



*MCK*

*White Paper*

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# Preface

As blockchain technology continues to dominate the headlines, cryptocurrencies are attracting increasing interest with their controversial value and potential threat to the financial industry. However, the average user doesn't quite understand what cryptocurrency is all about or what makes it important, let alone the technical principles hidden behind it. The result is that the public's perception of blockchain applications is

knowledge has become increasingly narrow and short-sighted. Similarly, the potential and long-term impact of technology has always been unfathomable, and this is often greatly overlooked.

However, the launch of Moscow (MOCKBa) will bring blockchain technology close to the average user in four ways:

- 1) Using blockchain's unique application model to enter web 3.0 and create an NFT marketplace and aggregator for professional traders;

- 
- 2) A mainstream MCK NFT value pass based on a sincere passion for blockchain technology to forge;
  - 3) A decentralised open platform for all types of users with varying degrees of technical understanding;
  - 4) A sustainable NFT model with expected returns.

On a more technical level, we plan to innovate in the blockchain world through practical experimentation and application of MCK digital collections and NFTs. By standardising the practical application of smart contracts and cryptocurrency transactions, we enable everyday users to experience distributed ledger technology fluently. Similarly, by demonstrating a practical application of blockchain technology outside of the financial industry, we hope to broaden the public's understanding of blockchain technology and its potential applications.

MCK, as the world's first transaction aggregation platform integrating DeFi and NFT, is building the innovation and pattern of digital assets in web3.0 through the liquidity application chain based on the blockchain digital assets foundation, and creating the NFT application ecosystem that anyone can participate in with the enormity of digital assets and the value of data.

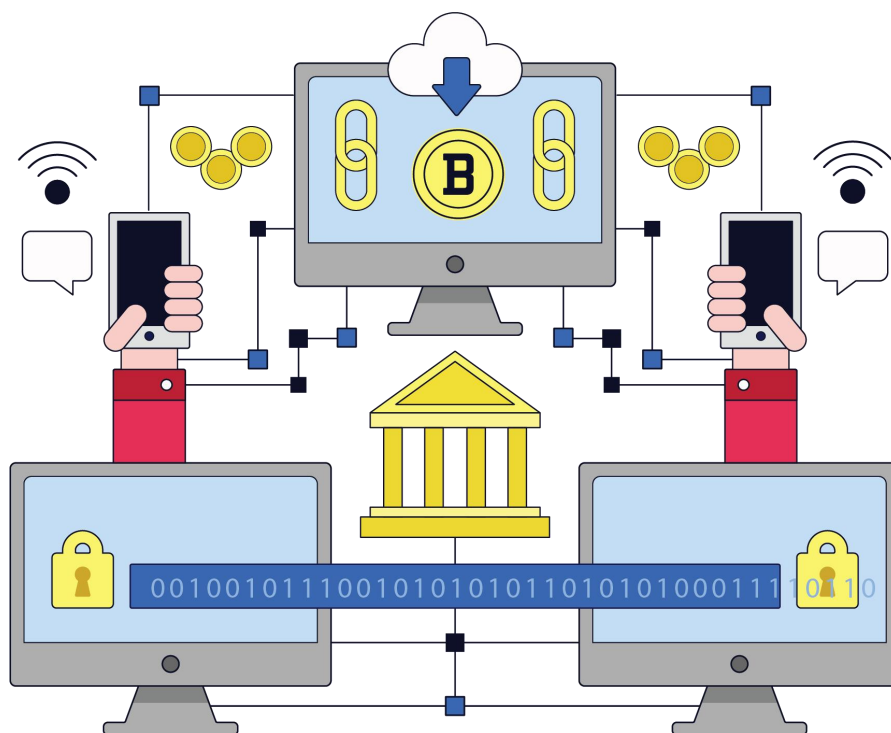
# I. Background

## 1.1 Blockchain technology

Distributed ledger technology has the potential to be the greatest revolution in the information age since the birth of the Internet. Its potential applications will be diverse and its impact will reach all walks of life. However, the broad concept of blockchain technology, especially to the mass consumer, is extremely esoteric. The audience for existing blockchain projects is largely limited to early-stage investors and a small group of enthusiasts with highly specialised technical backgrounds or blockchain technology. Even so, most of these projects are either in the conceptual stage or still under construction. And their practical offerings remain vague.

Block chain (Block chain) is a distributed ledger, a technological solution for collectively maintaining a reliable database through decentralisation and de-trust, and is one of the most specifically revolutionary emerging technologies. Block chain is essentially a decentralised

distributed ledger database, the value of which lies in the fact that by constructing a self-organising network, a string of data blocks generated using cryptographic correlation algorithms are time-ordered and untamperable, and each data block contains information that has been validly confirmed by multiple transactions, thereby establishing a distributed consensus mechanism and thus realising a decentralised trust system. Blockchain, as the underlying framing technology, makes use of the features of decentralisation, non-falsification, openness and transparency, distributed bookkeeping, non-tampering and smart contracts to demonstrate to the world a possibility of value transfer without intermediaries.



## 1.2 The explosion of DeFi


DeFi (Decentralised Finance) refers to the financial behaviours running on the underlying blockchain systems such as ETH Ether, CoinSmart Chain (BSC), etc. DeFi makes use of smart contracts to allow digital assets to rebuild the traditional financial order in the blockchain network and generate synergistic effects with each other. Typical applications are quantification, market making, lending, insurance, bonds, funds, auditing, derivatives, ETFs, exchanges, clearing and settlement, etc. using digital assets.

Corresponding to CeFi (Centralised Finance), DeFi decentralised finance has the qualities of code-neutral open source, decentralised operation, no centralised regulation and decentralised autonomy:

- Code-neutral and open source: The DeFi project running on the blockchain is openly run on the blockchain network and the code is open source.

- Every smart contract interaction and open source code can be publicly accessed on the block browser at







any time: the mainstream project code on the chain has been audited by a code audit company to avoid backdoors, bugs and other malicious events affecting the healthy operation of the system. The code of most traditional Internet applications is not fully open source.

- Decentralised operation: This means that DeFi projects can be run in miner nodes distributed globally on the main blockchain network, unlike traditional Internet applications that need to be run in company-owned centralised servers. Decentralised blockchain nodes are more risk-resistant, and as long as there are still miners around the world mining and keeping score for this public chain, the block network will be able to operate normally.

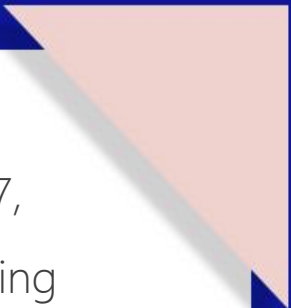
- No centralised regulation: Blockchain network applications run on countless blockchain nodes, and projects going live on the main network don't have to be reviewed by a centralised body, making innovation freer and development faster. The lack of regulation has enabled DeFi network to complete the reconstruction of the traditional financial system in just half a year, and try various innovations on the basis of the original. On the other hand, the lack of centralised regulation has also



resulted in less protection for investors, and the DeFi network has grown as a decentralised organisation in the wake of hacks, vulnerabilities and other mishaps.


- Decentralised Autonomous Organization (DAO):  
Most of the headline blockchain network applications use decentralised autonomy to manage the major issues and development path of the project. Any community member can initiate a proposal, and all users holding digital assets can vote on the direction of the project based on their positions. a DAO is similar to a 24/7/365 general meeting of shareholders that can be initiated at any time.






The DeFi concept began to emerge in 2014-2017, with various DeFi projects such as decentralised lending and borrowing coming online in 2018-2019, and becoming widely popular in January 2021 as the Bitcoin bull market attracted the market's attention. deFi lockups surpassed \$80 billion on 6 April 2021. The stock of digital assets in the DeFi network surpassed \$101 billion in early April 2021, representing approximately 5% of the overall volume of digital currencies, and the trend is accelerating.

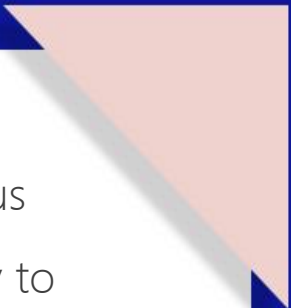
## 1.3 The Rise of NFT




On the blockchain, digital cryptocurrencies are divided into two categories: native coins and tokens. The former are mostly public chains, where BTC, ETH, etc. are mined by mining and use transactions on the chain to maintain the ledger data; the latter, such as Link, Comp, etc., are dependent on the existing blockchain and use smart contracts to carry out the recording of the ledger. Among tokens, there are two types: homogenised and non-homogenised.

Non-fungible tokens (NFT) are unique, non-detachable tokens, such as crypto-cats and tokenised





digital tickets. Thus, compared with FT (homogeneous token), the key innovation of NFT is to provide a way to mark the ownership of native digital assets (i.e., assets that exist in the digital world or originate in the digital world), and the ownership can exist outside the intermediated service or intermediated repository. The ownership of NFT doesn't prevent other people from observing it or browsing it, and NFT doesn't capture information and then hide it, just capture information and then discover it, but only capture information and then discover it. NFT does not capture information and hide it, it just captures it and discovers how it relates to and costs everything else in the chain. At the same time, NFT, because of its non-homogenisation and non-detachable characteristics, can anchor the view of commodities in the real world, which is simple to understand that it is a digital asset issued on the blockchain, which can be game props, digital artworks, tickets, etc., and has uniqueness and non-replicability. Because NFT has natural treasuring properties and is easy to do business with, crypto artists are able to use NFT to create digital artworks that are unique in the world.



The main application areas of NFT tokens are games, artwork, domain names, collectibles, virtual assets, and real asset pass-through (STO), etc. Especially artwork and games have a high level of attention in the market. Some game props and artworks are naturally unique and non-detachable, which are exactly coupled with NFT, so NFT can effectively prevent the counterfeiting and fraud of such items.



## 1.4 Existing Problems in the Industry

### 1. NFT Ecological Pain Points

One of the main problems with purchasing NFTs is the restriction that users can only purchase one NFT at a

time. if they want to purchase a large number of NFTs from a premium project, users have to do so asset by asset and perform individual purchase transactions. The user has to perform multiple transactions, which consumes a lot of gas and is slow. This means that other people can buy your target NFTs while you buy them one by one. people should be able to buy multiple NFTs at once efficiently, people should be able to buy multiple NFTs at once on multiple platforms because liquidity is now starting to spread to other markets such as Rarible, X2Y2, NFTX and LooksRare.



## 2. Advantages of MCK

MCK directly aggregates NFT pending orders across multiple platforms. Its ultimate goal is to integrate all NFT market lists, so that users no longer need to compare prices between platforms; the user experience of NFT purchasing has become closer to online shopping, with a shopping cart function that allows users to buy multiple NFTs at once, saving money compared to buying them one by one on an exchange, and buying NFTs in bulk on MCK saves up to a hefty commission; and users can pay in multiple currencies, which greatly increases payment flexibility. MCK provides Dune Analytics for NFTs on the platform, which allows users to view key data (sales, floor prices, buying and selling activity, holdings distribution, etc.) directly on the MCK platform.



## II. Project Introduction

### 2.1 Project Introduction

MCK is a NFT aggregation and NFT portfolio management platform, mainly supporting NFT bulk purchase and sale functions, which allows users to purchase multiple NFTs from multiple markets in a single transaction, and reduce transaction costs through aggregation transactions.

Taking NFT tokens as the value bond, MCK aims to connect real-world physical assets through the open NFT ecosystem and derive multiple applications and mining on the chain, which can be understood as "NFT +DeFi" aggregator, and through the on-chain trading and NFT mining mechanism, it adopts the modular design concept, so that each element can be combined together like Lego. elements are combined together like Lego to form an NFT market trading aggregator with specific functions. This helps users to solve the consensus pain point of NFT selling and realise diversified investment portfolios.



At the same time, MCK NFT holders can also participate in the mining, destruction and governance of the ecology. As the core link connecting the upstream and downstream of the NFT+DeFi industry, MCK plays a crucial role in building transactions, liquidity and value-added income, and will eventually become a shining star in solving the consensus pain point of NFT selling.



## 2.2 MCK Value Model

MCK is a DeFi+NFT two-way income economic ecosystem generated around NFT market transactions. MCK realises the affirmation, value discovery and circulation of MCK through NFT tokens, and allows users to obtain high-value returns through the multi-dimensional mining mode supported by the DeFi protocol.



As a global, safe, reliable and highly collectible NFT master certificate, users can customise, store, collect and trade MCKs on the MCK platform, and each NFT created

on the MCK platform has unique attributes and rarity, and users can trade their NFTs freely in the market on the platform or auction them through the NFT Auction. The result is a digital art collection that users can participate in, and for greater global reach, MCK provides the cross-chain infrastructure to enable the DAO governance model to expand the user base, distribute passes, and develop more NFT-powered applications. In addition, we have drawn on the experience of outstanding industry leaders to form a technical architecture from the underlying facilities to the expansion of the support, so as to realise the efficient transfer, circulation and trading of cross-chain MCK NFT assets.



## 2.3 Participating Roles of MCK


In the whole MCK ecosystem, the participating parties include several roles such as exchanges, communities, developers, brokers, creators, art events, gamers, etc.

Exchanges: to enable the fundraising and liquidity management of MCK passes through exchanges.

- Exchange: The exchange enables fundraising and liquidity management of MCK passes. It also provides a way for all eco-participants to purchase Token and participate in the eco-system.



- MCK Community: MCK will be distributed to the most active community through smart contracts as rewards, and the distribution will be according to the contribution of the community. Regular events will be held in the community to make Token attractive to more members.

- Developers: Third-party teams can develop third-party service components serving different purposes on the basis of MCK platform for DApps to call at runtime, and DApps need to pay MCK as a third-party service usage fee when running.



- Art activities: Community members organise NFT collections and other related art activities, using blockchain technology to achieve copyright protection, efficient transactions, and product appreciation. MCK uses 5G, AI and other technologies to realise art activity exhibitions.

- DApp users: DApp users include brokers, creators, collectors, and gamers. For brokers, MCK can assist in transparent and efficient transactions, and use traceability technology to ensure that the transaction process is uploaded to the blockchain and can be traced back to reduce transaction disputes. For creators, the platform can assist them in fundraising and selling their works to maximise their interests, and for collectors, the platform can assist them in finding excellent creators and works with high consensus value more easily. For users and players, the authentication of game props and physical art assets can better protect their rights and interests, and they can also obtain high value returns in the circulation of NFT applications.



## 2.4 MCK's Solution to Industry Pain Points

The NFT market has seen explosive growth with billions of dollars in sales and a surge in interest from creators and investors. As the market continues to grow, the NFT Aggregator Platform has become an important tool for buyers and sellers seeking to harness the rapidly expanding ecosystem.

The MCK NFT Aggregator Platform offers several key benefits to buyers and sellers, including:

1) Ability to Discover and Browse NFTs from Multiple Marketplaces in One Place: The NFT Aggregator Platform brings together NFTs from a variety of marketplaces, providing a centralised location to view and compare a wide range of digital assets. This saves time and effort compared to manually searching multiple markets for NFTs.

2) Access to rare or exclusive NFTs that may not be available in all marketplaces: Some NFT aggregator platforms partner with specific marketplaces or creators, enabling them to offer exclusive or hard-to-find NFTs that

may not be available elsewhere.

3) More Efficient Buying and Selling Processes: By offering a single location to buy and sell NFTs, aggregation platforms streamline the transaction process for both buyers and sellers. They can also offer additional services such as escrow, payment processing and authentication to further streamline the process and increase trust between buyers and sellers.



## III. Project Technical Solution

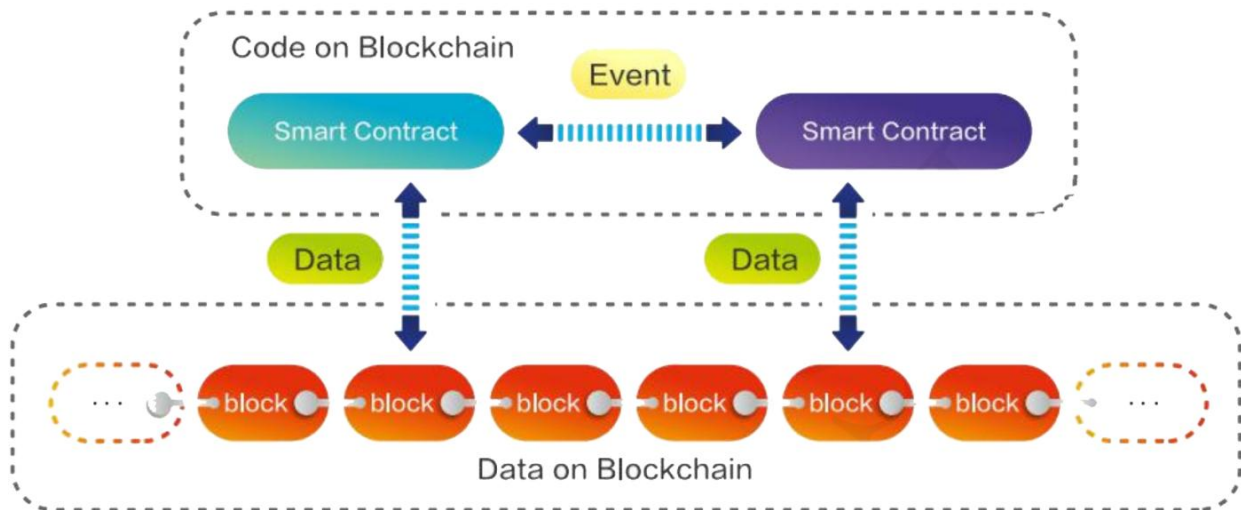
### 3.1 Technical Architecture Design

Based on the current status quo of NFT and digital collection blockchain, it is difficult to use blockchain technology only to guarantee the industry landing and achieve technology-enabled industry. Based on this, MCK takes the application of NFT and the circulation and trading of digital collectibles as its goal, adopts a modular design concept, and does not blindly use all the technologies of blockchain. Instead, it combines technology and industry to create a full ecological art blockchain system, with specific technical highlights as follows:

1. Hybrid storage system based on IPFS/Storj/Cloud Service
2. High-performance underlying platform supporting multi-chain and cross-chain
  - Enterprise-level BaaS platform
  - Intelligent hardware layer



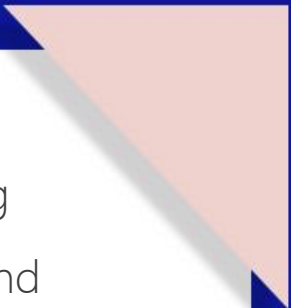
Enterprise-level management cloud platform based on big data and AI.



## 3.2 Smart Contracts


With the development of the second-generation blockchain platform led by Ether, the blockchain world is gradually moving towards the programmable era. Essentially, a smart contract is a program that automates the processing of a traditional contract in the form of computer instructions. Simply put, a smart contract is a piece of code that is triggered to be executed when two parties trade on a blockchain asset.

"A smart contract program is not just a computer programme that can be automated, it is a system





participant in its own right that responds to incoming information, can receive and store value, and can send information and value outwards. This program is like a person who can be trusted to temporarily hold assets and always perform operations according to prior rules."

MCK is known for supporting smart contracts in languages including C++ and other languages, on which a variety of traceability applications can be built, including but not limited to the MCK NFT book ecosystem, digital collection trading platforms, etc., so as to ensure fair and efficient transactions .



As far as the uplinking of works is concerned, the key information of the works will be uplinked, and its flow and quality will be supervised by various nodes. The relevant participants of the blockchain record all the information on the public chain, and all the nodes confirm it through the consensus mechanism and are rewarded with digital currency. This is also based on two very important features of the blockchain: first, the transactions recorded on each block are recorded after the formation of the previous block, and the value exchange activities that occurred before the block was created are recorded,







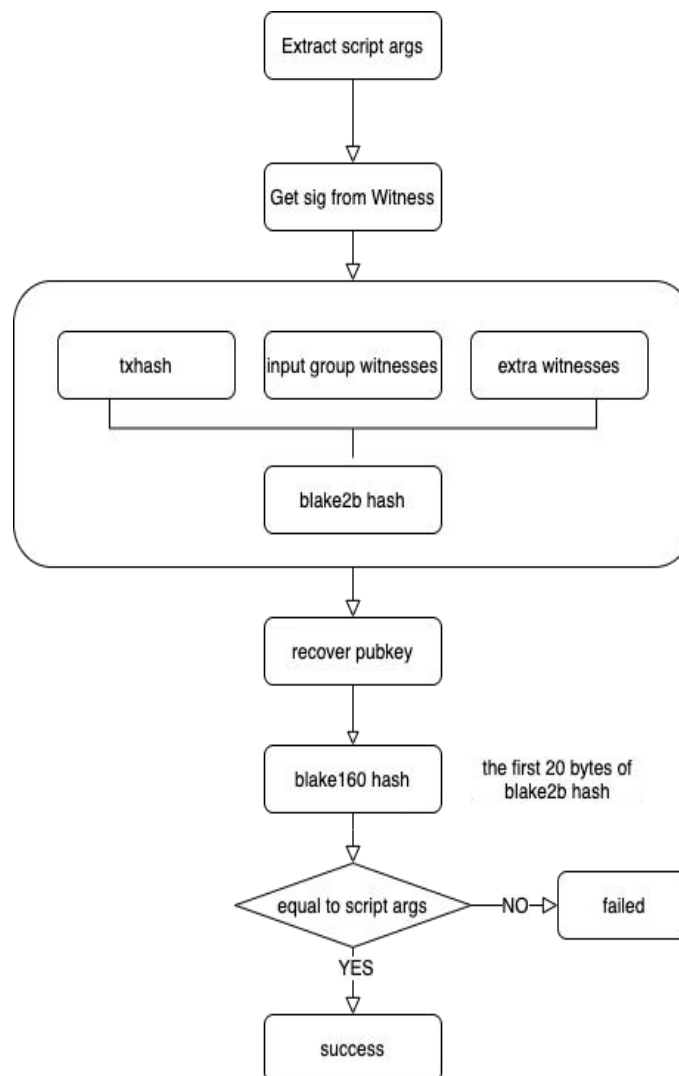
which ensures the integrity of the database; second, once a new block is added to the end of the blockchain at the end of the fast completion of the new block, then the data records of this block can no longer be altered and deleted, which guarantees data Rigour and authenticity. Every piece of data on the blockchain can be traced back through the structure of the blockchain and verified with a single stroke, forming a database that cannot be tampered with or falsified.

As for the issue of the accuracy of data on the chain, at this stage, it mainly relies on offline verification. However, due to the specificity of the works, the whole process of uplinking from production to transaction can be realised for new works. As for collectibles, it mainly relies on experts' identification and creators' own right confirmation, and each expert or creator can act as a super node of MCK, so as to realise the objectivity and fairness of data uploading on the chain.

As for the issue of income right and ownership, MCK will design a unique mechanism for NFT, digital collections and art derivatives, i.e., only the income right of the collection will be exchanged on the platform, and its



ownership will not be transferred. This ensures that the transaction is divisible and realisable at the executable level. Users can pledge their collections for tokens on the MCK platform, and the platform will share their products and sell the right to income back to the users to ensure the value of the products.



## 3.3 Distributed control structure

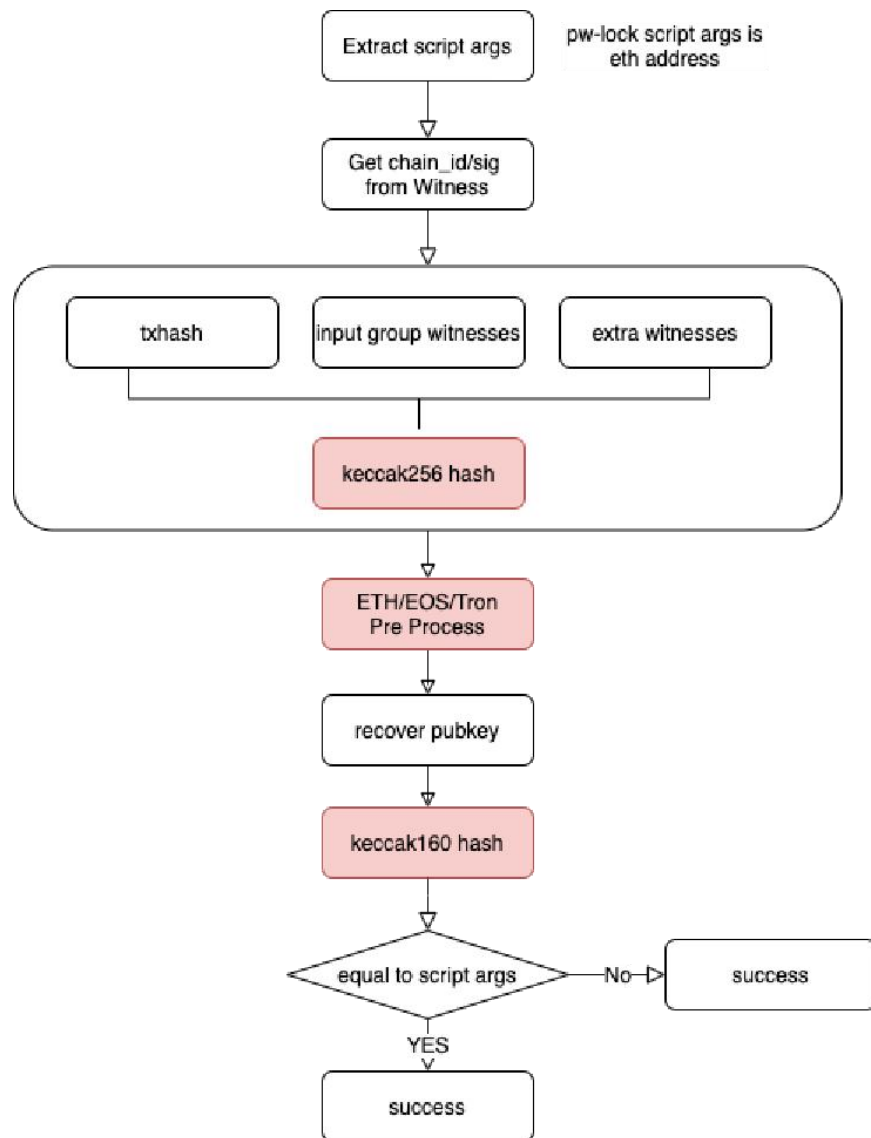
The digital encryption of MCK ecosystem builds a distributed structure system according to the system-determined, open-source and decentralised protocol, so that the information of value exchange is sent to the whole network through distributed propagation, and the content of the information data is determined through distributed book-keeping, and the block data is generated by time-stamping, and then it is sent to each node through distributed propagation to achieve distributed storage. Specifically, the distributed structure is reflected in 3 aspects:

### 1, distributed bookkeeping

The user behavior track and transaction data on the platform are book-keeping by multiple nodes, and will verify their legitimacy, and the legitimacy of the transaction will be recorded in the ledger of all users, which maximally avoids transaction risks and is not prone to errors.

### 2、 Distributed dissemination

Every new transaction in digital encryption adopts a distributed structure, according to the P2P network layer protocol, the message is sent directly from the delayed node to all other nodes in the whole network.



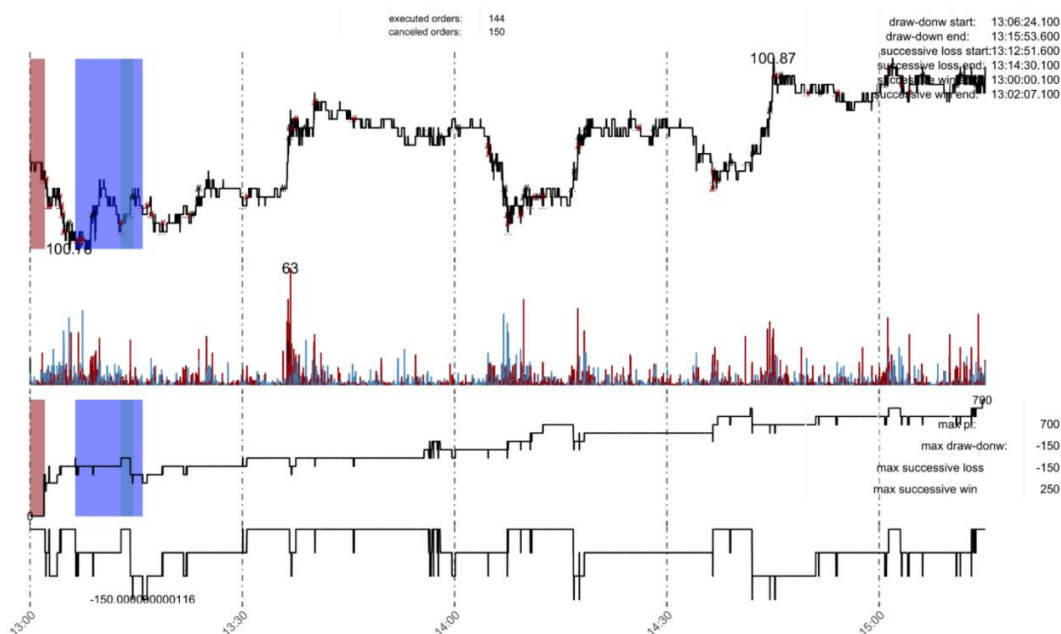
### 3、 Distributed Storage

Distributed storage allows all data in the database to be stored in all computer nodes of the system and

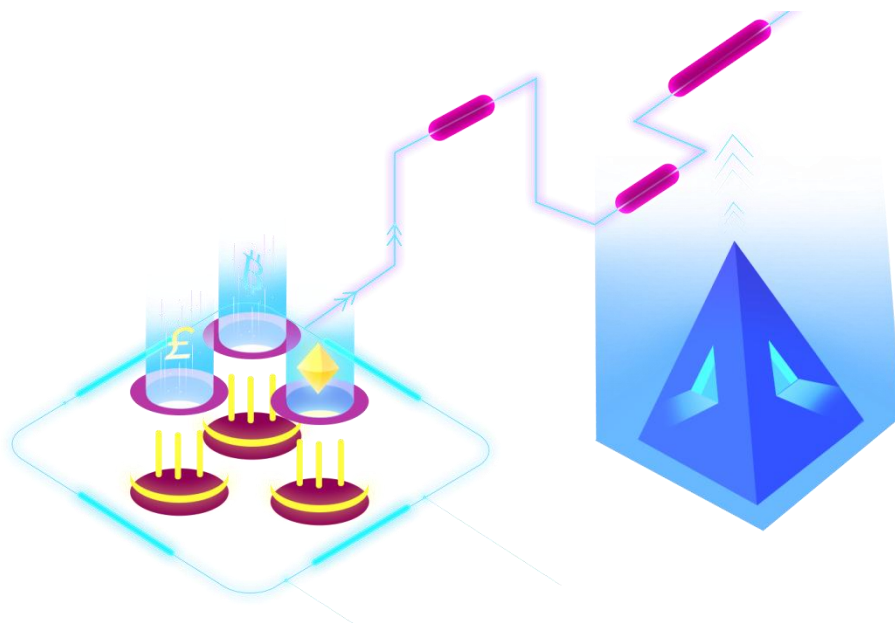
updated in real time. The completely decentralised structure is set up so that the data can be recorded in real time and updated in every network node involved in the data storage, which greatly improves the security of the database.

## 3.4 Consensus Mechanism

The consensus mechanism adopted by BTC and ETH is the PoW proof-of-workload algorithm, which requires miners to consume power resources to mine, and its consensus algorithm is less efficient, which makes it difficult to further satisfy the demand for large transaction volumes in the global transaction volume and the development of upper-layer applications.



MCK adopts a hybrid consensus algorithm of BFT+DPoS. Unlike the traditional PoW algorithm, the BFT+DPoS algorithm does not have any waste of arithmetic power, and the whole network consists of a fixed number of super nodes. For example, the well-known EOS, which also adopts the BFT+DPoS algorithm, supports 21 super nodes, and can currently reach a maximum of more than 3,000 TPS, which also fully demonstrates the superiority of the algorithm. At the same time, DPoS has been proved to be a feasible, safe and effective consensus mechanism, therefore, MCK decided to adopt BFT+DPoS algorithm for transaction consensus after many reviews.





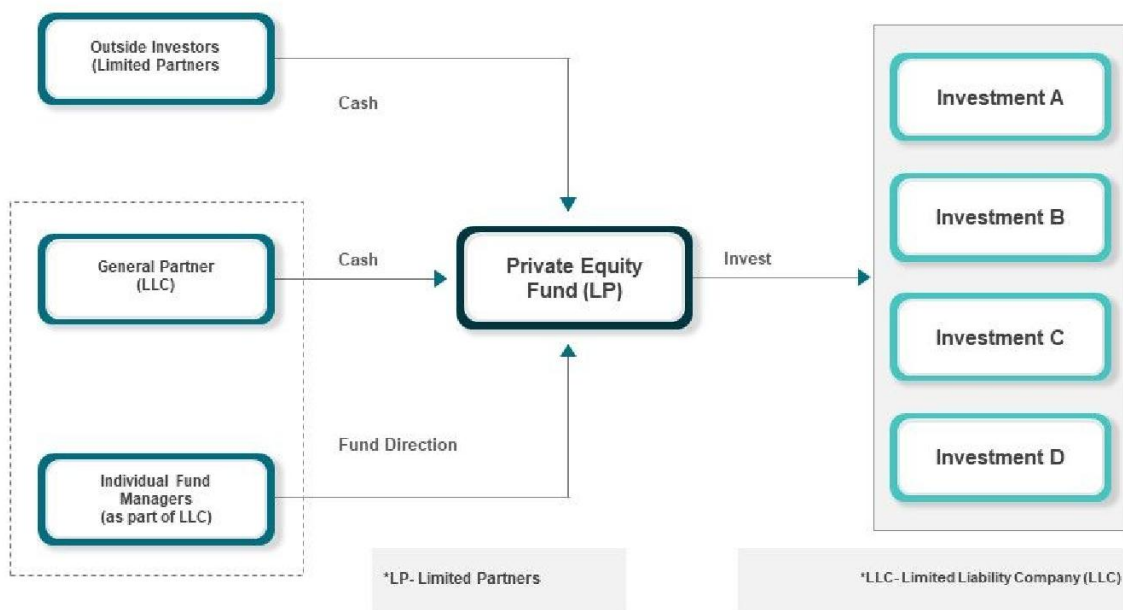
DPoS consists of five main parts: Tokens, Community, Computer and Rules. In the whole blockchain

In the whole blockchain system, the holders of Token tokens use Token as a ballot to vote for the nodes they recognise, and the elected nodes run the blockchain computer network according to certain rules.

## 3.5 Self-operating storage network

MCK is a centreless storage network that transforms storage from a cloud model to a market model that operates based on algorithms and rules. The marketplace is blockchain-based and trades based on the virtual currency MCK, i.e., miners earn MCK by providing storage to clients; conversely, clients spend MCK to hire miners to store and distribute data. Similar to Bitcoin, miners compete with each other to mine blocks for rewards, but the MCK mining power is proportional to the storage space provided by the miners, providing a service that is useful to the client (unlike Bitcoin, where the miner's work is only useful to the blockchain consensus), which creates a strong incentive for the miners to contribute as much storage as possible to be leased to the client. The protocol

builds these resources into a self-healing storage network for external use, which is robust by replicating and decentralising the stored content and automatically detecting and repairing replication errors. Clients can choose different replication parameters to protect their data against different threat levels and classes, and the storage network also provides other security assurances, such as end-to-end encryption of the content on the client side without the storage provider having access to the appropriate decryption keys.



## IV. PASS ECONOMY

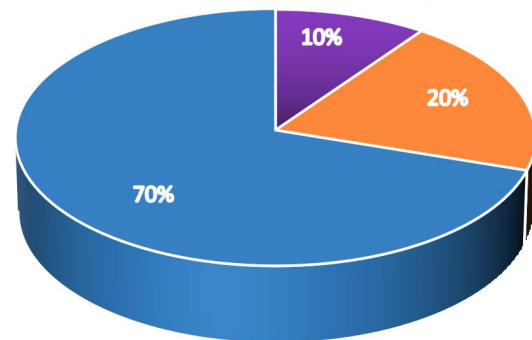
### 4.1 Pass allocation programme

MCK, as an NFT aggregator, is committed to helping users solve the consensus pain points of NFT sale and achieve a diversified portfolio, MCK holders can participate in the mining, destruction and governance of the ecosystem, the total number of MCK issued: 10 million pieces. The distribution is as follows:

MCK community: 10%

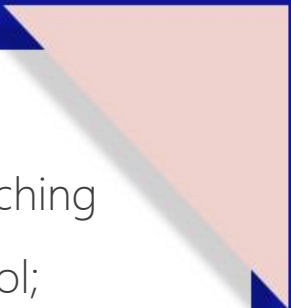
Capital market: 20%

Mining: 70%



### 4.2 Pass Model

Stage 1: market attraction, "A pool public ranking mode + B pool mining mechanism", through the trading deflation mode to screen value investors, dynamic start feedback mechanism to build MCK core community,



create value for core community members, after reaching a certain volume will be suspended A pool and B pool;

2. In the second phase, MCK will be listed on the exchange and the foundation bonus pool accumulated in the first phase will be redistributed to diversify the community income. In addition, it is planned to launch functions such as pledging and lending to further enrich the platform's functions.

3. In the third stage, the value of MCK tokens will be further amplified through the MCK ecology, the project ecology will be improved through DEFI and NFT, the creativity of the community will be activated, and culture and products will be exported to the entire industry track.

4. In the fourth stage, MCK will form a widely used DEFI and NFT eco-aggregation trading platform, and through various DEFI and NFT eco-chain auxiliary protocols, NFT trading, pledging, lending, decentralisation, and aggregation will be more convenient, safe and efficient.



## 4.3 MCK's Value Ecosystem

The MCK ecosystem is a flexible and complex network that intertwines all stakeholders and systems. MCK holders are the primary decision makers in the ecosystem and are incentivised to work with teams to co-develop and improve the ecosystem. The network consists of important stakeholders such as nodes and third-party service providers that protect and maintain the MCK ecosystem. Together with the MCK holders, they will oversee and regulate the policies and parameters that govern the network.



## V. Team and Partners

### 5.1 Team Introduction

The project team members are committed to the MCK project's technology development, transparent governance, community services, and MCK deck building to promote the long-term and stable development of the MCK project. The governance objectives of the team are to ensure the sustainability of the MCK Project, the effectiveness of its management and the safety of the use of its funds. The team is committed to using all funds received through MCK for the development of the MCK project's technology, community development, and eco-construction. MCK has already gathered elites in the fields of blockchain technology, crypto-digital currencies, DeFi and NFT, digitised collectibles, and artwork appraisal, etc., and focuses on building a top-level digitised collectibles ecosystem based on NFT, such as bidding, trading, collecting, mining, and so on.

## Chris Hughes

Chris Hughes is the founder and CEO of MCK. He used to work at IBM Computer Research Centre. He was introduced to digital cryptography through his thesis "New Directions in Cryptography", and verified the feasibility of distributed bookkeeping through asymmetric encryption and elliptic curve algorithms. He has been involved in the design of more than 10 digital currencies and discovered several security vulnerabilities, and is a trusted and well-known member of the digital currency community.

## Michael Shi

Michael Shi, PhD in Computer Science from Yale University, is well versed in the principles and implementation of mainstream blockchain technologies such as Bitcoin, Ether, HyperLedger, etc., and has a deep understanding and rich practice of blockchain consensus mechanism, smart contracts, cross-chain technology, side-chain technology, privacy protection, etc. He is a professional developer of art auction systems and has been involved in the design of more than 10 digital

currencies and discovered several security holes. He has professional experience in art auction system development.

Jason Mills

Technical Development Manager and Software Engineer, graduated from the University of New Zealand with a Bachelor's degree. He has over 3 years of experience in large scale software and game development in New Zealand. 2 years ago he entered the world of Ether and is currently working on programming in Solidity, Python, C/C++ and C# languages. He is currently working on programming in Solidity, Python, C/C++ and C#. He is leading more than 10 people in writing blockchain source code.

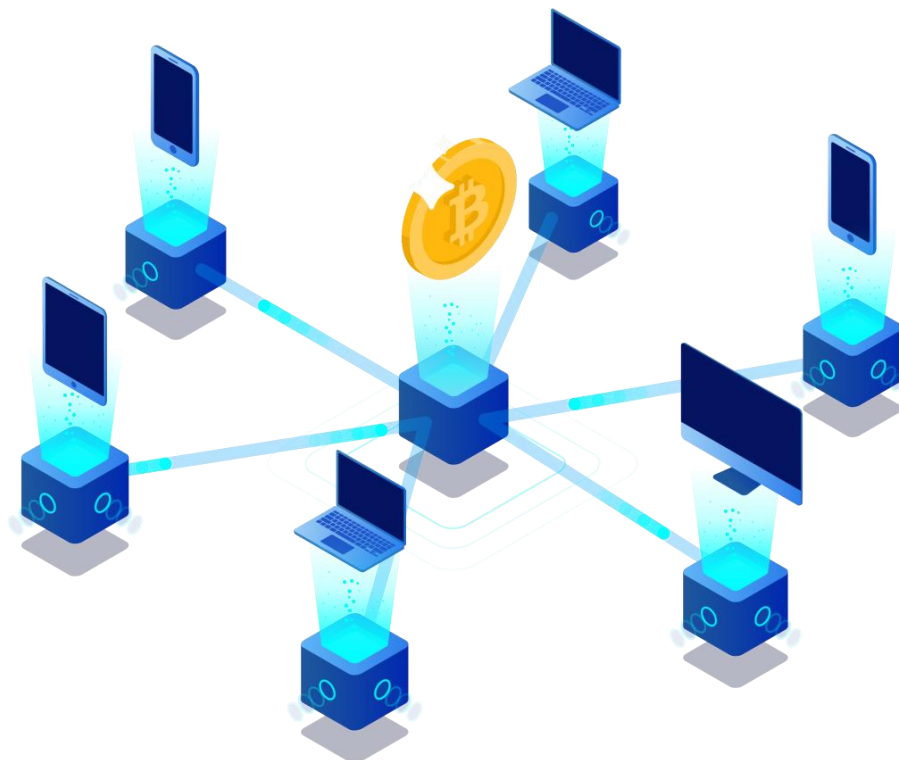
Annderly

Graduated from the University of San Diego, French citizen, senior technologist at ATOS, fluent in 5 languages. He has been involved in data and information management and cryptographic algorithms for 15 years; he has worked for MODIS, AJILON, ADOMSYS, and has



extensive experience with major Fortune 500 companies. Currently, he is the most prominent blockchain technologist in Central Asia.

## 5.2 Partners



## VI. Disclaimer


The MCK Project Developers make no representations or warranties about MCK (in particular as to its merchantability and specific features) other than those expressly set out in this White Paper. Anyone who participates in the coin offering of MCK Coins does so on the basis of his or her own knowledge of MCK and the information in this White Paper.

The MCK Developer hereby expressly disclaims and rejects the following responsibilities:

Any person who purchases MCK Coins in violation of any country's anti-money laundering, anti-terrorist financing or other regulatory requirements;

2, Anyone who purchases MCK Coins in violation of the requirements or obligations imposed by this White Paper, and the resulting inability to pay or withdrawal of MCK;

3. the abandonment of this coin offering programme for any reason;



4, the postponement or extension of the development of MCK, and the resulting inability to meet the pre-disclosed schedule;

5. Failure of MCK or MCK Coin to fulfil any particular function or suitability for any particular purpose;

6. Failure to disclose information about MCK development in a timely and complete manner;

7. any participant discloses, loses or destroys the wallet private key of a digital cryptocurrency or token (in particular, the private key of the MCK Coin wallet that he or she is using);

8. default, breach, infringement, crash, paralysis, termination or suspension of services, fraud, misuse, misconduct, mistake, negligence, bankruptcy, liquidation, dissolution or winding up of MCK's third party crowdfunding platform;

9. Anyone with a third-party crowdfunding platform between the content of the agreement and the content of this white paper there is a difference, conflict or contradiction; Anyone on the MCK Coin trading or

speculative behaviour;

10. MCK Coin is classified or deemed by any government, quasi-government agency, authority or public body to be a currency, security, commercial paper, negotiable instrument, investment, or other thing so as to be prohibited, regulated, or legally restricted;

11. any of the risk factors disclosed in this White Paper, and the damages, losses, claims, liabilities, penalties, etc., relating to, resulting from, or occurring in conjunction with such risk factors.

