I HAVE A DREAM HOME

Are You Ready For AI & Web3?

How will it Impact the Financial and Mortgage Industries

Web 3.0

APRIL NEWSLETTER

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AI/WEB 3
&
THE FINANCIAL INDUSTRY

Financial systems are always evolving. Although the Internet has revolutionized the way we live and work, it is still fundamentally an analogue system. New financial systems that are more integrated, effective, and secure have been developed.

Welcome to Web 3.0, a concept used to characterize a new generation of financial systems that have the potential to replace the current financial system. This phrase is frequently used in the context of banking to describe products that serve as both a digital platform for value exchange and tools for managing and exchanging value for cryptocurrency.

Why Will Web 3.0 Be So Beneficial?

Web 3.0 will bring a lot of beneficial changes to our present systems:

• People will be able to depend more on Web 3.0 systems:

• More content creators will be freed providing users with total control over their Internet data using decentralized networks.

• Increase in the effectiveness of web browsing and personalization for users.

In addition, improve the effectiveness of marketing and Online presence. We can see better and more pertinent advertisements thanks to Web 3.0's artificial intelligence (AI), which enables vendors to comprehend your purchasing preferences and provide goods and services that customers find appealing.

Less disruption of services. Because all data is maintained on dispersed nodes, decentralization avoids account suspensions and service interruptions brought on by technical or other issues.

What Is Decentralized Finance (DeFi)?

A new financial system called decentralized finance (Defi) is built on safely distributed ledgers that eliminates the authority that financial institutions, including banks, have over money, financial goods, and financial services.

It offers the potential to provide more accessible financial markets that are open, free, and fair to everyone with an Internet connection.

Decentralized finance removes middlemen by enabling individuals, corporations, and merchants to perform financial transactions using new technologies.

You may lend, trade, and borrow using software that logs and validates financial transactions in distributed financial databases from any location with an Internet connection.

• It does away with the use fees that banks and other financial institutions impose.

• Instead of depositing your money in a bank, you store it in a secure digital wallet.

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Artificial intelligence is taking the world by storm. It's already powering self-driving vehicles, pinpointing ideal retail store locations, and detecting cancer cells at an early stage.

The real estate industry has not been left behind in this revolution; for the most part, AI is making inroads in the industry, with realtor's adding algorithms and data pipelines into their decision-making processes.

AI & The Mortgage Industry

The Real Estate Industry and its Present Rate of AI Implementation

The first of the myriad uses of AI in real estate occurred back in 2018 after an AI-powered real estate deal.

The outcome of this transaction was the acquisition of two properties in Philadelphia valued at $26 million.

The buildings were acquired using an AI algorithm called "soon to market detection".

This came up after evaluating countless data points to establish whether the property had market potential. These included:

• Prospective financial value for the property
• The characteristics of the property and key performance indicators
• The likelihood of natural catastrophes in the region
• The supply of the soon-to-be-released units
• The status of the local property market

Today, AI in real estate has graduated from the shadows into the mainstream. According to Deloitte, spending on artificial intelligence will reach $97.9 billion by 2023, which marks a big leap from the previous years. Deloitte also foresees a scenario where AI technologies will in a little while become the standard. This means that those companies that have already adopted AI will enjoy a good competitive edge, while those that haven't will make giant strides in that direction.

According to the CRE Innovation Report 2020, around 49% of commercial real estate executives acknowledge the fact that AI can produce operational efficiencies and massive budget savings. Among the key benefits that come with AI-driven real estate technologies include:

• Process improvements
• Fine-tuning existing products and services, and
• Gaining a competitive advantage

These benefits contribute significantly to revenue generation and overall business performance. In fact, a survey by McKinsey & Company, reported that 63% of companies (in whichever industry) record an increase in revenue generation from AI implementation. This only touches the tip of the AI & Web 3.0 iceberg, we will keep you informed as our world continues to transform into a new age of technology.

Sources

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Day 05

BX BUSINESS USA — BLACK BUSINESS EXPO USA

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APR. 28 8AM - 7PM

- Entrepreneurship
- Launching your Start-Up
- Growth Strategies
- Financing and Profitability

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BLACK BUSINESS OLYMPICS

DAY 05

Topic:
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QUOTE OF THE MONTH

"The playing field is poised to become a lot more competitive, and businesses that don't deploy AI and data to help them innovate in everything they do will be at a disadvantage."

— Paul Daugherty, Chief Technology and Innovation Officer, Accenture

COMPANY NEWS

RegCF Investors - Important Update

Current Investors
KoreConX has added some ***new features*** for current investors; specifically, two-factor authentication and a brand-new mobile app. KoreID enables current shareholders to view their investment, receive reports, news releases, messages, and to instantly re-invest in Assetcoin. Be sure to check your email for information on these new features.

New Investors
The RegCF Investment Process is fairly simple and entails four sections that must be completed; basic info, investor info, funding info and sign & finish. For a step-by-step details on how to invest in I Have A Dream Home email us at ihaveadreamhome@assetcoin.gold.
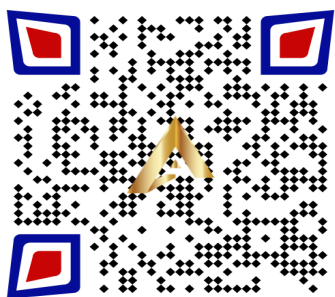
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