METHODS AND SYSTEMS FOR TRANSMITTING INFORMATION

CROSS-REFERENCE TO RELATED APPLICATIONS

This application claims priority to US Patent Application No. 17/806,677, filed June 13, 2022, which claims priority to Provisional Application No. 63/209,858 filed June 11, 2021, and is also a Continuation-in-Part of US Application No.17/121,510 filed December 14, 2020, which claims priority to US Provisional Application No. 62/948,136, filed December 13, 2019. All of these applications are incorporated by reference in their entirety.

This application is also related to PCT/US2020/064934 filed December 14, 2020. This application is incorporated by reference in its entirety.

SUMMARY

According to a first aspect of the present disclosure, there is provided a method for performing a real property transaction, including: issuing a plurality of first tokens using blockchain, on a decentralized network, wherein the plurality of first tokens represent ownership in the real property; determining a minimum retained equity associated with the real property based on at least one of a homeowner's credit score, a debt-to-income ratio, an income interruption buffer, and a composition of a risk pool, wherein the risk pool comprises a pool of second tokens including a portion of the plurality of first tokens; receiving a real property transaction request; using an algorithm to determine which of the plurality of first tokens are included in the real property transaction; determining if the real property transaction maintains the minimum retained equity; and creating a secure record of the real property transaction and a secure chain of title for the real property.

According to a second aspect of the present disclosure, there is provided a system for performing a real property transaction, including: a processor; and a non-transitory, processor-readable storage medium, wherein the non-transitory, processor-readable storage medium includes one or more programming instructions that, when executed, cause the processor to: issue a plurality of first tokens using blockchain, on a decentralized network, wherein the plurality of first tokens represent ownership in the real property; determine a minimum retained equity associated with the real property based on at least one of a

homeowner's credit score, a debt-to-income ratio, and a composition of a risk pool, wherein the risk pool includes a pool of second tokens including a portion of the plurality of first tokens; receive a real property transaction request; use an algorithm to determine which of the plurality of first tokens are included in the real property transaction; determine if the real property transaction maintains the minimum retained equity; and create a secure record of the real property transaction and a secure chain of title for the real property.

BRIEF DESCRIPTION OF THE FIGURES

This application/patent contains at least one drawing executed in color. Once this application/patent is published, copies of this patent application with color drawings will be provided by the US PTO upon request and payment of the necessary fee.

FIGS. 1-4 illustrate various structures that may be used in investing, according to aspects of the disclosure.

FIG. 5 illustrates an example computer system, according to aspects of the disclosure.

FIG. 6 illustrates an example method for using blockchain, according to aspects of the disclosure.

FIG. 7 illustrates an example of an MRE calculation flow, according to aspects of the disclosure.

FIG. 8 illustrates an example of using blockchain for investing, according to aspects of the disclosure.

FIG. 9 illustrates various equations that can be used for investing, according to aspects of the disclosure.

FIGS. 10-12 illustrate various parties, transactions and elements that can be used to board a home onto the platform.