



Revolutionizing Commercial Real Estate

**Lite Paper**

v1.1.0



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## Abbreviations:

<b>CRE</b>	-	Commercial Real Estate
<b>MLS</b>	-	Multiple Listing Service
<b>REIT</b>	-	Real Estate Investment Trust
<b>CRM</b>	-	Customer Relationship Management
<b>AI</b>	-	Artificial Intelligence
<b>VR</b>	-	Virtual Reality
<b>AR</b>	-	Augmented Reality



# Highlights of AgentMile

Having launched two real estate startups, **AgentDrive** and **AgentGrow**, the team behind AgentMile has the expertise and knowledge to launch the next wave of innovation in commercial real estate.



Founded:  
**2015**



Real Estate Professionals:  
**1,000+**



Properties:  
**100,000+**



Countries:  
**20+**



Offices:  
• **Hong Kong**  
• **Estonia**  
• **Thailand**



Global Customers Including:  
• **Century 21**  
• **Coldwell Banker**  
• **Property Guru**



Awards:

- **Great User Experience Award 2017** by Finances Online
- **Rising Star Award 2017** by Finances Online
- **ICObox Winner 2018**



# 1. Introduction

## 1.1. Executive summary

┌ **Launching the next wave of innovation in commercial real estate (CRE).** ─┐

While commercial real estate assets are one of the largest global asset groups, the CRE industry has been slow to innovate its core business processes. Today, commercial brokers struggle with challenges such as disparate and antiquated technology, data sharing, inefficient cash flow management and real-time performance data, to name a few.

AgentMile aims to transform this \$3385 trillion industry<sup>1</sup> by introducing the first decentralized CRE leasing platform powered by artificial intelligence (AI). We have identified a combination of robust software features underpinned by blockchain technology as being the most efficient solution to the challenges faced by the industry.

These features include a smart and efficient property search via a blockchain multiple listing service (MLS), digital identities of people and properties, smart contracts, open industry data, AI and much more.

## 1.2. About Us: the story behind AgentMile

AgentMile is on track to revolutionize the commercial real estate industry. We aim to become the world's first decentralized commercial real estate leasing platform powered by AI.





In 2015, we released AgentDrive, our award-winning real estate CRM (Customer Relationship Management) and marketing platform. AgentDrive is now used by over 1,000 real estate professionals in 20 countries helping them manage and market over 100,000 properties.

Following our success with AgentDrive, we launched AgentGrow, a real estate website builder, in early 2018. With both products, agents are finally able to perform essential sales and marketing activities under one umbrella in a seamless and effective manner. AgentDrive was awarded “Great User Experience Award 2017” and “Rising Star Award 2017” by FinancesOnline<sup>2</sup>.

### 1.3. The Commercial Real Estate (CRE) industry

Now is “the most exciting and interesting time to be involved in commercial real estate”, according to the CBRE Global Real Estate Market Outlook 2017<sup>3</sup>. There is a powerful driving force behind the industry’s steadily improving performance:

- the global economy has mostly barred the shocks of the 2008 financial crisis and subsequent recession. Unemployment is down and all key CRE sectors are witnessing growing demand from both institutional investors, REITs (Real Investment Trust) and high net worth individuals;
- moreover, all key CRE sectors **“are in the process of reinventing themselves to accommodate technology-driven changes in business operations”<sup>3</sup>**.



## 1.4. Commercial Real Estate Vs Residential as an investment choice

The real estate blockchain startup scene is exploding and a large number of these startups are designed with residential real estate in mind. However, high investor demand – both institutional and private – centers upon commercial real estate, making it an extremely interesting and lucrative field for blockchain startups.

It is generally acknowledged that investing in CRE has a number of benefits over its residential counterpart:

- CRE provides higher returns and rental yields than residential;
- lease agreements are usually middle- or long-term (3 to 10 years) compared to rentals agreements that tend to be short-term (6 to 12 months);
- CRE asset value is increasing over time and enjoys excellent potential for appreciation;
- tenants often take a contractual obligation to incur many costs, for example insurance;
- tenant-landlord relationships are professional and regulated by the agreement.

On the contrary, according to Ian Formigle at CrowdStreet, investing in single-family real estate and operating it as rentals has a number of challenges<sup>9</sup>:

1. lack of sustainable cash flow;



2. excess risk (investing in residential real estate often involves more than 100% equity risk);
3. lack of economies of scale (items such as roofs, heating systems, etc. demand large expenses and any force majeure events can consume all available income, if not more);
4. binary occupancy (100% or 0%);
5. costly management;
6. entirely market dependent (the property's value does not affect profitability. The latter depends on the conditions dictated by the market);
7. geographical constraints (investors are, for the most part, looking to invest in nearby properties in order to oversee them).





## 2. AgentMile Explained

### 2.1. What is AgentMile?

AgentMile is the world's first decentralized commercial real estate leasing platform powered by AI. We enable brokers and landlords to list their commercial properties on our blockchain powered MLS and offer enhanced leasing capabilities, management and reporting.

**AgentMile's adoption will allow CRE brokerages to address the following challenges:**

- transform the property search process into an easy, quick and transparent experience;
- simplify and accelerate the property and cash flow management;
- help build connected real estate markets worldwide that would respond effectively to consumer and investor demand.

**The AgentMile platform can be divided into three layers:**

#### 1. Blockchain Network

The backbone of the project utilizing the benefits of distributed technology such as transparency and security.



## 2. **AgentGrow**

The front-end that makes searching and leasing CRE property fast and efficient.

## 3. **AgentDrive**

The heart of the project, combining data driven decisions with a real estate CRM system.

## 2.2. Benefits & Opportunities

### 2.2.1. Faster and more efficient CRE property search

**! Problem: property search is time-consuming, unreliable and inefficient**

Today, CRE search occurs almost entirely via an MLS or property portal. Using these shared databases, brokers list available properties for prospective clients to view.

The real estate industry is notorious for the inaccurate and (often) exaggerated property-related information. In fact, there is no process to verify listing data for accuracy, neither there are standardized guidelines for industry data.

#### **How will AgentMile address these issues?**



**Smart and efficient property search via a blockchain MLS**



The AgentMile blockchain MLS will be a truly shared database where information is



accurate and up-to-date. Blocks of data about brokers, landlords, tenants, property managers, credit and repair history, lease rates, etc. cannot be changed once they are added to the blockchain making it the most secure technology known today. At the same time, near real-time updates will ensure that property information is accurate and relevant at all times.

## 2.2.2. Upfront due diligence and a disintermediation opportunity

! **Problem: Time-consuming due diligence checks and a large number of third parties in a CRE transaction**

Today, each CRE transaction goes through the hands and systems of numerous third parties. Due diligence, KYC (Know Your Customer) and AML (Anti-money Laundering) checks and reporting can take months given the state of modern systems and approaches.

Likewise, verifying property history, previous owners and tenants, compliance records, etc. is done manually and often depends on the physical availability of documents.

### How will AgentMile address these issues?

The blockchain-powered AgentMile platform will allow digital identities of people and properties, so that due diligence can be performed upfront with near-perfect accuracy.



Since digital records (i.e., blocks) are incorruptible and can never be modified, brokerages that have adopted AgentMile will be able to achieve the transparency and efficiency they have been struggling to build with cumbersome systems and approaches.

### **2.2.3. Property/cash flow management: reducing transaction dependency**

**! Problem: disparate and inefficient property/cash flow management**

Property and cash flow management in CRE are synonymous with high costs in time and resources. CRE professionals often use disparate and antiquated systems to track payments and property maintenance costs, to report and plan.

Even more importantly, CRE professionals struggle to create a smooth, transparent and efficient workflow as they depend on a large number of parties to commit to their transactional obligations.

#### **How will AgentMile address these issues?**

AgentMile users will be able to create a Smart Contract to detail their profile information, terms of the lease, frequency of payments and lease rate. Based on this input, the Smart Contract will execute the terms of a contract and automatically make all the necessary payments, e.g. collect rent, pay contractors, pay maintenance costs, etc.



Upon contract expiration, the AgentMile Smart Contract will pay the security deposit to the tenant based on conditions set forth by the parties involved. In the future, we plan to use Smart Contracts to incorporate other aspects of property and cash flow management such as paying energy and water utility bills, parking, waste utility, etc.

## 2.2.4. Towards open data: addressing data sharing issues across the industry



**Problem: crucial CRE data is kept behind closed doors**

CRE is known for its reluctance to share industry information. Although the common aim is to achieve greater transparency – because it helps investors to make good decisions – companies are still hesitant to share their data for fear it would backfire.

Moreover, when CRE firms shared information with data service providers in the past, this often led to their data being commoditized and sold to other market players, leading to a reluctance to share it.

### **How will AgentMile address these issues?**

The data stored on the AgentMile blockchain platform cannot be modified, deleted or commoditized, making it a fair playing field for all market participants. This will open new horizons for both brokers and investors, many of whom were (and still are) operating under the narrow geographical constraints of nearby metropolitan areas without access to nationwide market data and lease comparables.



Additionally, AgentMile will go beyond data democratization and will provide brokers with AI algorithms to analyze the information and make good location decisions.

## 2.2.5. AI & Blockchain: an easier to approach complex decision-making

- ! **Problem: a complicated decision-making process that is further obscured by the lack of data**

Given the state of existing systems, CRE management teams struggle to make educated decisions quickly. They lack real-time analytics on their performance, industry benchmarks, valuation and cash flow analysis, investment and debt management.

### How will AgentMile address these issues?

The AgentMile platform will apply AI algorithms to the data collected and stored on the blockchain to produce better and more reliable data analysis.

For example, AgentMile will empower CRE professionals and investors to obtain a real-time breakdown of projected revenues based on the current rental values and patterns, detect fraudulent activities before they occur, deal with compliance issues early on and identify the best locations.



## 2.2.6. AgentMile blockchain platform & VR a granular visualization of commercial properties

! **Problem: property visualizations are overwhelmingly static and visiting sites physically is time-consuming and expensive**

Visualizing a warehouse or a multi-storey shopping mall from a few renderings and floor plans to work out whether the building will make money is a fairly complicated process. And yet that's what CRE investors have to deal with routinely, together with visiting a large number of sites.


### **How will AgentMile address these issues?**

AgentMile users will be able to publish VR showcases onto the AgentMile platform and subsequently promote them across various marketing channels.

VR-enhanced broker listings published on the AgentMile platform will allow investors to step inside the building, view its surroundings and evaluate how functional the building is from the point of view of a visitor/potential customer, office personnel, etc.



## 2.2.7. A smooth and frictionless leasing cycle

 **Problem: a lengthy and complicated leasing cycle with great transaction dependency**

For clients and investors, a full and frictionless long-term leasing cycle is a priority and there is little point in continuing with relationships that do not share the same prioritization. However, brokerages can rarely guarantee a smooth transition from one stage to another due to the large number of third parties and ongoing transaction dependency.

### **How will AgentMile address these issues?**

We are confident that Smart Contracts will become the mechanics behind the CRE leasing life cycle in the years ahead. This means that all payments throughout various leasing stages will be near real-time while most of the paperwork and manual activities will be eliminated.

Our peer-to-peer network will beat traditional systems in at least four aspects: greater speed, lower costs, in full view of all parties and subject to contract rules.





## 3. Technical Overview

AgentMile can be divided into three significant sections:

- The front-end: Tenant and landlord (web and mobile) Apps as the only access point to the core and blockchain behind.
- The core: A set of Microservices based on different technologies that orchestrate all the project functionalities and connect the front-end with the blockchain, thus reducing any friction in using this technology.
- The Smart Contracts in the Ethereum blockchain: AgentMile will use the blockchain in three ways: to manage the cryptocurrency, as a technical solution to store the MLS in a distributed and open way, and to create all the leasing Smart Contracts.

The AgentMile platform will be built using a Microservices architecture that will rely on two global APIs:

- an internal API to use with four of our external platforms (web and mobile apps for brokers and tenants);
- an open API to provide our data to third parties.



## 3.1. Our CORE system

Our goal is to achieve flexibility and security for the AgentMile platform which is why we will be using a Microservices Architecture.

Some of the most important Microservices include:

- Search Engine;
- Property Digital Identities;
- User Digital Identities (Brokers/Tenants);
- Leasing Smart Contract Manager;
- Artificial Intelligence (AI);
- Open API.

## 3.2. Our Smart Contract Ecosystem

AgentMile will use the Ethereum blockchain as the distributed ledger to store all the Smart Contracts. These will be deployed by our team of senior developers and will be based on the Truffle and OpenZeppelin duo. This will be fully tested with a double audit from independent companies.

### 3.2.1. Multiple Listing Service Smart Contract

We will develop property listings into a Smart Contract that will govern the MLS deployed on the Ethereum blockchain. Another crucial feature delivered by the MLS



Smart Contract is a full property history as well as records of any relationship with other Smart Contracts.

### **3.2.2. Property Leasing Smart Contract**

The Smart Contract will detail terms of the lease contract, frequency, payment methods and lease rate. This information will be deployed onto the Ethereum blockchain to create an immutable ledger. The Property Leasing Smart Contract will also manage escrow payments, broker fees and security deposits among other things.

### **3.3. User Wallet System**

In terms of having a secure platform, AgentMile will integrate an internal wallet into the platform. The latter allows users work directly with the Ethereum blockchain without the need for external tools and will also be used to control the KYC system.

Everyone will have their own unique wallet that is not transferable to another user, thus creating a unique virtual identity on the AgentMile platform that will be used to define the digital identity of a user.

## 3.4. Roadmap





## 4. Market Analysis

Global CRE markets are maintaining great progress in 2017 and into 2018, at the same time showing a tendency for more balanced growth. According to JLL Global Market Perspective, Q4-2017,

“... 2017 is turning out to be a robust year for commercial real estate and, barring any major shocks, 2018 is set for more of the same. .... Investor demand for real estate is unabated with full-year 2017 investment activity on pace to match last year, although volumes are likely to soften marginally in 2018 due to a shortage of product and investors exercising late-cycle caution.”<sup>5</sup>

Growing interest of investors towards CRE is confirmed by the latest research done by prominent companies:

- real estate asset allocation across global markets reached 24% while real estate global total returns amounted to 10.7% in 2015 outperforming equities and bonds, according to MSCI Inc. and IPD Global Annual Property Index<sup>6</sup>;
- **real estate is now the target of institutional investment\* amounting to the watershed 10.1% (or roughly \$7 trillion) for the first time in 2017**, according to Hodes Weill & Associates and Cornell University’s fifth annual Institutional Real Estate Allocations Monitor<sup>7</sup>;
- real estate is now the fourth global class asset, according to NAIOP, the Commercial Real Estate Development Association<sup>8</sup>.



However, even given the outstanding market growth and new technological opportunities, CRE firms have generally been slow to respond and invest sufficient resources to upgrade their antiquated systems. According to the International Data Corporation's global survey of CRE executives commissioned by Argus Software,

"nearly one-third of the global CRE industry is still using spreadsheets as their primary tool for asset and portfolio management functions. As a result, there is potentially US \$11 trillion globally of CRE assets managed within inefficient and error-prone spreadsheets"<sup>9</sup>.

Furthermore, 76.9% of the CRE C-level and senior executives say that "investment in technology and process improvement to support their firm's asset and portfolio decision making is a business priority"<sup>9</sup>.



# 5. Tokenomics

## 5.1. Token Sale Summary



### Token Name

AgentMile ESTATE Token



### Ticker Name

ESTATE



### Token Price

1 Token = \$0.20 USD



### Hard Cap

\$20,000,000 USD



### Minimum Token Purchase

1 Wei (less than \$1 USD)



### Token Sale Amount

100,000,000 ESTATE Tokens



### Public Pre Sale start date

August 1, 2018  
(00:00 UTC)



### Public Pre Sale end date

August 14, 2018  
(23:59 UTC)



### Token Sale start date

August 15, 2018  
(00:00 UTC)



### Token Sale end date

October 17, 2018  
( 23:59 UTC)



## 5.2. Token & Business Model

The AgentMile 'ESTATE' token is an EIP-20 standard-based Ethereum token.

Our revenue model is based on the intellectual property (IP) and platform. Revenue will be generated using our next generation CRE platform by brokers, landlords and tenants.

The core structure of the AgentMile platform has already been developed and will enable token holders immediately after the sale to access the AgentMile platform and list properties. Our long-term goal is to enhance the functionality as set out in our roadmap.

### **AgentMile will reward users in ESTATE tokens for:**

- registering on the platform, creating a company profile and completing the KYC;
- reviewing a property;
- promoting a property;
- sharing data;
- completing a lease and rental agreement.

### **AgentMile will charge users in ESTATE tokens or FIAT for:**

- to publish properties;





- to publish properties as featured listings;
- to advertise on the AgentMile platform;
- to lease and rent a property;
- to use AI for reporting and better decision making;
- to use the AgentMile technology as a White Label solution.

### 5.3. Token Sale

Our goal is to sell \$20 million of tokens. One AgentMile ESTATE token is valued at \$0.20. The token supply available for the sale will be 100,000,000 AgentMile ESTATE Tokens. The exact amount of tokens will be calculated after the token sale has ended and this will depend on the actual amount of tokens sold and bonuses issued.

- All unsold tokens will be burnt.
- Minimum amount of contribution is 1 Wei which is less than \$1.
- Methods of payment: Our book building platform accepts Bitcoin, Bitcoin Cash, Ethereum and Litecoin as well as payments in FIAT via wire/bank transfer. Additional cryptocurrencies can also be added upon request.
- Tokens will be distributed up to 14 days after the token sale ends.



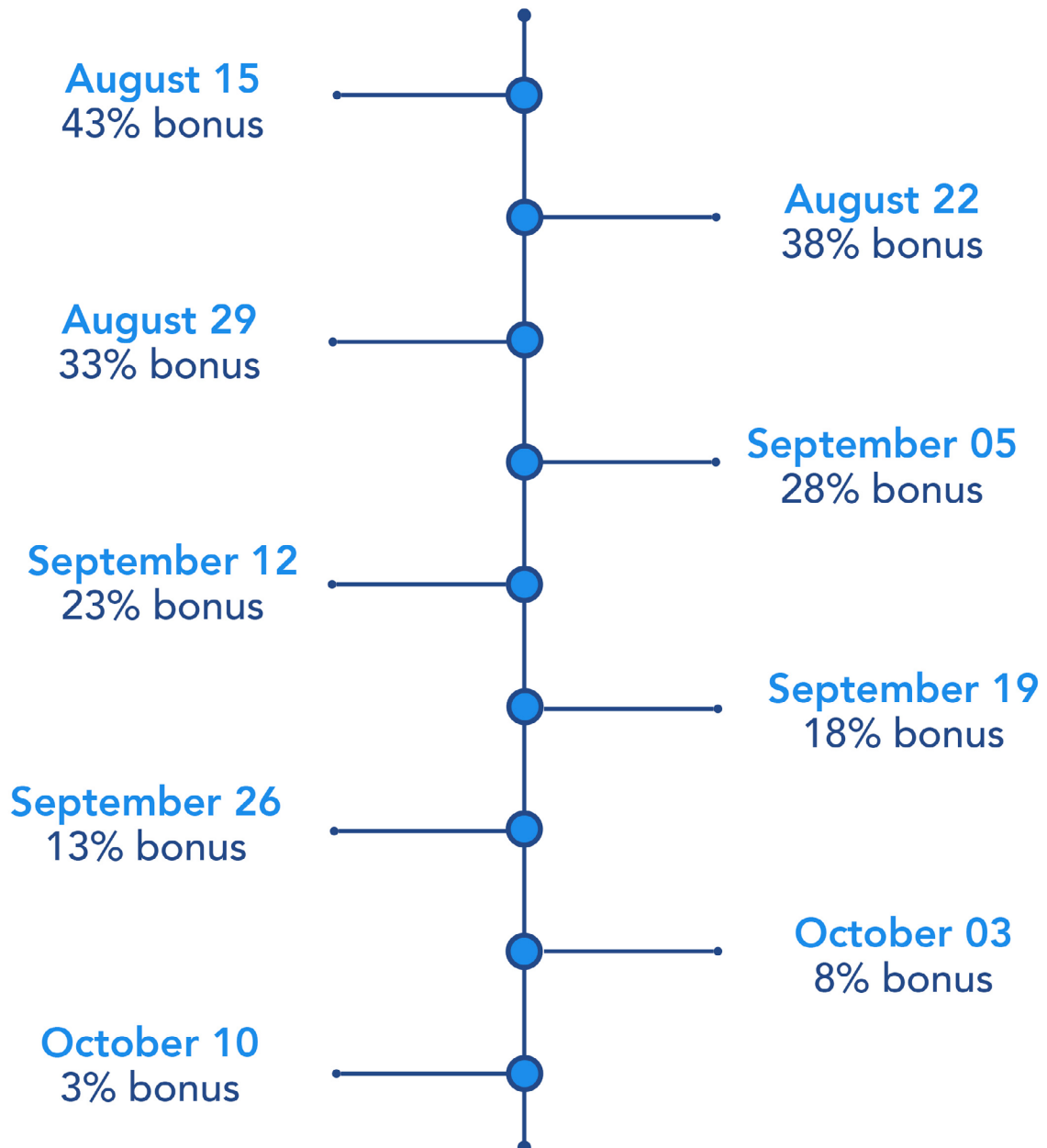
### 5.3.1. Timeline

## Public Pre-Sale

August 1st to August 14th - 50% bonus

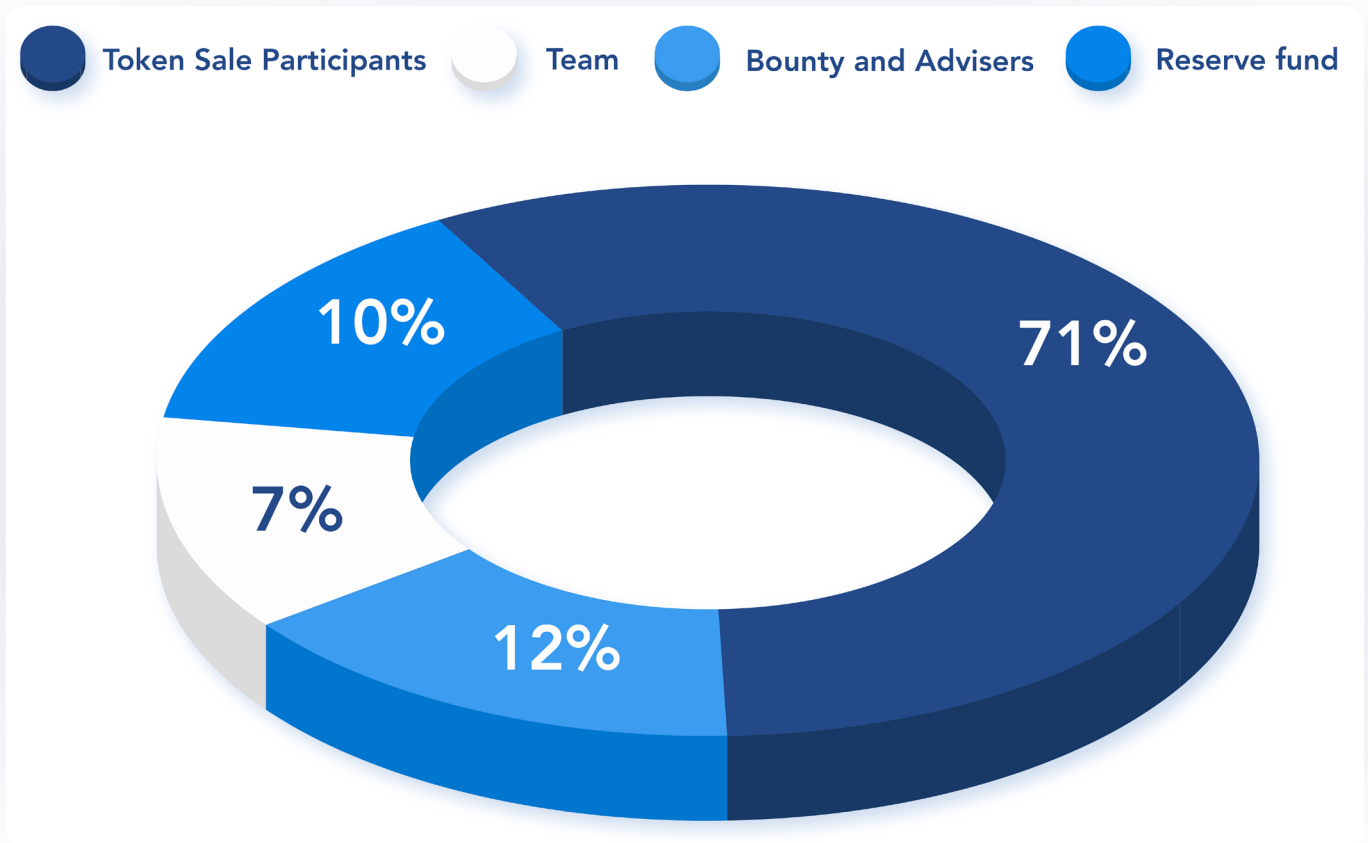
## Token Sale

August 15th to October 17th - 43% starting bonus with 5% less each week





### 5.3.2. Token Distribution



#### Token Sale Participants

In total, 71% of AgentMile ESTATE tokens will be allocated to the token sale. Purchasers can buy ESTATE tokens by visiting [agentmile.com](http://agentmile.com).

#### Team

The AgentMile team will receive 7% of the tokens and will have a 2-year vesting schedule. The team will receive  $\frac{1}{4}$  of their allocation 6 months after the end of the



public sale. Every month thereafter the team will unlock a 1/24 of the allocated tokens until the two year vesting period is finished.

## **Bounty and Advisers**

The remaining 12% of the AgentMile ESTATE tokens will be split between bounty participants, airdrops, business advisers and consultants. An amount of ESTATE tokens to the value of 192 BTC will be generated and distributed to ICOS token holders for the services and book building platform provided by ICOBox.

## **AgentMile Reserve Fund**

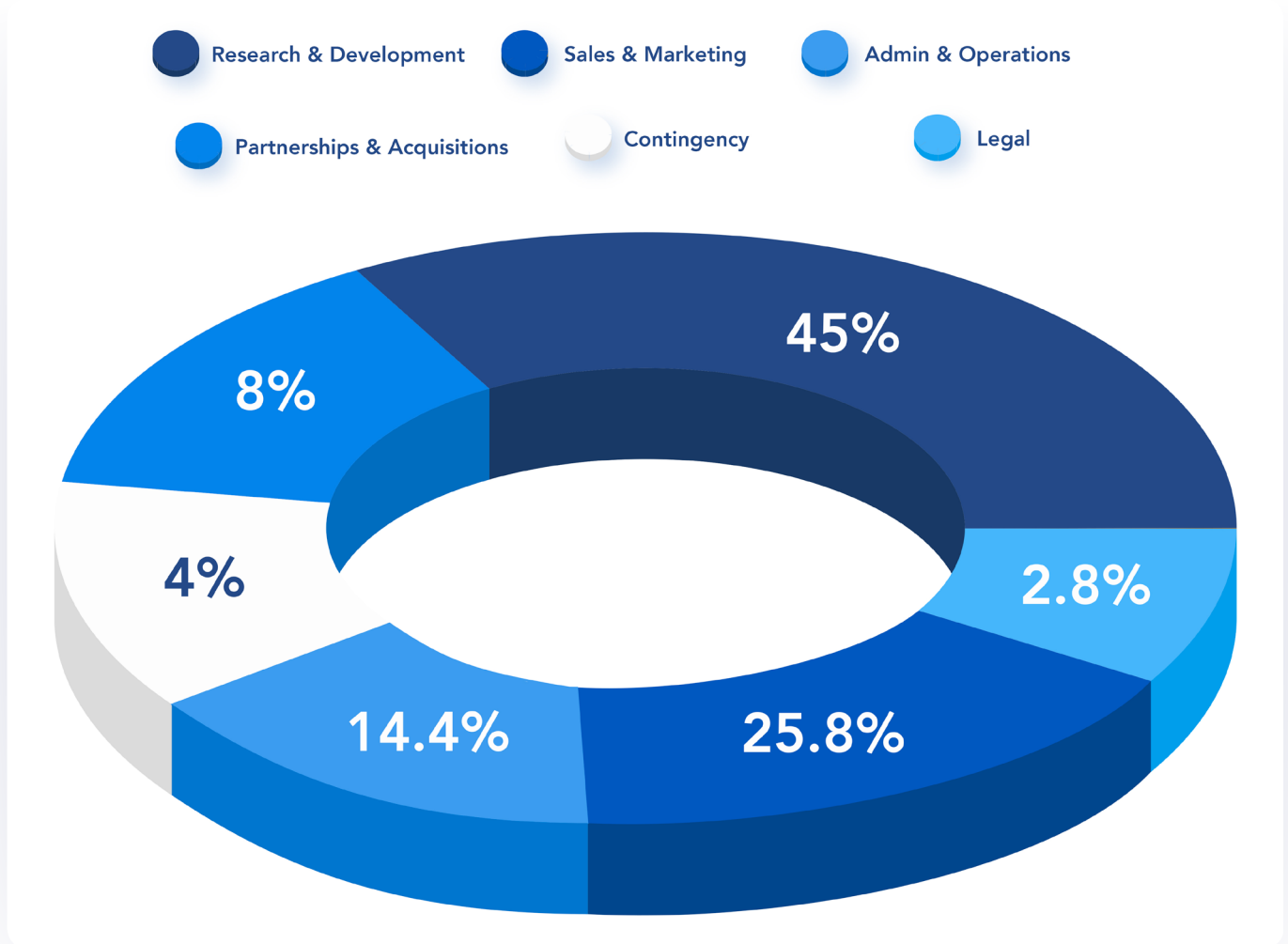
AgentMile will create the AgentMile Reserve Fund to support future token distribution and promotion of its platform. The rationale behind the AgentMile Reserve Fund is to incentivize platform adoption by brokers, landlords and tenants.

Tokens from the AgentMile Reserve Fund will be primarily used to reward new customers and for community initiatives, for example rewarding brokers for reviewing properties on AgentMile. The AgentMile team will reward various forms of user behavior based on our internal analysis and user feedback. AgentMile ESTATE tokens from the Reserve Fund will not be available to employees.



### 5.3.3. Token Sale Proceeds Distribution

Funds collected by AgentMile during the token sale will be allocated to the following:



### 5.3.4. Escrow Service

All payments received for AgentMile ESTATE tokens in connection with the token sale will be held in escrow in a multi-signature wallet for increased reliability and security.



## 6. Team and Traction

### 6.1. Team



#### **Wladimir Baranoff-Rossine**

**Founder & CEO** - <https://about.me/wladimirbr>

**Wladimir is an entrepreneur whose forward-thinking vision has enabled him to launch several successful companies over the past decade.**

Wladimir is now Founder & CEO at AgentDrive, a data-driven sales and marketing platform for the real estate industry.

Previously, Wladimir was headhunted by Yaware to become their CMO and lead global marketing efforts for a team of over 500 people. Wladimir was also COO at Shopgate, a leading mobile commerce platform that raised \$24.4 million in investment. Wladimir was also Founder & CEO at MobiCart, which he launched on stage in 2010 at the prestigious DEMO Conference in Silicon Valley, California, and secured \$1 million from two investment rounds.

As a pioneer in both the e- and m-commerce markets, he founded Dpivision before selling it privately in 2010. Wladimir has been invited as keynote speaker at several international conferences, including the Online Retail Russia conference, the biggest of its kind in the country. Wladimir was also included in the Sage Pay e-business benchmark report and presented by request to The Sage Leadership Group, a leading supplier of business management software and services to 6.2 million customers worldwide.

Wladimir has also been nominated for a plethora of awards including the ME Top 50 Mobile Innovators two years running and the Website Magazine Top 50 Mobile Movers and Shakers.



**Ángel Luis Quesada Nieto - CTO**

<https://www.linkedin.com/in/gelito/>



**Konstantin Boyko  
Technical Director**

<https://www.linkedin.com/in/boykok/>



**Ira Chopovska  
Marketing Manager**

<https://www.linkedin.com/in/ira-chopovska-544a3aa6/>



**Montgomery Hayton  
Product Designer**

<https://www.linkedin.com/in/montgomery-hayton-23944a44/>



**Wilai Wongsutho  
Support Specialist**

<https://www.linkedin.com/in/wilai-wongsutho/>



**Johnny Lee  
Project Director**

<https://www.linkedin.com/in/johnnypolar44/>



**Chris Sargent  
Product Manager**

<https://www.linkedin.com/in/chrissargent/>



**Ronald Kozielecki  
Operations Manager**

<https://www.linkedin.com/in/ronald-kozielecki-09698642/>



## 6.1. Partners



**Blockchain Advisors**



**Blockchain Advisors**



**Blockchain Advisors**



**Blockchain Technology  
Advisors**



**Technology Advisors**





## 6.2. Advisors & Investors



**Ronny Boesing**  
Co-Owner and Founder at  
OpenLedger ApS

<https://www.linkedin.com/in/ronny-boesing-65b61720/>



**Soheil Mirpour**  
Senior Vice President  
Investments at Rocket  
Internet SE

<https://www.linkedin.com/in/mirpour/>



**Nigel Salmon**  
Managing Director at  
Girasol Homes Spain and  
Portugal

<https://www.linkedin.com/in/girasol/>



**David Dennison**  
VP, Business  
Development at  
Century21 Thailand

<https://www.linkedin.com/in/david-dennison-12666b97/>

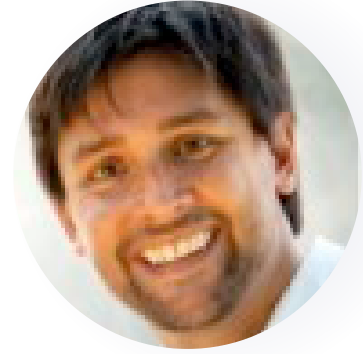


## 6.2. Advisors & Investors



**Manuel Detogni**  
Managing Director  
at Coldwell Banker  
London West Central

<https://www.linkedin.com/in/manuel-detogni-mrics-4a6275b/>



**Andres Riggioni**  
Idea catalyst &  
entrepreneurial  
marketer

<https://www.linkedin.com/in/andresriggioni/>



**Mark Ryan**  
Product Manager at  
Intercom.com

<https://www.linkedin.com/in/mark-ryan-20717636/>



**Alexandre Orfevre**  
CTO at RIZZE

<https://www.linkedin.com/in/aorfevre/>



**Herb Kim**  
Board Director at  
Tech City UK

<https://www.linkedin.com/in/herbkim/>



## 6.3. Customers

As an established real estate startup, AgentDrive is servicing both independent brokers and global franchise brands. This allowed us to gain unique insights and a behind-the-scenes look into the requirements of different business models in the real estate industry.

Our customers include global real estate franchise networks such as Coldwell Banker and Century 21 as well as smaller Independent brokerages. In total, we service over 1,000 real estate professionals across 20 Countries, helping them manage and market over 100,000 properties.





# References

<sup>1</sup><https://www.ibisworld.com/industry-trends/global-industry-reports/real-estate-renting/commercial-real-estate.html>

<sup>2</sup><https://reviews.financesonline.com/p/agentdrive/>

<sup>3</sup><https://www.cbre.com/research-and-reports/2017-Global-RE-Market-Outlook>

<sup>4</sup><https://www.forbes.com/sites/forbesrealestatecouncil/2017/08/16/why-passive-investing-in-commercial-real-estate-is-a-smarter-strategy-than-single-family-rentals/#65511af76ed2>

<sup>5</sup><http://www.jll.com/gmp>

<sup>6</sup><https://www.msci.com/documents/10199/1c57f2ba-6f4d-4fd9-af27-bcb361e74177>

<sup>7</sup><http://www.costar.co.uk/en/assets/news/2017/October/Global-institutional-real-estate-allocations-pass-10-for-first-time/>

<sup>8</sup><https://naiop.org/en/Magazine/2015/Spring-2015/Development-Ownership/Real-Estate-Takes-Its-Place-as-the-Fourth-Asset-Class.aspx>

<sup>9</sup><http://www.argussoftware.com/wp-content/uploads/2015/09/Altus-Group-CRE-Innovation-Report.pdf>



## Contact Information:



[www.agentmile.com](http://www.agentmile.com)



[tokensale.agentmile.com](http://tokensale.agentmile.com)



[info@agentmile.com](mailto:info@agentmile.com)