

CONFIDENTIAL INVESTMENT PACKAGE

Prepared for The Hashgraph Association, Hashgraph Innovation Program (HIP)

NotaryChain

Production trust-infrastructure, live on Hedera mainnet.

Turning the regulated, multi-billion-dollar notarization & closing market into recurring on-chain transaction volume.

● **LIVE ON HEDERA MAINNET, VERIFY INDEPENDENTLY**

HCS Topic 0.0.10828439 · 20 document seals anchored · 203 cross-border proofs

<https://hashscan.io/mainnet/topic/0.0.10828439>

The one-line thesis

NotaryChain is the reference trust-layer for regulated notarization and closings, already writing immutable proofs to Hedera mainnet today.

Why this is a HELL-YES for the HIP board

- **Already live, not a pitch.** Production-deployed and generating real Hedera mainnet transactions via HCS sealing, HTS verification-passport NFTs, and on-chain escrow, 20 document seals and 203 cross-border proofs anchored and independently verifiable on HashScan.
- **Direct network-usage driver.** Every notarization is one-or-more HCS messages; every passport is an HTS mint; every deal calls an escrow contract. Our growth is Hedera transaction growth.
- **Bullseye on HIP focus areas.** Real-world-asset tokenization, applied AI, and enterprise trust infrastructure, in a regulated vertical Hedera's Governing-Council world can actually sell into.
- **Enterprise-grade & compliant.** Florida RON compliant, IAL2 identity path, IdenTrust X.509 sealing, independently security-audited (2026). This is the rigor Hedera's brand requires.
- **Diligence-ready.** Entity formed, clean cap table, KYC-ready, built to clear HIP's technical, legal, financial and KYC review without friction.

THE ASK

Up to \$250K HBAR co-investment · milestone-tranched · KPI: mainnet tx growth

Startup-tier **co-investment of up to \$250,000 in HBAR** under the Hashgraph Innovation Program, matched by our capital, milestone-tranched against on-chain KPIs, deployed to multiply Hedera mainnet transaction volume in a regulated, revenue-generating vertical.

01 · THE PROBLEM

A \$15 stamp is guarding a \$500,000 asset.

Notarization and closings are the trust-chokepoint of the global economy, deeds, wills, powers of attorney, corporate resolutions, cross-border instruments. Yet proof of a notarial act still lives in fragile, siloed, private databases and paper journals:

- **Unverifiable & tamperable.** Proof depends on trusting a single company's private records.
- **Fraud-exposed.** Deed and title fraud is a multi-billion-dollar problem; metadata and signatures are trivially altered.
- **Fragmented & slow.** Cross-border recognition is manual, expensive and days-long.
- **No portable, independent audit trail** that survives the vendor that created it.

The fix is not a better database, it is proof that lives on a public, decentralized ledger no single party can alter or erase.

02 · THE OPPORTUNITY

A regulated market converging with on-chain RWA.

NotaryChain sits at the intersection of digital notarization/e-closing and the on-chain real-world-asset (RWA) wave, a durable, compounding market (industry estimates, 2025–2030):

Market	Estimate (2025)	Est. 2030	Note
Remote Online Notarization	~\$0.7B	~\$4B	~25–30% CAGR
Digital transaction mgmt / e-sign	~\$12B	~\$45B	Enterprise adoption
US title & settlement services	~\$20B+/yr	growing	Our beachhead buyers
RWA tokenization (macro)	early	~\$16T	The 'why on-chain'

TAM → SAM → SOM. TAM: global trust, notarization, e-closing and RWA verification. SAM: US RON, e-closing and escrow, regulated and addressable now. SOM: a Florida RON + title/escrow beachhead, expanding multi-state and cross-border via our autonomous cross-border notarization (ACN) engine.

Market figures are third-party industry estimates and orders of magnitude, provided for context only; not a representation of NotaryChain revenue.

03 · WHY HEDERA & HIP ALIGNMENT

We chose Hedera deliberately, and we grow the network.

HIP / Hedera priority	How NotaryChain delivers it
Real-World-Asset tokenization	Notarized deeds, cross-border instruments & escrowed assets → RWA verification and HTS passport NFTs on Hedera.
Applied AI	GPT-5.5 AI orchestration: document remediation, fraud forensics, and the AI Conductor guiding notaries through statute.
Enterprise trust infrastructure	HCS as a court-ready immutable audit trail; enterprise-grade compliance for title, escrow & lenders.
Network transaction growth	Every seal, passport & deal is on-chain activity, usage compounds directly with our volume.
Sustainability / ESG	Carbon-negative settlement replacing paper, courier and travel-heavy closings.

Why Hedera specifically: HCS gives ordered, timestamped, immutable consensus, the exact primitive legal evidence needs. Fixed, predictable USD-denominated fees make per-document unit economics viable at scale (gas volatility on other chains breaks the model). Governing-Council governance and a carbon-negative footprint make Hedera the only chain a regulated notarization, title and escrow business can defend to counsel and enterprise buyers.

04 · PRODUCT & LIVE PROOF

In production, on mainnet, today.

20 MAINNET SEALS ANCHORED	203 CROSS-BORDER PROOFS	3–5s TIME TO IMMUTABLE PROOF	100% PUBLICLY VERIFIABLE
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- **HCS sealing:** SHA-256 of every finalized document written to Hedera Consensus Service on mainnet.
- **HTS verification passports:** tamper-evident NFT proofs for cross-border recognition.
- **On-chain escrow:** smart-contract fund custody for closings and contractor deals.
- **AI-to-blockchain pipeline:** upload → AI pre-flight → biometric identity → RON ceremony → SHA-256 → Hedera → QR-verifiable evidence pack.
- **Compliance stack:** Florida RON, IAL2 identity (KBA + credential analysis + biometric liveness), IdenTrust X.509 PAdES sealing, security-audited.

VERIFY IT YOURSELF

Open <https://hashscan.io/mainnet/topic/0.0.10828439> and confirm our seals exist on a public ledger, outside our database. If NotaryChain disappeared tomorrow, every proof remains valid forever. That is the moat.

05 · THE NETWORK-GROWTH FLYWHEEL

Funding → adoption → sustained mainnet volume.

HIP invests in transaction growth. Our model turns capital directly into recurring on-chain activity. Illustrative scenario (not a forecast of committed revenue):

Phase	Notarizations / mo	HCS + HTS + contract tx / mo	Cumulative mainnet tx
Today (live)	hundreds	thousands	growing
Year 1 (post-HIP)	5k–15k	20k–60k	hundreds of thousands
Year 2	30k–75k	120k–300k	millions
Year 3 (multi-state + ACN)	150k+	600k+	tens of millions

Each notarization generates multiple on-chain events (seal + optional passport mint + escrow calls), so network transactions scale as a multiple of our operational volume, a compounding, predictable source of Hedera mainnet usage in a regulated vertical with high switching costs.

Illustrative ranges to show the shape of network impact; actuals depend on pilot conversion and are provided in the data room under NDA.

06 · BUSINESS MODEL & UNIT ECONOMICS

Recurring, high-margin, on-chain-native.

- **Per-seal / per-ceremony fees** and enterprise **SaaS subscriptions** for title, escrow and lenders.
- **Embeddable SDK & Trust Badge**, B2B2C distribution that multiplies network usage without our headcount.
- **NCH utility credits**, an HTS-based metering token for high-volume enterprise sealing.
- **Escrow & closing take-rate** on on-chain fund custody.
- Predictable, low, USD-denominated Hedera fees preserve **strong gross margins** per transaction.

07 · COMPETITIVE MOAT

Regulatory + on-chain + AI, compounding.

- **Regulatory depth:** state-by-state RON compliance is a years-long moat competitors can't shortcut.
- **On-chain permanence:** public, independently-verifiable proof no SaaS competitor can match.
- **AI orchestration:** proprietary remediation, liveness and fraud-forensics tuned to notarial statute.
- **Cross-border (ACN):** autonomous multi-jurisdiction sealing, a global network-usage engine.
- **Ecosystem position:** the flagship reference implementation for legal-tech / trust on Hedera.

08 · THE ASK & USE OF FUNDS

Up to \$250K HBAR co-investment, milestone-tranched.

Use of funds	%	Outcome (all tied to mainnet volume)
Engineering	40%	Scale HCS/HTS/contracts; unblock live KBA + IDV; multi-state RON.
Go-to-market & pilots	25%	Convert title/escrow/lender pilots into recurring on-chain volume.
Compliance & security	20%	SOC 2, additional state RON registrations, IDV integrations.
Ecosystem & co-marketing	15%	Hedera case study, SDK distribution, developer reference.

Milestones mapped to the HIP three-stage lifecycle

HIP stage	Milestone	Network KPI
Learn & Discover	Finalize architecture review, KYC & diligence, define KPIs.	Baseline mainnet tx / mo
Visualize & Design	Live KBA + IDV; 2–3 enterprise pilots signed.	Pilot tx volume live on mainnet
Develop & Deploy	Multi-state rollout + ACN cross-border at scale.	10x growth in monthly mainnet tx

Co-investment ready: we bring matching capital and welcome a milestone-tranched, KPI-gated structure. Capital converts directly into measurable Hedera network growth.

09 · TEAM

Operator-led, domain-native execution.

- **Clarence Murphy, Founder, Remote Online Notary & Platform Principal.** Practicing RON and product operator who has already shipped a production, mainnet, security-audited platform, proof of execution, not intent.
- Backed by a lean build that already ships enterprise-grade compliance, AI and live Hedera integration.

10 · DILIGENCE & TERMS

Built to clear HIP review without friction.

- **KYC-ready** founder & entity; clean cap table; corporate, legal and financial docs in the data room.
- **Technical diligence:** live mainnet, public HashScan proofs, security-audit report available.
- **Structure:** milestone-based tranches against on-chain KPIs; ESG/impact reporting on request.
- **Timeline:** ready to move through HIP's 6–8 week qualification immediately.

THE CLOSE**Live. Compliant. On mainnet. Ready to scale with Hedera.**

NotaryChain is production trust-infrastructure already generating Hedera mainnet volume in a regulated, multi-billion-dollar market. HIP capital doesn't fund a bet, it accelerates a live, compounding source of network usage. **Verify us right now: <https://hashscan.io/mainnet/topic/0.0.10828439>**

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