation removes barriers, enabling global participation.

Transparent, Secure, and Automated Transactions
Blockchain technology ensures fraud-proof, immutable records, reducing the need for intermediaries and hidden costs in real estate transactions. Unlike traditional deals that involve lawyers, brokers, and lengthy contracts, smart contracts automate transactions, making them instant, secure, and cost-effective.

Bricklayer takes the idea of real estate tokenisation and does it better than anyone else. While other projects tried to bring real estate on-chain, many failed because they focused on tokenising individual properties causing problems like high management costs, legal issues, and poor scalability. We've learned from those mistakes and built something smarter, simpler, and more powerful. Here's what makes Bricklayer stand out:

Top-Tier Commercial Real Estate Only
We focus on high-performing commercial properties, not small suburban homes. This means stronger returns and more stable growth.

Blended with Digital Assets for Higher Returns
Our Quarry mixes real estate income with profitable digital investments like staking, mining, and compute leasing - bringing you the best of both worlds.

Fractional Ownership of a Portfolio
Instead of owning one building, you get a share in a whole portfolio. This makes your investment more flexible, liquid, and less risky.

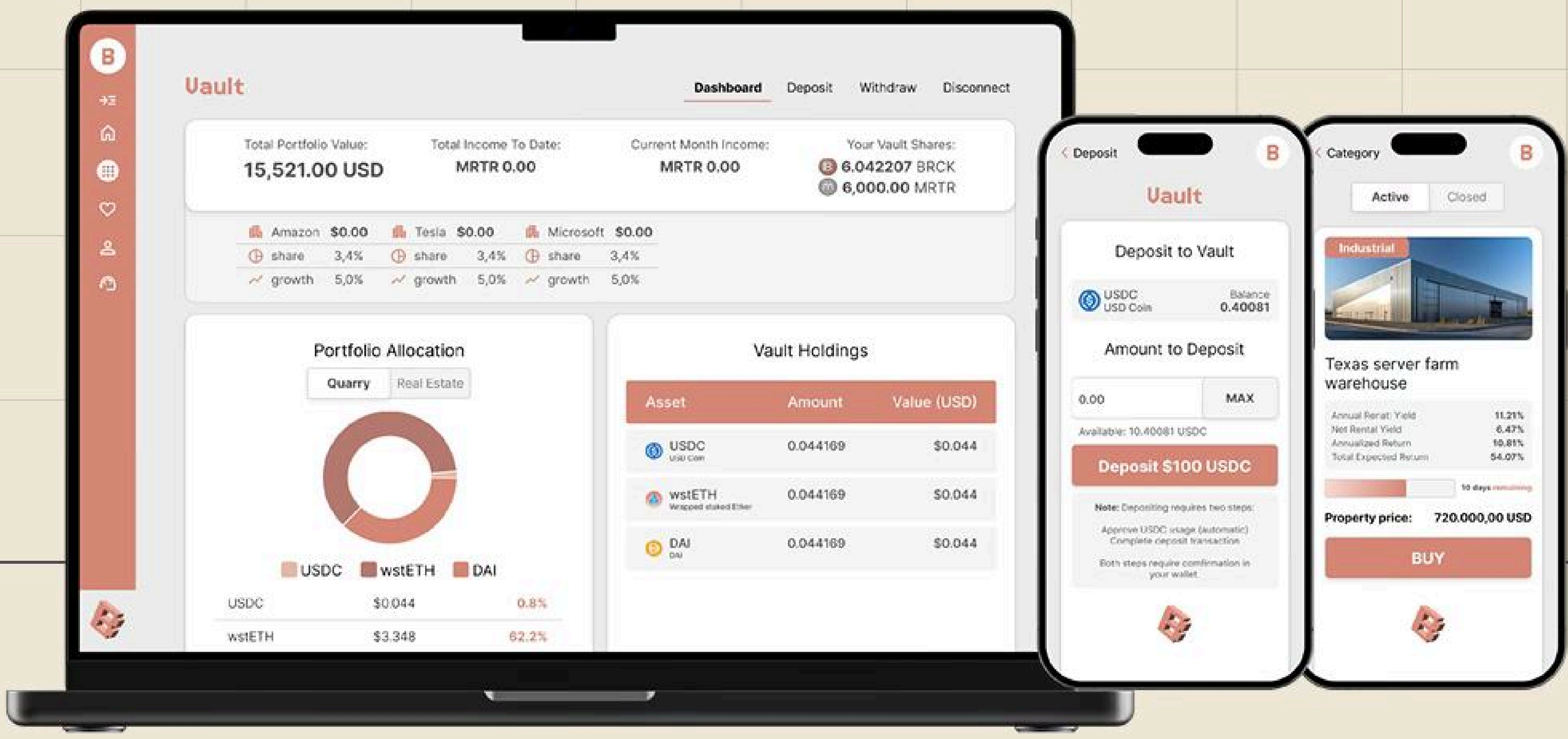
No Headaches, No Management Needed
We use the so-called Tokenized Equity Stakes (TES) so you don't have to worry about tenants, repairs, or paperwork. It's passive income made easy.

BRCK Token That Works for You
The BRCK token isn't just a passive asset - it has real financial utility. You can use it as collateral, earn rewards by staking it, or benefit from its value being backed by real estate. It's designed to work for you, not just sit in your wallet.

"PUMP.BRCK": THE PLATFORM

"Pump.brck" is where our vision, values, and innovation come to life. As the real estate listing opportunity and crowdfunding platform, it allows our community members access to influence the acquisitions for our real estate portfolio.

Our Dapp powers the entire ecosystem, providing investors with a seamless experience to buy, trade, and stake tokens while gaining exposure to a diversified collection of high-performance real estate assets. Using our platform is as simple and smooth as any modern app, making it easy for anyone to access the benefits of tokenised real estate.



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UNDERSTANDING THE CORE TOKENS

To navigate the platform, it's essential to understand the two fundamental tokens:

MRTR – The platform's native utility token and currency, facilitating governance, ecosystem distributions and payments for platform services, reflecting the overall project's growth.

BRCK – Representing the value stored in the Vault, offering a liquid asset-backed investment similar to a growth and dividend stock.

BRCK IN A NUTSHELL

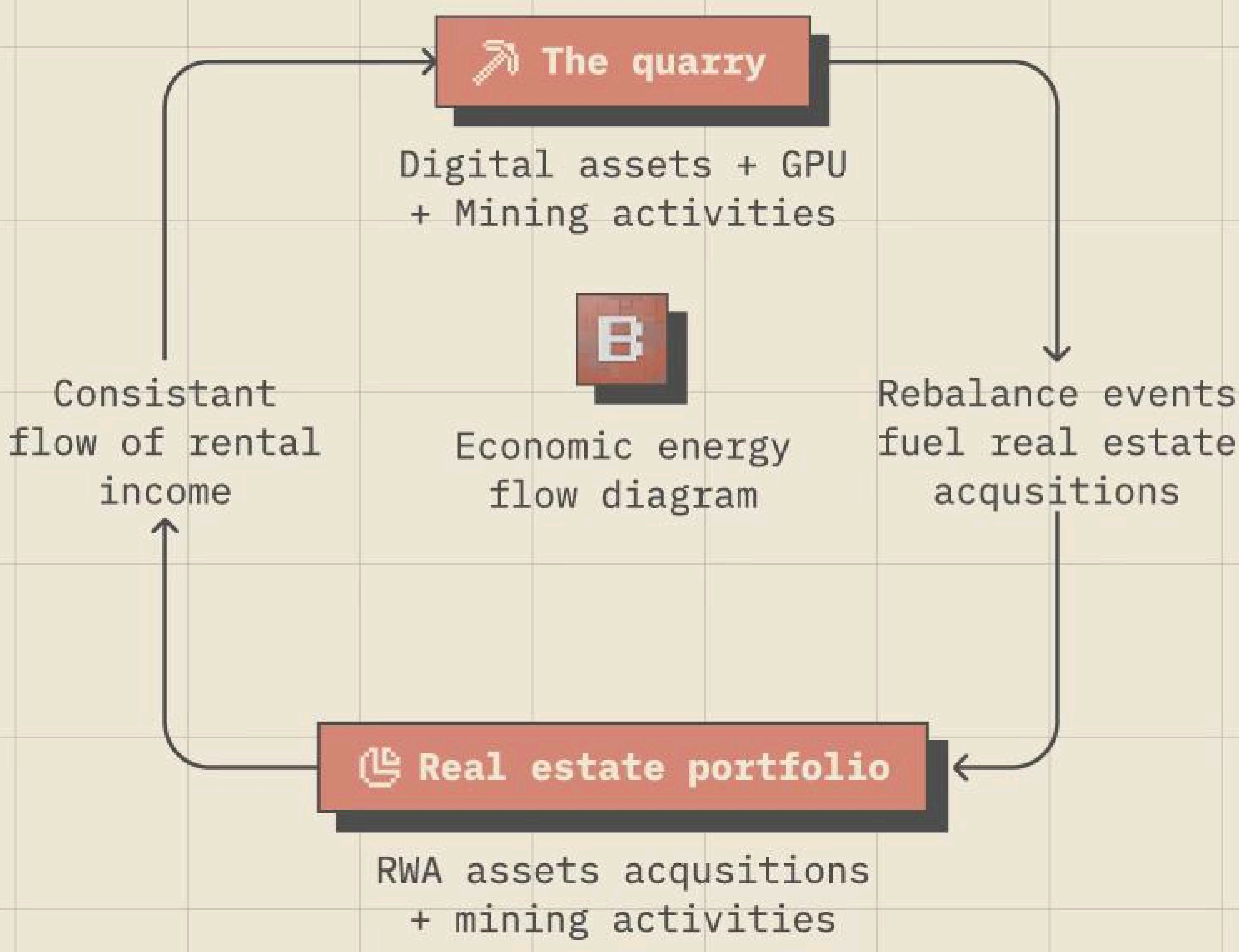
At the core of the platform is the **Vault**, built on the **ERC-4626 blockchain standard**, and structured around two key components:

The Tokenised Real Estate Portfolio: A collection of real estate/real estate-backed securities ensuring long-term stability.

The Quarry: The value accelerator, leveraging mining, staking, and compute leasing to enhance token appreciation and fuel real estate acquisitions.

Revenue generated from real estate flows into The Quarry, where additional value-enhancing mechanisms further grow the ecosystem. Profits accumulated in The Quarry are used to fund real estate portfolio expansion, resulting in compounding growth and ecosystem rewards for staked token holders.

See the flow of the BRCK token's economic energy below:



THE REAL ESTATE PORTFOLIO

Bricklayer aims to solve one of the biggest challenges in the real estate sector - unlocking liquidity in a traditionally illiquid market. The project will initially focus on investing in real estate securities and **Tokenized Equity Stakes (TES)**, starting with commercial real estate and gradually expanding into the Build-to-Rent (BTR) equity positions in the residential sector.

To take advantage of lower upfront costs and the benefits of tokenisation, the project will prioritise acquiring real estate securities and TES products rather than directly purchasing physical properties. Using blockchain technology, these equity positions in high-performance projects will be converted into tokenised digital assets, allowing for seamless, transparent and global transactions.

Each listed real estate opportunity on **"pump.brck"** will have its own unique token, ensuring a clear, independent economy within the platform transparently held within the Vault. This approach preserves the stability of the ecosystem, as real estate market fluctuations typically remain within a 5% range, minimizing volatility. With blockchain as the underlying technology, all transactions will be public, immutable, and verifiable, enhancing trust and transparency within the ecosystem.

One of the biggest advantages of real estate tokenisation is its ability to enable borderless transactions, traded 24/7, opening permissionless access to the global real estate market. By leveraging blockchain technology, Bricklayer aims to attract communities worldwide, positioning itself as a global platform for real estate investment.

However, while the long-term vision is to expand globally, it makes strategic sense to begin in markets that are most receptive to blockchain and real estate innovation. **North America** and the **UAE** are ideal starting points, as both regions are actively working to establish themselves as crypto hubs.

The United States has already seen early real estate tokenisation projects, proving market readiness, while Dubai has emerged as a major player in blockchain adoption, with real estate giants like Damac entering the tokenised real estate sector. Given that real estate is one of Dubai's key economic pillars, launching in these regions provides the perfect foundation for growth before expanding into new markets.

The Bricklayer decentralised autonomous organisation plays a crucial role in shaping the project's real estate portfolio. MRTR token holders have the power to influence and crowdfund listed real estate assets, ensuring that only the most strategic and valuable properties are added to the ecosystem. By leveraging collective wisdom, the **MRTR DAO** ensures that every listing contributes to the overall health of the platform's economy and its future success.

THE QUARRY: THE VALUE ACCELERATOR

As the name suggests, the Quarry acts as the project's value accelerator, actively managing and optimizing incoming revenues for growth. Funds are strategically invested in high-performing digital and tech-based financial instruments, carefully chosen using A.I. models together with professional expertise to optimize value growth and appreciation.

To achieve this, The Quarry leverages the following key mechanisms:

Mining:

Generating revenue by mining with energy-efficient rigs and running validator nodes, which earn fees for processing blockchain transactions.

Staking:

Maximising earnings through staking and lending, generating passive income with minimal upfront costs. Using liquid staking, assets can serve as collateral without affecting the real estate portfolio's liquidity. Additionally, lending assets on platforms like AAVE allows borrowing funds when needed, ensuring flexibility. These strategies make the Quarry a diversified income source and liquidity tool for the ecosystem.

Leasing Compute Power:

Renting out powerful computers for AI tasks, helping businesses run complex calculations while generating extra income for Bricklayer. Some of this computing power is also used to analyze real estate deals.

By integrating these diversified revenue-generating strategies, The Quarry enhances the project's overall economy, ensuring sustained growth and stability.

MRTR TOKEN: THE PLATFORM CURRENCY

The MRTR token is the lifeblood of the Bricklayer ecosystem, connecting and powering all platform operations. While MRTR is not the only token in the system, its value is directly linked to the project's success. The greater its utility and demand, the stronger the project's overall value. The holders of staked MRTR will enjoy the utilities below. Let's explore them!

LICENSING & GOVERNANCE

Access to Platform Features

MRTR serves as the primary utility token, granting holders access to platform functionalities. Over time, certain features will be exclusive to MRTR holders, while others will offer priority access.
Some use cases include:

- Access to pump.brick
- Opportunities to acquire BRCK tokens
- Unlocking premium platform features

Governance & Voting Rights

Beyond platform access, MRTR also serves a governance role within Bricklayer. Holders will have voting rights on key decisions, including:

- Submitting real estate proposals to Bricklayer Ventures
- Approving community spending from MRTR treasury
- Shaping the ecosystem's future through governance proposals

CURRENCY & STAKING

The Ecosystem's Primary Currency

MRTR is the main currency used for transaction fees and platform services within the ecosystem. Whether it's payments for platform services or operational costs and ecosystem fee distribution, MRTR plays a central role in keeping the platform running.

Staking & Rewards

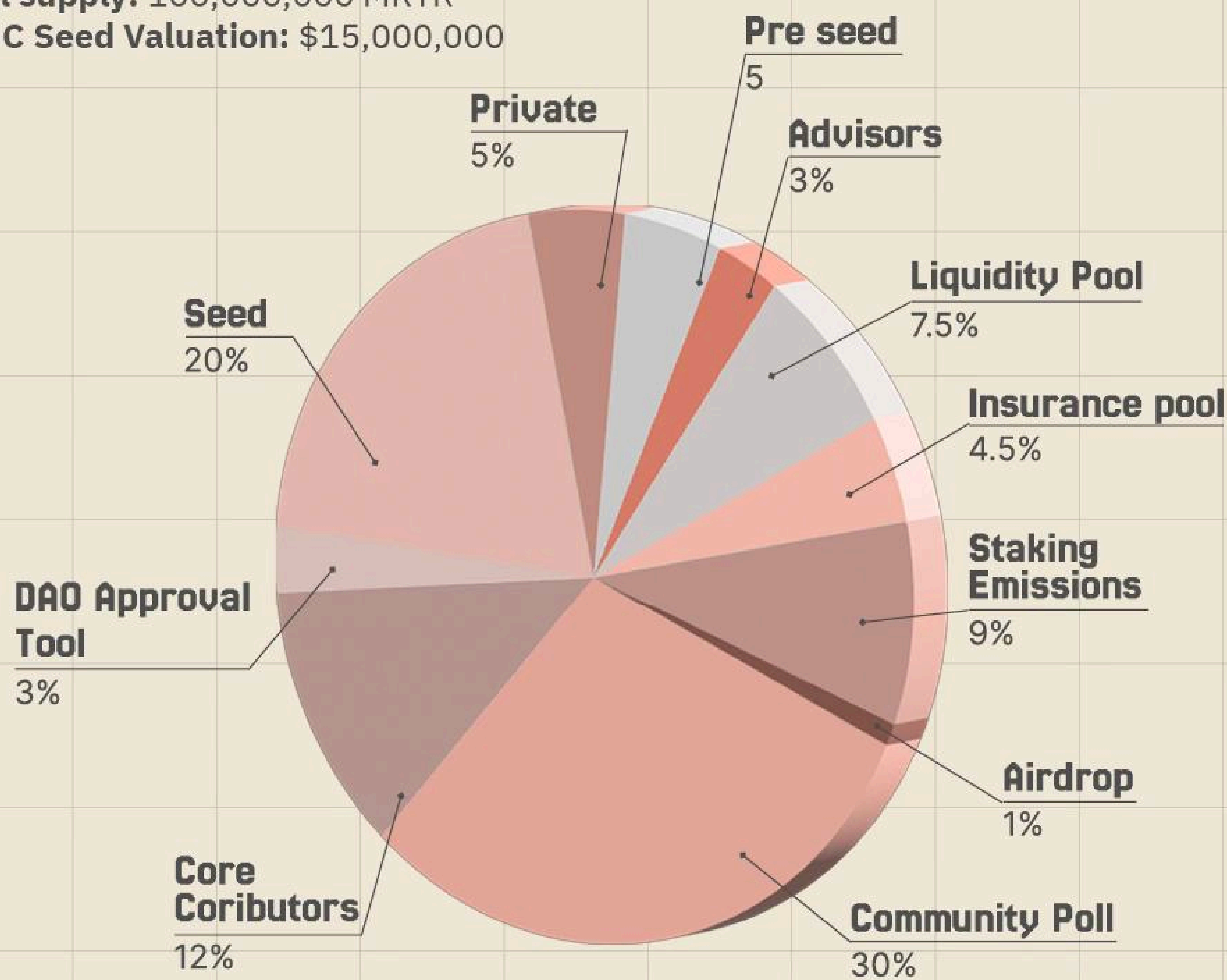
Holders can stake MRTR to earn rewards, ensuring long-term value retention and incentivising participation. The more MRTR is utilized in staking, governance, and transactions, the stronger its ecosystem demand.

MRTR TOKENISATION

Through state-of-the-art tokenisation, MRTR is creating a dynamic and efficient investment model. The MRTR token economy is structured to ensure sustainability, utility, and value appreciation. Below is a breakdown of how MRTR functions within the Bricklayer ecosystem.

The gateway to BRCK

Total supply: 100,000,000 MRTR
FDMC Seed Valuation: $15,000,000



Category	Amount	Token Value	TGE Circulating Token Amount	Vesting Schedule in Words
Core Coributors/Team	12,000,000.00	-	0	0% tge, 12 month vesting 12 linear vesting 12 month cliff
Pre seed	5,000,000.00	$500,000.00	1,000,000	20% tge, 0 month cliff, 5 linear monthly vesting
Seed	20,000,000.00	$3,000,000.00	2,000,000	10% tge, 6 month cliff, 12 linear monthly vesting
Private	10,000,000.00	$2,000,000.00	1,000,000	10% tge, 6 month cliff, 12 linear monthly vesting
Community Pool	25,000,000.00	-	2,500,000	10% tge 36 linear monthly vesting
Airdrop	1,000,000.00	-	0	
Staking Emissions	9,000,000.00	-	0	
Insurance pool (DAO)	4,500,000.00	-	0	
Liquidity pool TGE (public)	7,500.000.00	$1,875,000.00	0	
Advisors	3,000,000.00	-	0	0% tge, 3 month vesting 100% unlock (controled by ventures)
DAO approval tool	3,000,000.00	-	0	
SUM	100,000,000.00		6,500,000	6,500,000

MRTR: THE GATEWAY TO BRCK TOKEN

The BRCK and MRTR tokens work in a self-reinforcing ecosystem where each token plays a crucial role in sustaining and increasing the value of the other. Holders of staked MRTR have exclusive access to purchase BRCK tokens from the Withdrawal Queue. While MRTR's value is tied to the overall success and utility of the ecosystem, BRCK functions as the vault token, representing a store of value.

The Vault consists of two key components:

The Quarry	The Tokenised Real Estate Portfolio
A dynamic value appreciation instrument.	Stable, asset-backed investments.

MRTR is essential for every interaction on the platform. The initial confirmed fee is set at 1% of the proportional MRTR value for releasing and redeeming BRCK. These transaction fees aren't just collected; they're burned. This means the MRTR used for fees is permanently removed from the total supply, creating a deflationary effect. As more transactions occur, more **MRTR is burned**, which can potentially increase the value of the remaining MRTR tokens. This mechanism helps ensure a healthy and sustainable ecosystem by managing the token supply and adding value to MRTR holdings over time.

At the same time, revenue from BRCK transactions expands the Vault's value, strengthening its backing. As the Vault grows in value, a portion of the annual performance growth is used to fund ecosystem fees, and a portion of these funds is used to acquire MRTR from decentralized exchanges (DEXs) when there is no MRTR available in the Vault. This creates **continuous buy pressure** for MRTR, further driving up its value. Additionally, staking BRCK generates rewards in MRTR, reinforcing the connection between both tokens and ensuring a sustainable value cycle within the ecosystem.

Through this cyclical mechanism, MRTR demand rises as more users stake, buy BRCK, and engage in the ecosystem. The system ensures that BRCK remains a stable, asset-backed investment, while MRTR benefits from growing utility, liquidity, and value appreciation.

The synergy between BRCK and MRTR creates a sustainable, scalable token economy where real estate-backed stability meets blockchain-powered liquidity.

BRCK VAULT BEATS THE REITS

Instead of relying on the value of a single property, our project focuses on a diversified portfolio of real estate assets, much like a real estate hedge fund. This approach makes investing in our tokenised real estate portfolio similar to investing in REITs but with distinct advantages. Let's explore the key differences and benefits of tokenisation.

Feature	Traditional REITs	vs.	Bricklayer (BRCK & MRTR)
Ownership type	Centralized fund with counterparty risk		Blockchain based with Self-Sovereign Control
Trading Hours	Market trading hours, 252 days		24 hours, 365 days with internet access
Transparency	Annual reports		Real-time blockchain data
Entry Barriers	Broker-Only Access		Open to anyone globally
Liquidity	Market Dependent		Instantaneous
Fee & Costs	High intermediatory and AUM fees		Minimal with no AUM fees
Governance	Centralized Board of Directors		MRTR DAO Community Appointments
Ecosystem incentivees	Restrictive dividend structure		Transparent Incentives
Market Exposure	Physical Real Estate		Physical Real Estate & Virtual Assets

Global REIT market cap: $2.5 Trillion

Holding BRCK offers a superior alternative to traditional REIT shares. It enables instant, peer-to-peer trading without intermediaries, accessible from anywhere with an internet connection. BRCK reduces fee burdens by up to 30%, provides full transparency into asset ownership and selection, and rewards holders with a share of daily ecosystem revenues.

TIMELINE

2025 H1	2025 H2	2026 H1	2026 H2
☑ Formation of Bricklayer Ventures FZCO	☐ ERC-4626 Vault goes live	☐ Bricktop A.I Real Estate Analysis Assistant	☐ Acquire PoW Mining Farm
☑ Finalize White Paper V2	☐ Acquire Physical Real Estate & Digital Asset Quarry	☐ Partner Occupier Reveal	☐ BRCK Sub-fund Opportunities ex. CNMT
☑ Core Contributor Selection	☐ Pump.BRCK Listing Platform	☐ Bricklayer Multiple Listing Service (MLS)	☐ Residential Diversification Initiative
☑ BVI Token Issuer	☐ $MRTR Public Listing	☐ $BRCK Collatoralizion Facility	☐ A.I Compute Server Farm
☑ Commence $MRTR Presale	☐ $BRCK Issuance target $50M TVL		☐ BRCK Staking Contract goes live (stBRCK)
☑ Telegram Mini-App and Staking Dapp	☐ $BRCK MVP Beta up to $1M TVL		☐ Bricktop A.I RICS APC Attempt
☑ Masonry NFT Licence	☐ Strategic Investor Round		
☐ Formation Cayman SPC	☐ Build out Bricklayer GA		

Partners & Connections

Relevant links

dapp.bricklayerdao.com presale.bricklayerdao.com bricklayerventures.com

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TO CEMENT YOUR
FUTURE