UNIVERSAL LOAN AGREEMENT

Effective Date: [05/11/2025]
Version: 1.0
Jurisdiction: Global / As Applicable
Licensor & Operator: WorldCa.sh — RKM [rkm@worldca.sh]
Website: https://www.WorldCa.sh

1. PARTIES TO THE AGREEMENT

This Universal Loan Agreement ("Agreement") is made by and between:

Lender: *WorldCa.sh*, represented by RKM
Borrower: *Any individual or entity using the WorldCa.sh loan token system* (each, a "User")
By sending, receiving, or transacting with loan tokens built upon the Bitcoin blockchain in the WorldCa.sh system, each User voluntarily becomes a party to this Agreement.

2. PURPOSE AND SCOPE

This Agreement facilitates tax-free peer-to-peer transactions using **loan tokens** issued on or tied to the Bitcoin blockchain. These tokens:

- Are **non-interest-bearing loans** used solely as a **medium of exchange**, not as investments.
- **Mirror the value of Bitcoin** by mutual agreement of the parties.
- Are governed by the **loan terms herein**, rather than securities regulations.
- May be linked to derivative assets such as stocks, bonds, ETFs, USD, or gold solely through **non-investment loan mechanisms** compliant with applicable law.

3. LOAN TERMS

3.1 Nature of the Loan

Each token transaction constitutes a **non-recourse, interest-free loan** of digital value between Users.

No User may treat these tokens as investments or income. All transactions are construed as **repayable loans**.

3.2 Value Assignment

The parties agree that each token has a value **equal to the value of one Bitcoin**, unless otherwise denominated (e.g., USD-stable or gold-pegged tokens), and that this value is set by **mutual consent** at the time of each transaction.

Value equivalency is further stipulated by WorldCa.sh through publication of current equivalencies on www.WorldCa.sh and in OP_RETURN metadata on the Bitcoin blockchain.

3.3 Transfer of Loans

Each transfer of a token from one User to another is legally a **transfer of loan liability**, not a sale of an asset.
All loans are deemed assumed and re-issued by the recipient upon receipt.

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4. REGULATORY POSITION

4.1 Non-Security Nature

Tokens issued under this Agreement are not securities. They:

- **Do not promise profits.**
- **Do not constitute ownership in any entity.**
- Are solely instruments of **value exchange through debt**.

WorldCa.sh expressly disclaims the use of these tokens for speculative investment purposes.

4.2 Securities-Adjacent Instruments

Derivative structures (e.g., tokenized stocks, bonds, ETFs) may be mirrored **by agreement only**, through **non-investment loan mechanisms**. No such instrument constitutes a registered security under U.S. or international law.

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5. TRANSACTION HISTORY AND UBI

5.1 Copyright & License

All transaction history created via use of these tokens and recorded on the Bitcoin blockchain is:

- **Proprietary intellectual property** of WorldCa.sh.
- **Copyrighted** and licensed to generate **Universal Basic Income (UBI)** for participating Users.

WorldCa.sh may monetize this transaction data through licensing or analytics, distributing revenue according to participation levels.

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6. ACCEPTANCE AND AGREEMENT

By initiating or receiving any transaction involving loan tokens covered by this Agreement:

- The User **expressly accepts** all terms and conditions herein.
- The User affirms that all value transfers are **loans**, not taxable events.
- The User acknowledges that value equivalency is by **mutual beneficial agreement**, not third-party enforcement.
- The User waives any claim to treat these tokens as legal tender, securities, or investment instruments.

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7. DISCLAIMERS

- **No Guarantee of Value:** The value of loan tokens is determined solely by mutual agreement and may fluctuate.
- **No Financial Advice:** This Agreement and the system it enables do not constitute financial, tax, or legal advice.
- **Patent Pending:** The described system is subject to one or more pending patent applications by RKM and WorldCa.sh.

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8. GOVERNING LAW

This Agreement is to be construed under **common law contract principles**. Any disputes shall be resolved by **mutual arbitration** under the jurisdiction of the primary residence of WorldCa.sh (unless otherwise agreed).

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9. PUBLICATION AND VERIFICATION

This Agreement is:

- **Published publicly** at www.WorldCa.sh
- Optionally **embedded in OP_RETURN metadata** in Bitcoin transactions for tamper-evident verification.

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10. MODIFICATIONS

WorldCa.sh reserves the right to amend this Agreement, provided changes are:

- Posted publicly with at least 30 days' notice.
- Clearly versioned with changelogs.

Continued use of loan tokens constitutes **agreement to updated terms**.

SIGNATURE BLOCK
This is a **self-executing agreement**. No signatures are required. Use of the token system is your legally binding acknowledgment of all terms.

Prepared by:
RKM – [rkm@worldca.sh]
For: https://www.WorldCa.sh
Patent Pending