FIG. 1

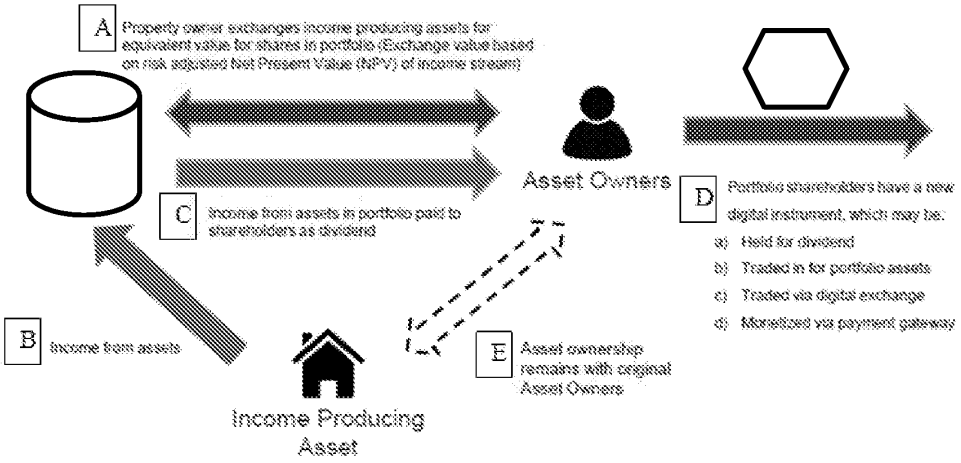

A
Property owner exchanges income producing assets for equivalent value for shares in portfolio (Exchange value based on risk adjusted Net Present Value (NPV) of income stream)
Asset Owners
D
Portfolio shareholders have a new digital instrument, which may be:
a) Held for dividend
b) Traded in for portfolio assets
c) Traded via digital exchange
d) Monetized via payment gateway
C
Income from assets in portfolio paid to shareholders as dividend
B
Income from assets
E
Asset ownership remains with original Asset Owners
Income Producing Asset

FIG. 2

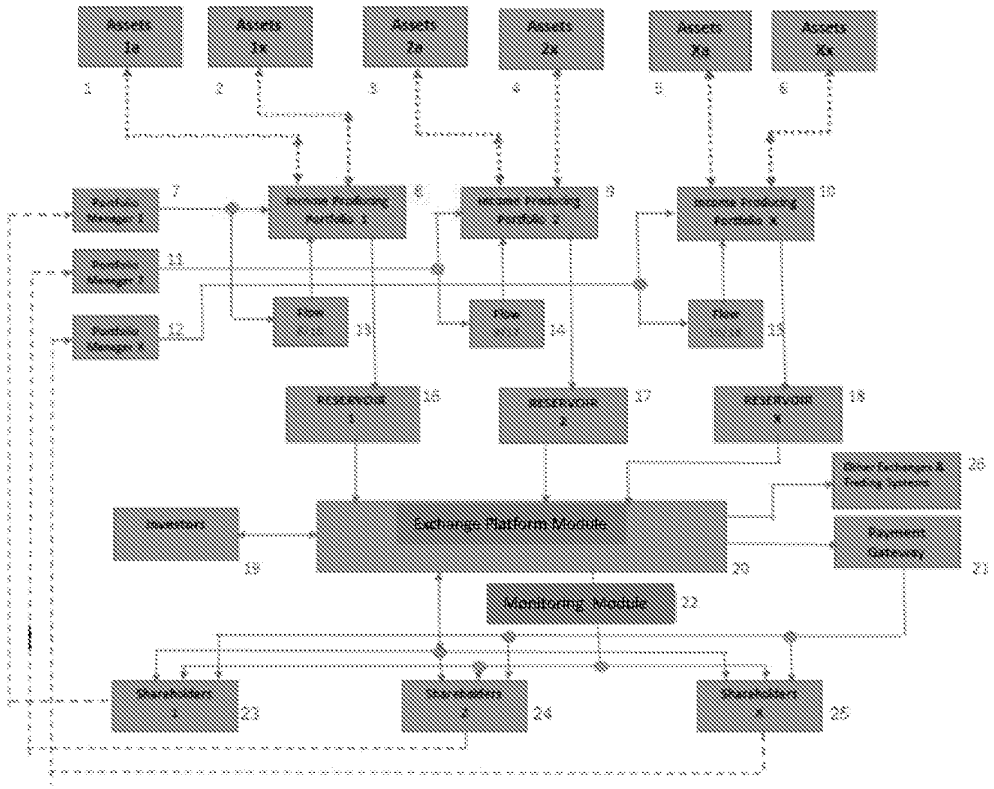

Assets 1x
Assets 2x
Assets 3x
Assets 4x
Assets 5x
Assets 6x
1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
Exchange Platform Module
Monitoring Module
Payment Gateway

FIG. 3

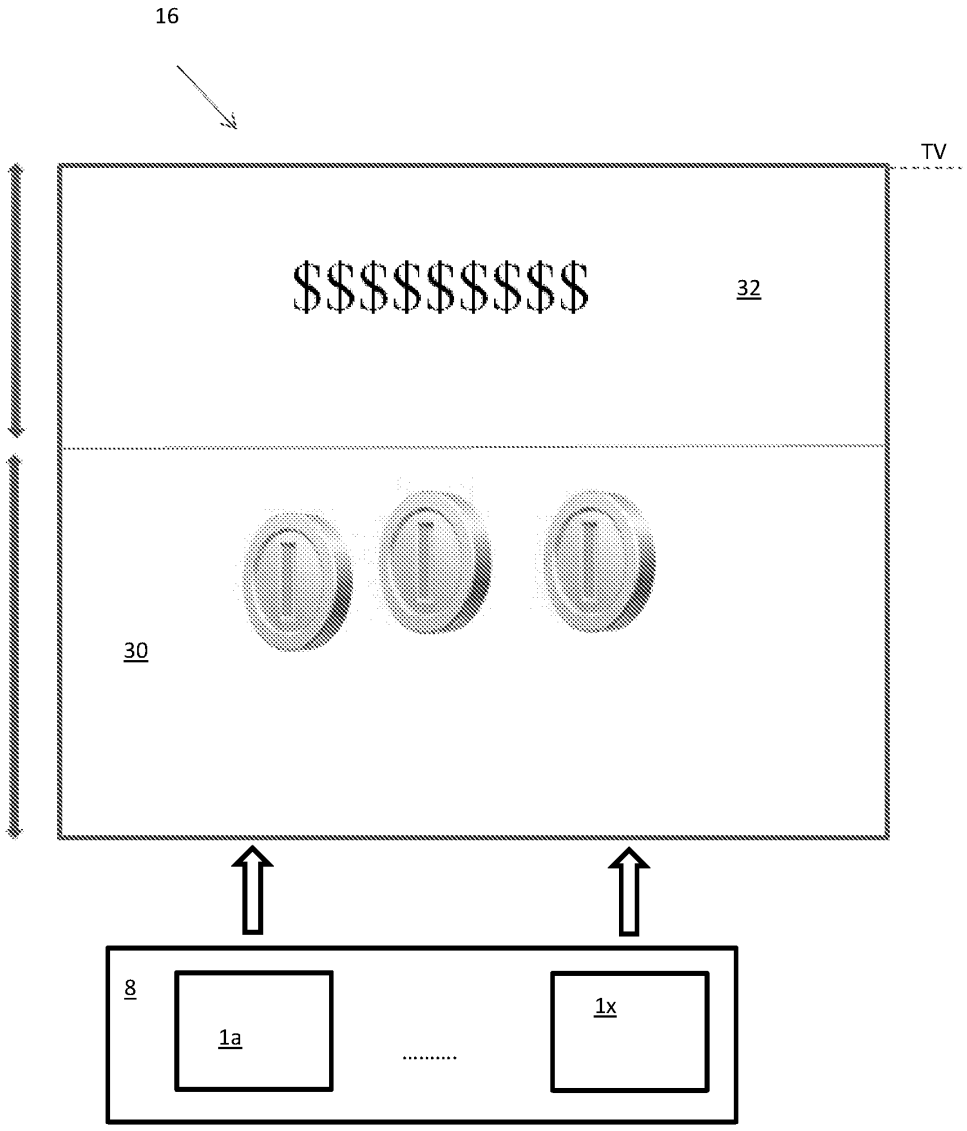


FIG. 4

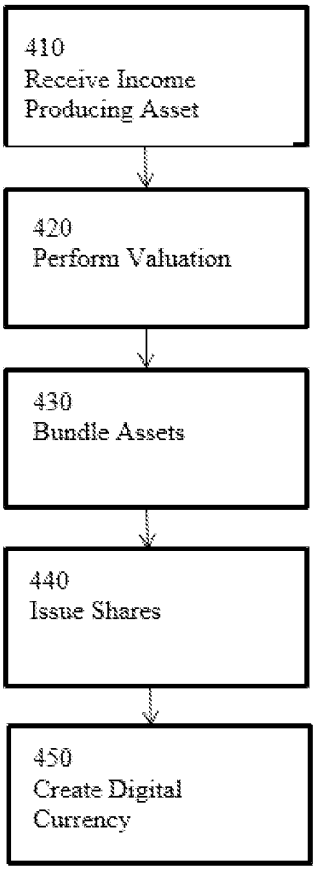

410
Receive Income Producing Asset
420
Perform Valuation
430
Bundle Assets
440
Issue Shares
450
Create Digital Currency

FIG. 5

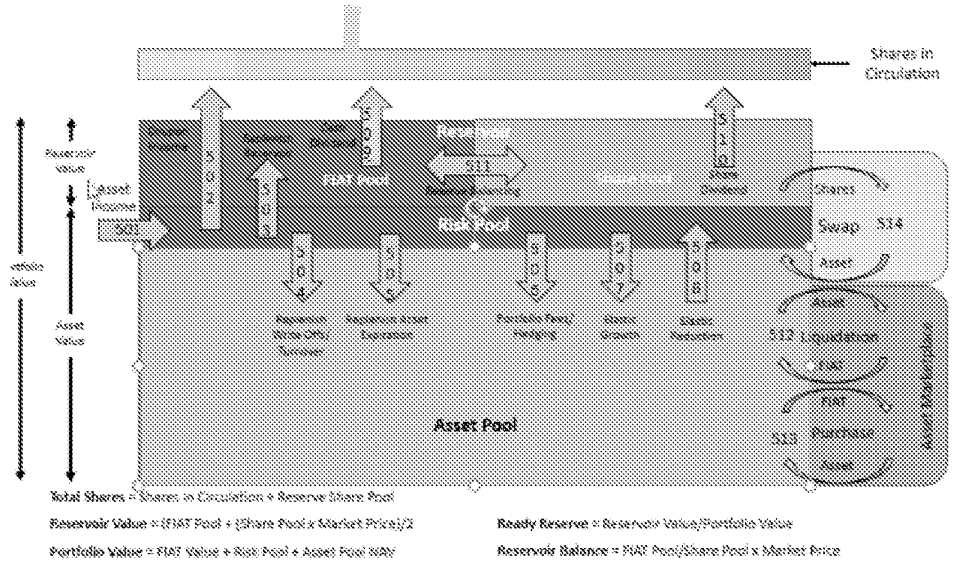

Shares in Circulation
Reservoir Value
Asset Income
Asset Value
Portfolio Value
Risk Pool
Asset Pool
Shares
Swap
S34
Asset
Asset
S12
Quadratic
Risk
FIAT
S13
Purchase
Asset
Asset Protection
Asset Pool
Total Shares = Shares in Circulation + Reserve Share Pool
Reservoir Value = (FIAT Pool + (Share Pool x Market Price))/2
Portfolio Value = FIAT Value + Risk Pool + Asset Pool NAV
Ready Reserve = Reservoir Value/Portfolio Value
Reservoir Balance = FIAT Pool/Share Pool x Market Price

FIG. 6

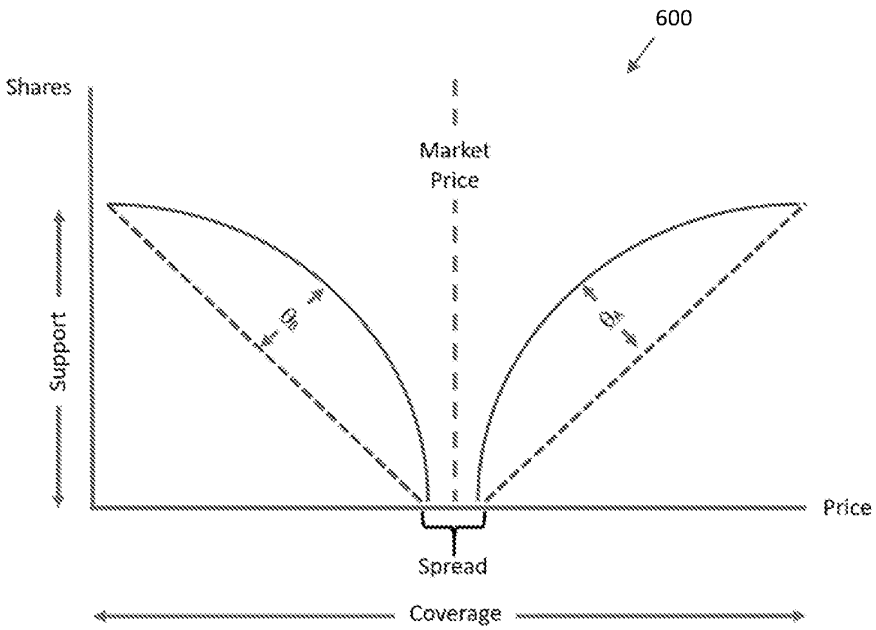


FIG. 7

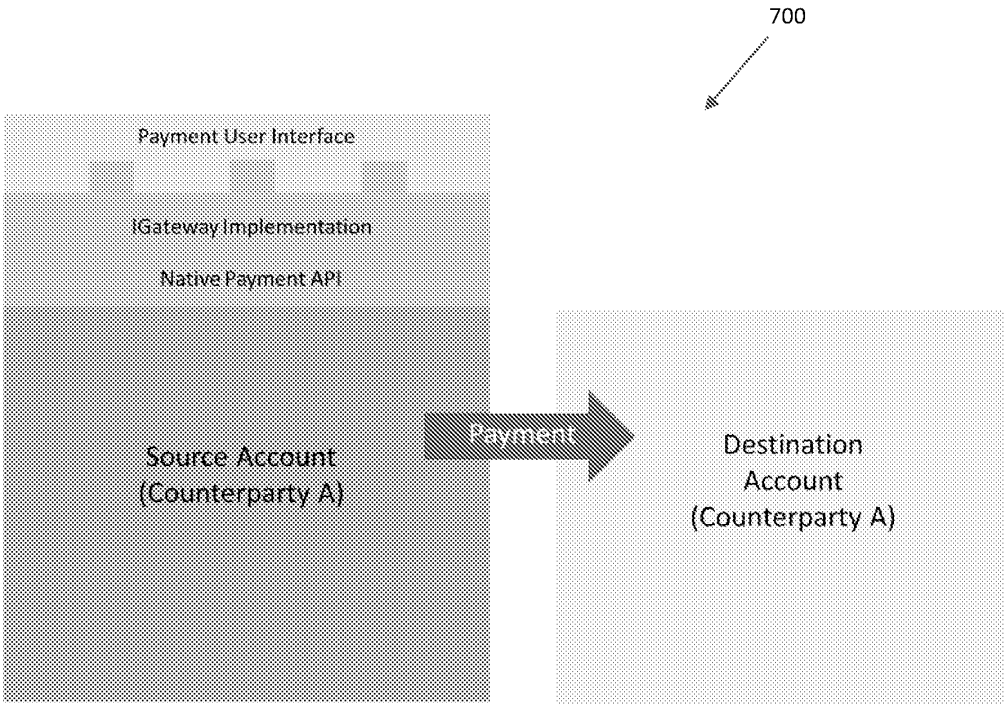

700
Payment User Interface
IGateway Implementation
Native Payment API
Source Account
(Counterparty A)
Payment
Destination
Account
(Counterparty A)

FIG. 8A

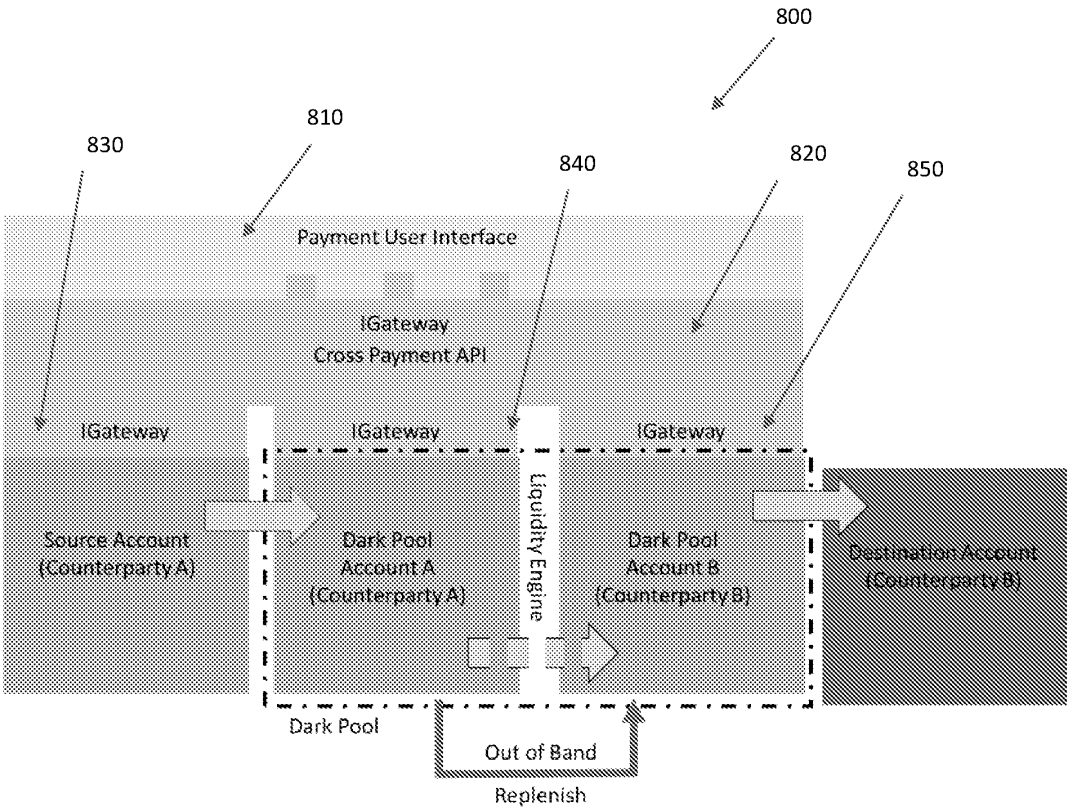
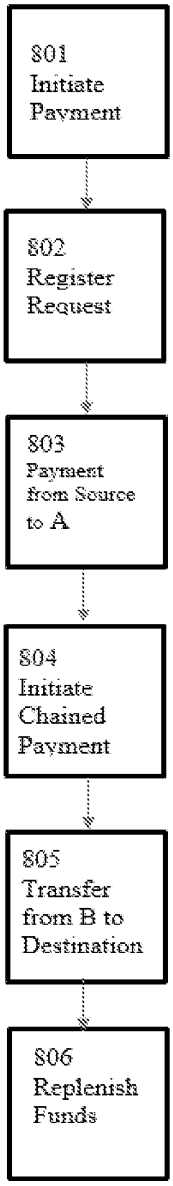

800
810
830
840
820
850
Payment User Interface
IGateway
Cross Payment API
IGateway
IGateway
IGateway
Source Account
(Counterparty A)
Dark Pool
Account A
(Counterparty A)
Liquidity Engine
Dark Pool
Account B
(Counterparty B)
Destination Account
(Counterparty B)
Dark Pool
Out of Band
Replenish

FIG. 8B


801
Initiate
Payment
802
Register
Request
803
Payment
from Source
to A
804
Initiate
Chained
Payment
805
Transfer
from B to
Destination
806
Replenish
Funds