C*u*Bit™

Stable Fungible Cryptocurrency – What Is C*u*Bit™?

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Universal Real Estate Stable Coin™ (URESC*u*™ or C*u*Bit™) is a Stable [Fungible](https://dirticoin.com/DirtiDictionary/fungible/) Cryptocurrency. In other words, it is a virtual currency.

The stability and value of C*u*Bit™ is backed by the value of real estate and liquid assets held by Universal Real Estate Wealth Protection Solutions, LLC™ (UREWPS™, the Company). C*u*Bit™ is a smart contract using the ERC-20 protocol of Ethereum. C*u*BitDAO™ (the [DAO](https://dirticoin.com/DirtiDictionary/decentralized-autonomous-organization/)) is the [decentralized autonomous organization](https://dirticoin.com/DirtiDictionary/decentralized-autonomous-organization/) ([DAO](https://dirticoin.com/DirtiDictionary/decentralized-autonomous-organization/)) controlling the monetary supply of C*u*Bit™.

# ***Who is the*** ***CuBitDAO™ (the*** ***DAO)?***

When you buy C*u*Bit™ you become a member of the [DAO](https://dirticoin.com/DirtiDictionary/decentralized-autonomous-organization/). You remain a member of the [DAO](https://dirticoin.com/DirtiDictionary/decentralized-autonomous-organization/) for as long as you hold C*u*Bit™. As a member of the [DAO](https://dirticoin.com/DirtiDictionary/decentralized-autonomous-organization/), you can vote on matters affecting the value of C*u*Bit™. Specifically, these are the Coin Cap and burning authorization of C*u*Bit™. These two items directly control the supply of C*u*Bit™, hence, its value.

Real estate assets, liquid assets, minting, burning, and releasing of C*u*Bit™ are all managed by the Company. The Company manages these with the goal of protecting the assets entrusted to it from destruction by volatility and inflation. The Company maintains a publicly viewable, and regularly updated, C*u*BitDAO™ Asset Ledger (the Ledger). The Ledger shows the value of real estate and liquid assets reserves backing the value of C*u*Bit™. Based on legal precedents with corresponding explanations and definitions provided by the US Securities and Exchange Commission (the SEC) C*u*Bit™ is a virtual currency and not a security.

# ***Stable Fungible Cryptocurrency – Something Different and Better***

Asserting that a new product is unique is cliché. Not all clichés are untrue. C*u*Bit™ delivers a unique value proposition. Others will imitate it. The good news is at the current time it does not exist in the marketplace. We are entering this market in a bear market and prepared to sustain into the bull!

Today, so-called stablecoins attempt to provide a non-volatile harbor to park your crypto wealth. You may use this solution to consolidate your gains or weather a volatility event. Unfortunately, the recent collapse of TerraUSD (Osipovich & Ostroff, 2022) shows that stablecoins may not actually be stable. As stablecoins are pegged to fiat currencies they are designed to pass along inflation. Inflation and volatility are two monsters that rob you of your wealth and its buying power.

# ***Gold and Silver Scams***

Some cryptocurrencies are offering to hedge against inflation. They claim to link their cryptocurrency to real-world precious metals such as gold and silver. Unfortunately, the values of both gold and silver are notoriously volatile. Speculators manipulate prices. New deposits of gold and silver add to the supply and decrease the value.

Even worse, the link between the cryptocurrency and the underlying asset is not direct. It is an exact equivalent to certificates for gold or silver. You don’t have ownership of any gold or silver. You can’t verify if the issuer has sufficient gold and silver in a vault to redeem all your certificates. Without verifiable and sufficient reserves your gold-backed-crypto may be worthless if the management company folds. Everyone has seen rug pulls and pump and dumps. The economic pirates doing these are a reality. You need to protect your wealth from the pirates, rogues, thieves, and shysters trying to steal it from you.

## ***Stable Fungible Cryptocurrency – Real Estate.***



*Remember our partners over at* [*decentralizeddictionary.com*](https://www.decentralizeddictionary.com/) *have the basics on all cryptos to help you feel more comfortable with your investments!*

Investing in real estate is one of the most proven successful means to protect wealth against both volatility and inflation. Real estate tends to retain and increase its value and often provides cash flows. Unfortunately, for you to buy real estate you need hundreds of thousands of dollars. When you buy real estate, you take on significant risks. Risks are always something an experienced investor needs to consider. The risks that come with real estate ownership can very easily cost you all or a significant amount of your wealth.

Fractionalized real estate ownership schemes attempt to lower the costs of entry to real estate investing while spreading the risks and the benefits. The market has begun to experience a flood of [NFT](https://dirticoin.com/DirtiDictionary/non-fungible-token/)-based fractional real estate ownership cryptocurrencies. There are several problems with all these fractional ownership schemes.

1. NFT aren’t a legal ownership claim
2. Just like that time-share condo your parents had, fractional ownerships are easy to buy and hard to sell
3. You bear all the risks that come with direct real estate ownership
4. The goal is to have an asset or currency that grows in value or holds its value

You don’t need to take on more risks. What you need is an asset or currency that increases in buying power over time. You need something that hedges against inflation and volatility. You need C*u*Bit™.

## ***Low Risks, Best Rewards***

Storing your crypto and fiat wealth in C*u*Bit™ lets you enjoy the benefits of low volatility and inflation protection which come from real estate. We hold all the real estate in trusts. Consequently, you enjoy the economic protections without bearing all the risks of direct real estate ownership.

# ***The Asset Ledger Protects You***

We publish our Asset Ledger (the Ledger) every month. The Ledger shows how much real estate and cash is backing the value of C*u*Bit™. This removes any mystery around the true value of reserves protecting your wealth. This transparency allows you a sense of safety. Unlike currencies that are based on a promise or a formula, C*u*Bit™ shows you the WHY behind the value. This is a game changer in the industry and allows you to have faith in your C*u*Bit™ currency. How many other currencies can you clearly define what their value is based on in today’s market?

At least once each year the Company brings in an outside auditor to verify the value of the Ledger. Audit results are published for you and the world to see. This verifies for you that the Ledger is an accurate measure of the reserves backing your C*u*Bit™.

# ***Conclusion***

As C*u*Bit™ is a true, [fungible](https://dirticoin.com/DirtiDictionary/fungible/)currency it is liquid. C*u*Bit™ is a good place to protect your wealth against volatility and inflation. You realize that the biggest threats to your wealth are inflation and volatility. Avoiding inflation by investing in stocks, bonds, and crypto that offer a return, or a speculative growth potential opens your wealth up to volatility and threatens your financial security. In contrast, a stable currency that is backed by real estate is a huge benefit to your financial security. Move your wealth out of dying fiat and crypto currencies. Protect your wealth from volatile investments. Move your wealth into C*u*Bit™ today.

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| [Disclaimers](https://dirticoin.com/2022/06/28/disclaimers)  Although the design of C*u*Bit™ incorporates inherent protections against volatility and Universal Real Estate Wealth Protection Solutions, LLC™ (UREWPS™, the Company) is committed to support the asset-based valuation of C*u*Bit™, as with any currency there is nothing to prevent speculators from taking unforeseen actions which might cause the price of C*u*Bit™ to vary without reference to the underlying value proposition. The Company cannot prevent and is not responsible for the actions or results of such speculative behaviors. | |
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