Memo

Positioning

ePat.me is a regulated cross-border property finance infrastructure, structuring Debt & Equity property investments through tokenised SPVs, with 7-8% target yields, and liquidity from day one, even in distressed situations.

Thanks to its liquidity engine, it is designed as an interoperable structured middle layer between traditional banks, direct property investments, and public markets.
Rather than offering a yield-only product, ePat.me structures property operations so that yield, risk discipline, liquidity, and exit pathways are addressed together from inception.

The model emerges in a post-2023 market reset, where first-generation crowdfunding platforms exposed structural weaknesses, creating the need for more liquid, resilient and enforceable investment frameworks.

The structural problem

- Property finance is increasingly constrained by long-term structural forces:
- **Traditional banks** are becoming **more conservative**, excluding many viable but non-standard or cross-border property operations ;
- **First-generation property crowdfunding platforms** were largely yield-driven, with **limited anticipation of downturns**, **liquidity stress, or enforceability challenges**.

At the same time, investors continue to seek attractive returns, but now expect stronger risk structuring and clearer exit mechanisms. This gap is structural, not cyclical.

The solution : ePat.me

ePat.me connects property operations and capital through asset-backed Ltd-like entities (referred to as “SPVs”), structuring Debt, Equity, and Hybrid operations with:

- **risk and enforceability engineered upfront** through multi-layer legal frameworks ;
- **built-in liquidity mechanisms from day one ;**
- **predefined exit and distressed-situation pathways, including across borders**.

If liquidity cannot be guaranteed, exit routes are anticipated, structured, and disclosed from the start.

A three-party platform

ePat.me is not a simple buyer-seller marketplace. It operates as a three-party platform:

- **Investors** allocate capital ;
- **Property Operators** act either as borrowers (Debt SPV) or as SPV partners / managers (Equity Model) ;
- **Token Representatives** *(e.g. property or legal professionals)* facilitate SPV legal representation and secondary market activity *(delegated token buying and selling)*.

This model increases activity and liquidity per user and reduces dormant capital. As a result, platform growth is driven primarily by network participation rather than paid marketing intensity.

Conclusion

ePat.me is a **next-generation infrastructure layer for property finance**. It does not replace yield. It re-embeds yield within disciplined structuring across dynamic property markets, where risk, enforceability and liquidity are anticipated upfront rather than revealed during occasional periods of market stress.