

CONFIDENTIAL
BUSINESS CONCEPT OVERVIEW
WALKING WEALTH

Executive Summary

Walking Wealth (WW) is the name of a proposed internet program and application to provide a number of services that are built around the backbone of a proposed highly innovative asset registry called W.A.R.D . T. R.A.C . (See attached Appendix for description.).

WW intends to provide many services that were before unavailable to people. They become reality due to the power of WARDTRAC . We believe some services will enjoy a quick and high demand . Others may take longer to catch on, but when they do they have the potential for becoming international game changers throughout multiple economic sectors. Following is a brief list of the first 10 services WW intends to develop in approximate order of what we believe will gain the fastest market interest in demographic numbers only. More details of each service can be found elsewhere in this overview document .

1. Micro-Credit 6. Multi-Sale
2. Merchant - Credit 7. Yard Sale
3. True-Self 8. Virtual Pawn Shop
4. Inventory -Track 9. Asset Pay
5. Instant-Value 10. Score-Mc

The first two services on the list, Micro -Credit and Merchant- Credit, we believe to have the greatest potential for quick growth and the best drivers for the development of future services and benefits as identified in this overview.

The Micro-Credit concept includes providing loans and credit by WW in amounts as little as \$10 .00 and a maximum of \$5,000.00. Micro loans have become popular in third world countries and have enjoyed success by both borrowers and lenders. Most such loans are provided with no security. The citizenry of the U.S. and other developed nations have yet to experience the same level of such lending. Nevertheless, these developed countries have experienced enormous economic downturns over the past several years creating high populations of economically disadvantaged people . This has occurred largely due to job losses, lack of new job opportunities and tightening of available credit from traditional lending sources. These are similar traits of developing countries that have embraced the benefits of micro loans.

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That demographic in the U.S. alone could represent nearly

half its population. Recently, published government statistics indicated 45% of the U.S. is on some kind of public assistance. While WW does not intend to limit its market to the poor, nor design its services just for that market, the reality of the high number of people in need of micro credit is borne out by the above statistic.

The uniqueness of the WW model is the offering of credit based on assets owned by the borrower. Providing security for loans is not new. However, the manner in which WW will market and service secured micro credit is most certainly unique. The details will be outlined in the business plan. Suffice it to say, WW intends its users to learn and enjoy the ease and simplicity of "monetizing" their personal possessions as needed for credit. As users become faithful payors on their lines of micro credit they will enjoy higher "loan-to-value" credit based on their good payment history. This will build long term credit relationships with users, and by necessary extension they become significant users of the asset registry system. That in turn will increase demographic interest in the power and benefit of The Registry alone, spawning new programs.

The Merchant-Credit service will function similarly to Micro Credit, but provided by retail and manufacturing vendors. The WW users become an obvious attractive market to such vendors, especially with pre-approved credit status based on their registration of assets to secure such credit. The vendors are likely to provide liberal credit as it will generate more sales of their products and provide a significant branding platform through WW. In addition, as never before, the products bought through such credit can be instantly entered into the registry to secure that credit or future credit. These services will present huge incentives for vendors who are looking for additional branding avenues and increased sales.

As the other WW services are examined it should be apparent how each naturally follows from the initial large user base accessing Micro-Credit and Merchant-Credit.

Walking Wealth will be seeking investment funding in stages to accomplish its goals. Initial money will be needed to fund the startup functions of organizational startup, database programming for WARDTRAC, initial Walking Wealth website and application development and initial marketing. Further funding needs will be based on growth.

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SCOPE OF SERVICES OFFERED THROUGH WALKING WEALTH AND WARDTRAC

The Registry

The innovations of Walking Wealth and WARDTRAC have partnered their visions and technology ideas into one cohesive and synergistic business model. Walking Wealth (WW) is meant to operate as a front-end internet application that attracts users to satisfy their wants, desires and curiosities, similar to social internet web sites and other fun applications Online. On the other hand, WARDTRAC is to be the backbone and administrator of standards and protocols that create the powerful capability of WW and other future applications. By way of analogy, WARDTRAC is the operating software to WW's software application.

The synergy of the two systems is realized because both are all about registries. The intent is to satisfy a deep-seated desire people have to "catalog" their lives, so to speak. At the same time, the purpose is to create new potentials for users while protecting them and their assets, to discourage dishonest transactions and to preserve the integrity of all things considered valuable by the users through a protected catalog system we call The Registry. When we speak of The Registry, we include the power of both WW and WARDTRAC working together as one.

To understand the potential and power of The Registry it's important to fully understand what it means by the natural desire for people to catalog their lives. We can see this through the need people have for identity and ego that drive many of the most successful internet services. For example, the desire to network with others on social media sites is met with an equal, if not greater, drive for users to show 'n tell or express who they are to the world. They do this with a form of cataloging. Their photos, profile statements, blogs and other postings are actually a way of inventorying their experiences and identities through relationships, events, and even possessions. Today's internet sites have powerfully satisfied the "cataloging" of relationships and events. The desire to inventory our own possessions has only been met with typical programs that literally "inventory" assets in the archaic sense of the idea. Nevertheless, a new paradigm is ready to emerge with the concept of cataloging our wealth, however great or small.

As much as people are drawn to creating an inventory of their possessions, how they do it is driven more by the desired end result. Here, the end most certainly justifies the means, as

well as it should. When does cataloging one's assets typically occur beyond simply a mental inventory? The obvious and

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traditional reasons include insurance claim purposes, or when applying for a loan, and other accounting needs. But, if there are other needs people identify with, people won't hesitate to inventory what they own given the strong propensity to do so. As the following will show, the innovators have identified a number of widespread desires, needs and problems that are current, palpable and crying out for a new view and application in the meaning and function of cataloging, inventorying, archiving, yes, the identifying, registering and tracking of one's rights, titles and interests in their assets, whether tangible or intangible. Following is a brief summation of those.

.. _ A very large demographic, domestic and international, suffer financially from the persistent worldwide economic downturn, unable to get adequate jobs or loans. They have assets, even of small value, that could be monetized, but there are no lenders serving that need.

- - Online shopping steadily grows in ever new and innovative ways. Along with this positive, an equally exponential negative grows along with it. There is a proliferation of counterfeit goods and copyright/trademark infringement.

- - Identity and character fraud is on the increase, further exacerbating honest transactions in e-commerce. If there is a solution to this problem buyers will demand it and honest sellers will be attracted to it.

.. _ There is widespread interest in and attraction to product brands, which has resulted in a large demand for branded goods, whether high-end or otherwise (e.g., from Nike shoes to Gucci handbags). This has fostered the unfettered increase in 'knock offs' and counterfeit brand products in the marketplace, demanding a solution.

.. _ Because of the rapid advancement in technology the arts and entertainment industries continue to suffer annual losses in the billions of dollars due to piracy and copyright infringement. Attempted solutions have proven to be mere bandaids. A solid fix will be welcomed across the board for the art world (paintings, etc.), the music world (digital music, etc.) as well as literary and film.

There is a simple solution, even if more complicated in details, which will provide for all the various demographics described with their specific needs and desires. That's The

Registry . Following are specific users , industries , services and benefits The Registry will enable, whether through WW directly, through WARDTRAC, through third-party vendors or by means of alternative brands controlled by WW.

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PRIMARY USER SERVICES AND BENEFITS

1. Feature: "Micro- Credit"

Provide asset secured loans/credit from nano to micro in size to the large domestic and international demographics of lower income users plus youthful users . Uniquely offered, based not on traditional credit application or scoring, but based on assets inventoried and registered through The Registry by its users. (Over time the loan/credit program will likely move higher and higher up the income scale.).

2. Feature: "Merchant - Credit"

Provide retailers' and manufacturers' credit, also by assets secured as above. The demographic of users will include those as stated above, and likely to include others higher on the income scale (through middle class) plus include a broader age group of **users.**

Added feature to Micro-Credit and Merchant - Credit

Provide repetitive loans and credit as stated in number's one and two above, but in progressively larger amounts and for an increasing number of purposes (e.g., even home mortgages, auto loans , etc.), to users who prove to be good debtors and payors.

This continues the same model that avoids the need for traditional credit scoring , but relies on both asset security and the ongoing "in-house" credit history.

3. Feature: "True-Self"

Each user will develop an honest self- identity and personal information portfolio into a client profile when applying for loans or credit as required. That personal user profile, while private, becomes a tool for the user to use elsewhere, even outside The Registry , to prove their veracity as to identity and eventually even their character . Their profile can be used by the user to autofill profile fields of other programs , sites and applications linked into The Registry .

4 . Feature : "Inventory-Trac"

Users can use The Registry to catalog and track virtually anything the user considers of value , whether or not it has actual monetary value. The feature will also include a physical tracking system where the user can enter a location manually, use a GPS tracking device or by use of RFID attached to the asset.

Inventory-Trac makes it easier for users to maintain a highly accurate and up-to-date inventory of assets, which can be used for any financial need or otherwise (e.g., insurance, bookkeeping, financial statement, taxes, etc.).

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5. Feature : "Insta - Value"

Upon user entering enough data for a given inventoried asset, a proprietary spider application searches the web for exact and similar asset matches and through an algorithmic calculation reveals valuation prices to reflect the needs of the user (based on user preference input), such as actual value, replacement price, sales comparisons, etc.

6. Feature: "Multi-Sale"

With users having detailed data entered for each inventoried asset, including photos if required, and Insta-Value prices to work with, they can push any item or group of items out to any one or more e-commerce sites, such as Craigs List and eBay without leaving The Registry and without having to enter item data repetitively at each site.

7 . Feature: "Yard Sale"

Similar to Multi -Sale feature but exclusively for fellow Registry users only and designed to save fees and act as a 'first sale effort' before needing to use Multi -Sale . This feature also allows users to place items in the Yard Sale that aren't necessarily being offered at a price but available if a fellow user makes an acceptable offer.

8. Feature : "Virtual Pawn Shop"

As with brick and mortar pawn shops, users can either instantly sell certain inventoried items to The Registry 's Virtual Pawn Shop or pawn the items. This works differently than Micro -Credit or Multi -Sale just as pawn shops operate slightly different than traditional lenders or other types of buyers. First, if selling the item via Virtual Pawn Shop, an item will always be bought if the item fits the asset class criterion and at the offered price. Secondly, pawn loans are based on the same asset class and pricing criterion as above for sales, but will generally result in a higher loan - to-value ratio than MicroCredit due to requirement of the pawned item to be sent to The Registry Warehouse for safekeeping.

9 . Feature: "Asset Pay"

Operating under similar features as the Virtual Pawn Shop, users who have Micro-Credit debit and believe they will have difficulty paying their debt can send the secured asset to The Registry to pay off the debt (or The Registry's loan division) (If for some reason the asset is depreciated beyond expectation of the loan contract, The Registry can demand a balance payment

or an additional asset (s) to settle account.) Using this feature keeps users in honorable credit worthiness with Micro-Credit .

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10. Feature: "Score-Me"

Various scoring systems will be developed as usefulness is discovered. First, it's obvious that an internal credit worthiness score will be provided each user . All users will begin with a positive score that allows them to borrow at least at some level provided they have some assets to post in The Registry. That score will either climb or fall based on their debt payment performance. Eventually, it is possible that Score -Me will become an alternative credit scoring service to compete with the current big three credit agencies.

OTHER USERS and SERVICES

The following are user groups and services that are more narrowly defined and that have potential of development through the Wal king Wealth brand, an alternative brand and possibly even by other organizations using The Registry platform. The power and capability of The Registry is what empowers so many potential benefits and services.

1. ID and Character Verification :

Since users are developing accurate data as to their identity and honesty in character (True-Me) in order to obtain benefits, such as loans/credit, those profiles can be made available for the users to 'carry' elsewhere on the internet for other uses, such as buy/sell transactions and profile veracity . A scoring system will be developed to make this feature 'plug 'n play' for many programs, sites and applications across the internet .

2. USER GROUP: Artists; Art Dealers; Art Galleries; Art Auction Houses; Art Appraisers and similar

The registration system is a perfect solution to solve the majority of problems with copyright infringement, art counterfeiting and with art provenance . In addition to reducing art fraud and increasing the veracity of provenance, new market potentials can be created for artists and art dealers . An example is limited edition reproduction series for digital art, which without The Registry would be impossible to control and prevent unauthorized copies. Many other reproduction art markets can also be exploited with the power of The Registry. Finally, the accurate and permanent record of archived art for museums, galleries and collectors will build and preserve art provenance forever. All ownership of other rights to art, whether original

or authorized reproduction, transferred through The Registry will keep the integrity of the provenance and foster honest transactions.

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3. USER GROUP : Collectors

Other market sectors besides art that suffer from prolific fraud (trademark infringement and counterfeiting) include buying, owning and selling articles such as high-end branded items (e.g., watches, shoes, purses, etc.) that maintain a high value for collectors, as well as any other collectibles susceptible to fraudulent reproduction and selling (e.g., antiques, jewelry, sports memorabilia, etc.), will benefit from The Registry the same as explained for the art market.

4. USER GROUP : Music and Literary Artists and their Publishers; Consumers of Music, Film and Literary Works

Perhaps one of the biggest markets that suffer from copyright infringement and piracy is in the digital music industry, with ebooks and other digital literary works less so. How The Registry can solve many of those problems is dependent on factors that must be explored and resolved by leaders and movers of those specific markets. The approach can take several paths. Thus speculating here is inappropriate. Suffice it to say that there will be someone in their respective industry who will see exactly how to use The Registry as a new anti-fraud solution.

5. USER GROUP : Social Media Sites; Networking Sites

One of the most prolific problems with sites that offer networking with strangers, whether for simple fun (e.g., Facebook), for business (e.g., LinkedIn, Angie's List, eBay, etc.) or other "profile dependent" sites, such as dating sites or age limited sites (typically for children), is user dishonesty and even outright identity fraud or fake identities. The Registry can alleviate that problem for those sites that subscribe to and allow users to use the True-Self application.

INSTITUTIONAL USERS and SERVICES

Various industries, companies and institutions will benefit from The Registry. In some cases directly, just as individual users. In other cases their benefit comes because their customers or clients are users of The Registry, which can provide valuable data to the related industry. The following are examples of these without being exhaustive.

1. Retailers and Manufacturers in general: As primary users of WW enter their personal possessions and assets into their inventory program, perhaps with the goal to obtain a loan/credit or vendor

credit, they will have the opportunity to enter both the brand of each item as well as where and when it was purchased. In many cases the users may simply scan a receipt to enter 'proof of

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purchase,' which will provide data. This creates a tremendous database of market information for vendors, whether they be the manufacturers or retailers. This data has monetary value to this group, including the value to "push" back out to the vast individual users brand labeling of their inventoried items. The marketing potentials are endless. A few examples include brand marketing, loyalty programs, vendor credit and demographic research.

2. Manufacturers and Creators of Collectibles: As much as collectors make up a user group that needs The Registry to assure themselves of authenticity and honest transactions, the manufacturers and creators likewise have a vested interest in protecting their brands and products. Through pre-registration of their products, before they go to market, will assure authenticity of their products and dramatically slow down the counterfeiting of their goods. It also gives this group a competitive advantage over other manufacturers and creators that so not use The Registry.

3. Appraisers: Appraisers of any market sector using The Registry can offer their services to users. Their appraisals become a permanent part of the registered record of the item appraised, giving added value to that item's authenticity.

4. Bankers and Lenders: Institutions that make loans requiring proof of assets, ownership, security and even tracking can find The Registry a very powerful one-stop service for all those functions and capabilities. Even individual lenders could have the same power of these services as institutional lenders.

5. Escrow and Title Services: The protections and authenticity The Registry affords all manner of transfers in ownership or other rights in assets dovetails perfectly into escrow services, whether provided by The Registry in-house or by third-party vendors. Also, many new markets become available to title insurance providers with the benefit of provenance (chain of title) the The registry creates.

6. Insurance Carriers: Insurance companies that provide property coverage can always use any tool that increases authenticity, transparency and tracking of assets.

7. Museums; Galleries; Libraries; Repositories; Archives: There is tremendous effort by many non-profit organizations that own or

hold valuable and historical artifacts, literature, art, film, documents and the like to create permanent archive reproductions through digital photographing and documenting. The Registry can provide powerful standards and protocols for that purpose in addition to digital storage and redundancy that can provide secure archiving at national archive standards not before available. Smaller and less funded organizations will enjoy the same high-level secure and permanent archiving as larger institutions on an affordable budget.

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8. Trustees and other Fiduciaries : The Registry will provide a very organized and highly trustworthy platform for representatives, agents, trustees and other type fiduciaries to manage the assets under their care. In addition, The Registry can provide an added level of privacy for owners and asset transactions by having ownership registered behind the confidentiality of an owner's representative, trustee, etc.

9. Moving and Storage Companies: Companies that offer moving and storage services will find The Registry users a great new market place that enables a more automated process of assessing the gross cubic area and weight of user's possessions, and thereby making the moving and storage cost bidding or estimating highly efficient when users make a request.

10. Governmental Agencies for Filing of Patents, Trademarks and Copyrights: The Registry will become a natural portal to make the process of filing governmental applications for patents, trademarks and copyrights, domestically and internationally. The Registry will then track those rights and the derivatives created therefrom (e.g., licensing) in a most effective manner.

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APPENDIX

CONFIDENTIAL INFORMATION

W.A.R.D. T.R.A.C.

The World Archive and Registry Depository for Title Records of Assets Confederation (W.A.R.D.T.R.A.C.) is a non-profit association, which was conceived and began development in 2007 under the auspices of the P4 Trust's "P4 Project" (Preservation, Protection, Provenance and Privacy). The association will soon be formalized by founders' declaration and concordant under a charter seal of Switzerland law and domiciled therein.

VISION

The modern-day legal, economic, technical and even political conditions have collided to create a fertile landscape for

rampant copyright infringement , intellectual property piracy, counterfeiting of tangibles, identity fraud and failure of transparency when needed . WARDTRAC' s vision is for an international s t andard and protocols for the honest and verifiable recording and archiving of asset identity, authenticity , ownership , rights and transfers .

MISSION

WARDTRAC will develop proprietary archive and registry software applications, data bases and servers for a multitude of asset classes and types of transactions as a secure depository . The cyber depository of data will secur e asset identi ty and history, ownership and rights history, and function i n a manner to provide auditable chain of title and other t r an sactions. Additionally, WARDTRAC will provide protocols for other provider s, vendors and regis tries that wish to use WARDTRAC or link into the syst em, whether by use of the WARDTRAC servers and databases or a cloud system. Of these protocols there will be h°ARDTl<-AC systems in place to assure the security and integrity of all data claiming to be archived or ref,iStered under the WARDTRAC seal of authenticity (i.e . , all records that need to be tamperproof , unalterable and fully auditable) .

SYSTEM TECHNOLOGY

The overall concept of WARDTRAC is t o accommodate honest and verifiable recording of t he following:

- (1) Asset identity and authenticity ;
- (2) Asset ownership and control ;
- (3) Asset derivative rights, licensing , etc .;

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(4)

(5)

(6)

Asset obligations, e.g., loans , security interests, etc. ;

Individual and organizational identity connected to regist e r ed asset s; and

Tr ansfers of ownerships , rights and obligations connected to registered assets.

The above user inputs in turn facilitate auditable verification of each of those six functions by parties whom are provided access by other parties that have legal control over their particular data . For example , an owner and seller of a registered asset has both legal and funct i onal control (through security protoco l s) over the histor ical data of the asset being

sold and can open specific relevant data purview for a specific buyer.

To understand how the above can be achieved technologically, simply think of the methods currently used to record real estate ownership and transfers at governmental recordation of fices and registries; vehicle registrations and transfers at government motor vehicle departments; governmental vital statistics recording offices for births, deaths, marriages and divorce; and identity verification systems such as Equifax or even through genealogy sites. Now, imagine a system that merges those features and capabilities into one integrated system and data base for all assets, transfers and parties in any jurisdiction throughout the world. That's WARDTRAC in a nutshell. It will be accomplished through a combination of WARDTRAC's own proprietary software systems along with appropriate links and partnerships with other necessary providers, registrars and databases. This will accomplish the transactional protection and honesty for all asset classes that currently only exists for very few, such as real property and motor vehicles, even enhancing it for these latter asset types.

FINANCIAL SUPPORT

Initial funding and support for WARDTRAC will be by the founders of Wall King Wealth, a for-profit business startup venture associated with the P4 Project that needs the power of the WARDTRAC technology and the independent custodial service that a non-profit organization will provide.

LONG RANGE GOAL

WARDTRAC intends to become the international standard and go-to organization the world trusts to record and hold important asset and transactional data, just as a government's real property recording office. Further, it is WARDTRAC's goal to persuade governments to see the value of WARDTRAC's role in protecting the ir economies and citizenry.

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SUPPORT OF RELEVANT LAWS

WARDTRAC's design is developed to fit within the laws and legal structure of each state or national jurisdiction within which the expected users reside. Furthermore, the following international treaties, conventions and organizations will be supported by WARDTRAC. In fact, it is expected that the WARDTRAC registry will improve the efficacy of their purpose.

United Nations Educational, Scientific and Cultural Organization (UNESCO)

International Copyright Information Centre of UNESCO
Universal Copyright Convention at Geneva , Switzerland, Sept. 6,
1952

Universal Copyright Convention as revised at Paris , France, July
24 , 1971

Berne Convention for Protection of Literary and Artistic Works at
Paris , France , Sept . 9 , 1886

Berne International Union for the Protection of Literary and
Artistic Works , Sept. 9, 1886

Berne Convention as Revised at Paris, France , July 24, 1971

Berne Convention's:

International Bureau of Intellectual Property (IBIP)

World Intellectual Property Organization (WIPO)

International Convention for the Protection of Industrial
Property (ICPI P)

It is intended that the international member nations of the
above conventions and organizations will see the power and value
of WARDTRAC and formally adopt its standards and protocols.

BANKING AND FINANCIAL SECTORS

Because the WARDTRAC data depository will provide a higher
level of asset and ownership authenticity than is possible
currently, it is believed this will be significant to financial
markets and banking throughout the world. WARDTRAC will work with
the Bank for International Settlements (BIS) of Basel,
Switzerland in the development of specific solutions and
protocols that will facilitate WARDTRAC's benefits for borrowers,
lenders and account holders throughout the cross section of
banking sectors . Because of the power of WARDTRAC's asset
identity accuracy and transactional recordings there is a real
practicality with monetization of registered assets. For this
reason WARDTRAC intends to work with necessary organizations that
oversee the registration numbering protocols for various asset
types . These may include the Association of National Numbering
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Agencies (ANNA) of Brussels, Belgium for administration of
International Standard Organization Numbers (ISO) and
International Securities Identification Numbers (ISIN); American
Bankers Association's Committee on Uniform Security
Identification Procedures responsible for CUSIP protocols
administered by Standard and Poor's ; and CINS (CUSIP
International Numbering System co-produced by Standard and Poor's
and Telkurs) .

DATA SHARING

WARDTRAC's system will assure and support any desired privacy level of its users. The commitment to transparency is not in respect to any claimed public entitlement to gain knowledge of asset, ownership or transactional details. Transparency means that to the extent transactional parties desire proof and historical facts of any particular element related to the transaction, the parties will have the tools within WARDTRAC to facilitate that desire. Any refusal by a party to open critical transactional data to the other party can be interpreted by the requesting party any way they like, even being cause for transaction termination if need be. Any data that is revealed by the controlling party is subject to the WARDTRAC protocol that no data can be altered, but can only be added to, creating an auditable chain of data.

Naturally, the data held by WARDTRAC will become more valuable over time as it accumulates. That value will be looked at differently by a multitude of industries and sectors, even governments. WARDTRAC will be able to provide this coveted data without compromising users' privacy. This will be achieved through types of data queries that do not disclose specific users, owners, etc., and without identifying other sensitive data such as the whereabouts of specific assets, etc.. Businesses that provide registry services through the WARDTRAC system will be able to query the database of their users to the extent permitted by their users, but will be prevented from specific areas and indiscriminate data queries.

It is a foregone conclusion that government law enforcement and investigative agencies will salivate over the data the WARDTRAC depository will contain. This presents a clear potential conflict with the WARDTRAC users. WARDTRAC will not attract the criminal element because of its fully documented nature. There is no reason to believe governments have a compelled interest in the data as pertaining to criminal investigations any more than seeking information from the general public about a specific case. This necessitates several measures by WARDTRAC to protect its users from inappropriate or even unlawful governmental snooping, fishing or 'blanket subpoenas.' The first is through WARDTRAC's domicile being placed in Switzerland, which is outside the jurisdictions of governments that have a tendency to ignore

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their citizen's privacy. Secondly, physical storage of data will be held in servers and back-up servers in undisclosed jurisdictions, not necessarily Switzerland. Certain data inputs

by users will have the option of encryption without WARDTRAC having a key . Last ly , WARDTRAC ' s system will facili t ate , at the opt ion of users, data held in attorney/law firm owned or cont rol led servers , which may facilitate attorney/client confidentiality needs .

USER GROUPS

Use r groups identified thus far that are bel ieved to benefit f rom use of WARDTRAC , whether directly or through an associ ated p rovi der such as Walking Weal t h include the following :

1. Manufactures of high-end or collectable wearables and other goods tha t are subj ect to frequent counterfeit and trademark infringement .
2. Creators of original artworks of any form or nature .
3. Manufact ur e r s and producers of any t angib le that r equ ires secondary mar ket tracking or is susceptible to piracy and counterfeit ing.
4. Writers, publishers and other creators and parties connected to copyright and intangi ble works.
5. Buyers and collectors who want higher l evel veracity and authenticity of their purchase t ransac t ions .
6. Sellers, dealers, brokers, auct ion houses, merchants, r etailers and e - commerce s ites .
7. Home and propert y owners .
- 8 . Appraisers and evaluators .
- 9 . Banks and trust companies, lenders, i nvestment houses, insurance companies, c l aims adjusters, market analysts , attorneys, trustees , inventors, and government patent , trademark and copyright offices .
- 10 . General population that is attracted to the idea of a central personal asset i nventory data base for various pur poses , i ncluding tracking valuations and net worth, for social purposes, t o obtain loans and fina ncing , for insurance purposes and to mainta in proof of ownership and authenticity of par ticular assets .
11. Museums , galleries , libraries, repositories , archives and curators .

-SASSET

CLASSES

Particular asset groups have been ident i fied as likely candidates for the registry. Each class will have its own unique database field requirements to accommodate the nature of its assets . As can be seen in t he followi ng list, there can be crossover

between general classifications (e.g., and asset listed under Vehicles could also be classified under Antiques and Collectibles):

Aircraft
Antiques
Artwork
Business Inventories
Clothing
Collectibles
Contracts
Documents
Film Works
Financial Instruments
Furnishings
Household Items
Jewelry
Literary Works
Music Works
Natural Resources
Raw Materials
Real Property
Securities
Sports Memorabilia
Vehicles

The following is a small sample of assets that could be cataloged under one or more of the above classifications :

Antique Cars , Motorcycles, etc . ; Antique Furniture; Baseball Cards, etc . ; Books and Manuscripts; Classic Clothing; Classic Film Footage; Copyrights ; Gold, Silver, etc . ; High- End Branded Articles (e . g . , clothing, shoes, purses, watches, etc .); Jewels, Gems and Jewelry; Library and Museum Archives ; License Contracts; List of Household Items (e.g., for insurance) ; Music Rights ; Oil and Mineral Rights; Original and Reproduction 2-D Art (e.g., paintings , drawings, etc.); Original Reproduction 3-D Art (e . g., sculptures, metal works, etc.); Rare or Valuable Documents; Stocks, Bonds, Equity Interests, etc ; Tree Forest.

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Walking Wealth

Working Concepts and Function Layout

Get an instant loan from \$1,000 with what you already own!

Walking Wealth (WW) is a dynamic online asset/product registry platform that provides its members access to truly

unique opportunities to unlock the potential wealth inside of the things they have already purchased. Walking Wealth's dynamic and forward leaning loan program is designed to corner and control this billion dollar market, allowing WW the ability to shape and guide new financial services/revenue streams, changing the way the world looks at wealth. WW's new form of funding has unlimited growth potential in both the services it can provide and the applications this new financial system will support.

WW's simple focus:
Provide an internet based loan and credit platform where members upload and register personally owned assets/property allowing them the opportunity to monetize these assets. This is done through offering loan/credit that is secured by their registered property. (E.g., micro/ nano loans offered by WW, including merchant credit and other financial forms). The more assets/products a USER registers online the higher their potential worth can grow. Because not everyone will qualify for a nano/micro loan, WW offers its registered USER's the ability to sell their items; either directly to WW or through WW online for a small fee. From lamps, books, electronics, household goods, tools, appliances, toys, clothes, jewelry, family heirlooms and collectables to motorcycles, cars, real estate, IRA's, investments or anything else of value, WW will find an opportunity for the USER to leverage their wealth and make it available to them when and where they need it, 24 hours a day, all at the push of a button.

WW's initial offerings to the USER only scratches the surface of this new stream of services/revenue and is the catalyst behind WW's overall vision. The USER's new found ability to unlock wealth they already have enables WW to provide services in a manner that no other company is presently doing. WW's business model entices a very broad consumer demographic which creates a lower risk profile for loan and credit terms. The impact of this new business model will change the way products are financed, bought and sold, how individuals manage their wealth, paving the way for how asset/property and financial services are provided to consumers.

- 1 -

WW's benefit to the USER is enormous. By providing them a starting point that unlocks the potential wealth they already have, the USER will have more control over their finances and the

financial options that are available to them. From day to day purchase to big financial decisions, WW will be there to provide the information, links, resources and applications they need in order to provide them with the purchasing power they need. WW's system of wealth breaks free from the traditional method of credit and loans, opening up new financial possibilities for its users in a very uncertain economy.

WW's potential for success through the buying and selling of items and nano/micro loan contracts is only the start. The unique platform allows for the collection of data that will be able to direct and indirect marketing in a whole new way. Having the ability to see everything a user has of worth and how they use that worth to purchase new items or even replace things they already have will **be** priceless. Having this database will draw every major company in the world to our doorstep wanting to do business with WW.

General Vision - Layout

Basic Version - Trial

A Trial Version or Basic version and Mobile application should be made available once the system is in place. The ability to allow potential USERS to catalog and itemize their assets/products into the WW registry will allow WW to work through issues that may come up with certain types of assets/products, also building a solid USER database. The USER should be able to experience enough WW functions to see their potential wealth, making them want to register as a full USER in order to capitalize on the opportunities.

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The thought is that the initial phase of WW should capture basic users (the masses) before moving on to other more select demographics. Because there is potential growth in so many areas we think it may be best to see where the base model leads first and then weigh the potential profit without overextending or delaying the launch of WW, also keeping the initial investment cost at an acceptable lower level.

- 2 -

PHASE-1

This Step process is designed to assist you in seeing the WW vision but it is not meant to be set in stone or the only way to capitalize on basic ideas WW has. It should be simple and easy to use for even the most basic USERS but hold the capabilities (or have future capabilities) for advanced applications.

STEP I - USER Basic Registration:

Basic USERS must register on the WW website or WWApp(Mobile App), providing a medium to low level of information . This level of information will increase as they apply for the different services available on WW. Some examples of information that may be asked for is:

- First name, Last, MI
- Age, Sex
- Zip Code

The information USERS provide will be used to generate USER ID's and Passwords . This level of access to the system is just a step in the overall personal verification process WW envisions will be needed to implement in order to provide financial incentives and services.

In order to discourage identity theft, or misrepresentations of assets/property while fostering the idea that WW and its USERS are dealing with each other as who they really are and not an empty, unknown person on the Web. "Transparency," "Fair Dealing," "True Self," "The Real ~ie" if feasible , will help to set WW apart from other less reliable funding sources .

RFI:

- 1) How much information is needed in order to provide basic access and verification of the users?
- 2) "Real Me," "True Self" application are discussed further. The question being, is it more profitable using existing security applications or to build and maintain our own?

STEP II - Survey and USER Agreements

After logging in WW for the first time, the USER should be prompted to fill out a survey of questions that will better help WW provide for the needs of the USER. This Survey will also be used as a data source when it comes to providing additional services on WW . This is the first step in knowing what our customers want.

-3-

The survey questions can be developed after a foundation for the WW application has been established .

Inside the survey should be website agreements that will need to be agreed to site for the first time .

terms and service
before entering the

STEP III - Setting up your WW Registry .

Once registered on WW , USER can start adding personal property (" Items ") into their WW Registry .

USER is able to upload photos of items and provide details about property. You can input anything into your Registry that you believe may have value.

The more information the USER provides for each determine the overall reliability value of each information will also be used by WW to determine the assigning loan values.

item

ITEM.

helps

This

"Risk" when

Once items are inputted into the Registry they will be able to be sorted into any type of list they desire. (Think Play Lists). Each Registry List will have the option to be seen or unseen by other users (Think Facebook Friends Groups).

Examples of information the USER will need to provide:

Description

Brand

Model number

Color

Serial Numbers

Date of purchase

Place of purchase

Sales receipts

Warranty paperwork

Credit card receipts

Online receipt

Condition

Make

Etc.

Once item has been inputted into WW Registry it will be assigned a WW Registry Number. The Registry Number will follow the item throughout its life span. The potential being that the information database WW builds will be able to expand into other services such as "Elite Services," "Secure Storage Center,"

"Worldwide Registry Data Bases," or "P-4." *{!i.s.r"ffdrf<f}yulilte})m_ttc~*

One of the options WW provides to USERS is the ability to sell the items online straight from their registry for different

- 4-

reasons. Because of this option, the level of information needed at this stage will need to be solidified. The thought being that they can fill in as much or as little information about their

assets/property as they want, the system will highlight or prompt the USER if there is not enough information provided in order to take advantage of the other services provided like selling registry Items online .

RFI:

1) What is the minimum amount of information USER needs to provide for each ITEM in order for them to be instantly uploaded for sale on the internet by the USER or WW if needed?

STEP IV - Send items in Registry out for Appraisal

Once the USER has inputted items into have been accepted (having provided enough can submit any or all of the Items in Appraisal.

the Registry and they information), the USER the Registry for an

The thought is that an application searches the internet for the Item and provides the USER with a market value that will be updated in real time. (This appraisal is completely computer generated) .

Items that have been Appraised will show an Appraised ,worth next to the item in the registry . This Appraised value should stand out as an asset to the USER with a total for the USERS accumulated worth (Their Walking Worth) .

The Appraised value and Walking Worth of each item is just a guideline for the USER. These Items will have the ability to be used as an asset in different ways . At this point the USER has a lower burden of proof in deciding the value of the Items.

NOTE : After Items are added to the Registry and sent to Appraisal the WW system needs to be able to identify and tag select (" elite") Items that have a higher or "unique" value. The Tag should alert the USER of the potential high value and offer them opportunity to take advantage of offers of higher value or better rates.

Walking Worth Options :

The W. Worth Options is the heart of the system. It is where the USER now has the ability to capitalize on their asset /property worth . There seem to be similarities in other business that may make accomplishing these options easier to organize or use third parties sites to assist in WW ' s goals. One of the keys to the overall design of WW is that the company has a

-Svery

small foot print or actual people that we will need to run

this type of business. With that, the amount we can digitize, automate or use other companies for is important.

1) Think Pawn store (selling an item). They can request that WW buy the item in their Registry. WW will either accept or decline their offer, negotiate a price. WW will take the risk of the sale for the USER (everything is done online automatically). The USER has additional responsibilities in order to complete the sale; packaging and shipping product once sold. WW will direct the information to the USER. The agreed upon price will be provided to the USER's WW account, additional funds will credit to WW.

2) USER can submit Items from the Registry straight to sales sites on the internet through WW with the click of a button. (These are sites the WW already has agreements with). It allows the user the ability to cache everything they own into the WW program. They will be provided with up to date appraisals of each item, knowing what they are worth everyday in case they need to sell an Item for different reasons. (Think roving stock ticker, prices go up and down for each item as they appreciate/depreciate, spend it while the worth is high). WW will collect a small fee for the sale of each Item.

3) WW Members will also be able to add "wish list" Items to their Registry. Though these items will not increase their Walking Worth, they will be able to see estimates of their Walking Worth change as new Items are added or removed.

4) WW Members will be able to purchase Items through WW. Once purchased, Items will be instantly added to the WW Registry and will add to the USER's WW Worth. (A small fee will be added to the purchase of each item for the transaction?)

5) USERS will be able to see their worth change as items are put into different registry formats. The value of these items are a moving target (think stock price ticker). This floating value is the key to the USER wanting to capitalize on the worth in Setup V.

1) What legal/contractual agreements need to be in place in order to accomplish the above transactions?

2) Is there a program out there that will provide updated pricing on products of all kinds.

3) How do we partner with other internet sites to provide these services?

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STEP V - Turn Walking Worth into Walking Wealth.

Once the USER has registered, inputted Items into their Registry and have been given an Appraised value for their Registered Items. The USER's Walking Worth may be capitalized in the form of a loan on the overall worth of items inside a Loan

Registry . USERS will be able to transfer Items in and out of the Loan Registry .

The Appraised amounts (along with other factors) will be used by WW to formulate a loan amount that the USER will be able to access .

Loan amounts will vary as will interest rates for each USER.

The amount of Items in the USER's Loan Registry does not assure the USER a loan for that amount. WW will decide the risk of the amount.

Opting for the WW Loan needs to be instant and the funds need to be made available to the USER electronically and spendable on the spot if needed. (Think impulse buy; I see it but don't have enough money in my account but have the assets to secure a micro loan right then in order to purchase what I am standing in front of) .

Items that are in your Registry are used as collateral for the instant loan. They will be held in the WW Registry as security until the loan is repaid .

RF!:

1) What parameters need to be met (Risk Assessment) in order for the USER to secure a WW · loan?

- Verification of USER
- Credit Report

Verification of Assets in Registry

- USER signing Terms of Agreement, Loan Contract, WW Lien on asset etc.

STEP VI - Accepting a Walking Wealth Loan.

Once the USER has realized the need to capitalize the micro loan, the USER will have to confirm the acceptance of the terms of the loan.

The loan is secured by the items in the Loan Registry. Those Items will need to be re - certified by the USER by confirming they are still in their possession and in the same condition as when they were last appraised. The USER will also need to confirm the LIEN that WW has now secured upon those Items .

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The terms of the loan should have a few options for the USER to repay the loan :

- 1) The USER can instantly put the Loan Registry Items up for sale on the internet through WW . Funds generated will repay loan, additional funds made will be credited to the USERS WW account .
- 2) The USER can opt to let WW sell the Items, all proceeds go to WW , regardless of the final value. (WW takes on all the risk ,

USER has the loan).

3) USER repays the loan through WW account, liens are dissolved, loan process concluded .

4) If the terms and agreement for the repayment of the loan are not met, the lien goes into effect and the Items in the Registry are forfeited in order to satisfy the loan by the USER and sold by WW.

-All of the above Options for repaying the loan leave the USER with additional responsibilities . They must package and ship the Items as directed in order to complete a sale .

5) Legal recourse if necessary .

6) Options for gaining control of lien'd property through debt collections or the repossession process must be in place.

RF!:

1) Are the terms legal ? Can they be held accountable?

2) What protocols need to be in place in order to mail packages once sold?

3) If a lien goes into effect, the USER needs to be able to send WW the Items immediately in order to satisfy the debt . (Think, third party source that will take delivery of Items and sell them online for us . We negotiate the terms of liquidating the debt for the USER.

4) If the loan is repaid, no matter how, what are the benefits or repercussions. Good credit with WW or Baid?

S) Is it legal to repossess items lien'd in the registry? (How do rent to own businesses handle this issue? Is it cost effective to outsource?)

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STEP VI 1 · Spending your WW Money .

Once the USER has agreed to the terms of the loan the money needs to be made instantly available to the USER (electronically) through WW. The process from the time they accept the terms of the loan until they are able to spend the money needs to be as short as possible, allowing the USER to impulse buy . Instant access to funds.

Access to funds need to be made available in different formats :

- check
- Money order
- direct deposit
- wire
- debit card
- gift card
- etc.

The goal of the funds is to give the USER access through a WW account, letting them spend the funds through electronic means . (Think smart card, smart phone, !pads etc .)

RF! :

- 1) How do we set the loan process up so that we are able to provide funds to USERS at the moment they need them?
- 2) Can funds be sent to USER via an electronic debit card, scannable by a merchant from Smart Phone platform to purchase items, much like an electronic gift card?

Items in Loan Registry are frozen during the Term of the Loan . Once the USER has accepted the terms of the loan, the Items in the Loan Registry are frozen and do not add value to the USER's WW account until the loan is repaid. User is able to build other Loan Registry's in order to capitalize another WW loan. Once the loan repayment terms have been met the loan registry is released .

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ADDITIONAL OPTIONS/MODULES

These ideas may only need to be developed further if we see a value of financial worth in their development. The thought is that we can take advantage of preexisting applications instead of having to make our own. The ideas below represent a few trains of thought that we might be able to use as a starting point for future development.

True Merchant Verification:

Creating a platform of checks and balances that provide the USER confidence when dealing with merchants while on WW.

The Real Me (Security/Verification):

Security parameters that provide the USER confidence while dealing with other USERS in WW and outside .

Basic idea

with WW will

(Transparency)

is that each user that

need to provide an

level of information.

wants to apply for a loan

additional ("True Self")

1 . True Self is a 3D picture of a person's head . This level of personal security will ensure USERS are aware of each other . It is like meeting someone face to face but in the digital world.

2 . The 3D image can be take with the assistance of an app that is loaded onto a laptops webcam, camera or smart phone . It can even be accomplish by t he USER taking multipl e profile pictures .

3 . True Self can also take advantage to biometric scans and other technologies.

4. These are there to give the USER confidence when dealing on t he internet with other users. Giving f ull disclosure before any business deal i s started. May a l so be made a requirement in order to sea l a loan contract insi de WW .

5. It will help to verify as best as possible tha t the person you are dealing with online is who t hey say they are .

6 . Verif i cation of True Self needs to be updated regularly.

7 . This iden t ification procedure, biometric information has unlimited potential .

WW Garage Sale:

Members of WW will have access to other WW member sites that offer up Regist ry ' s that can be walked thr ough (Like a garage sale) . Items will have base prices on t hem and Members can

- 10-

negotiat e with other members in real time. It is an opportunity for members to sell any and all items that ma y or may not have any worth that goes towards a loan. (Think virtual garage sale , you can see people wa l king around your site/regis try. The garage sale is only open for the times you are available and then it is over.) (Shipping?)

Registry Lis t Uses :

You can provide your Regist ry information to companies to receive quotes from :

Moving companies

- Insurance companies
- Storage Unit companies
- Re-insurance
- Investment companies
- Re - finance companies
- Other loan programs
- Security pr ograms

Personal

Property

WW Trade day.

Members of WW can negotiate the trade of items between each other . Items are not sold but traded. (Shipping costs?)

Online Registry Auct ions.

Users are able to build a Regist ry that is open to ot her

members or the internet to bid on in an online auction fashion .

PHASE- 2

Walking Wealth is unique in having the ability not only capture USER information on what they buy but are also able to capture information on products they already own. This data will enable the opportunity to provide the opportunity to offer USER's products and services that can be seen as a need. (I.e., USER has a 1989 VCR in poor shape and is looking to sell it online .

Would be a prime opportunity to offer a new DVD player) .

This level of information will allow WW or other program the ability to expand services to each USER for items in their

Registry that are out of the normal workings inside WW's platform of services . This unique opportunity needs to be planned for. The ideas of how WW grows are unlimited.

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The growth of WW should be formed around the use of existing data or service available from the WW platform . Upgrades, preferred services, executive packages, rewards offered to special USERS that can grow into its own independent name branding so long as it does not clutter or bog down the base purpose of WW . Provide fast and easy , short term loans to the masses of people will to be part of the WW system!

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