# HOME3

# Whitepaper

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# Preface

In the modern real estate market, aspiring homeowners and investors face significant challenges that hinder their ability to enter and thrive within this vital sector. According to the National Association of Realtors, first-time homebuyers accounted for just 31% of home purchases in 2022, down from historical norms of around 40%. This decline is attributed to escalating home prices, stringent mortgage requirements, and insufficient savings for down payments. As a result, many potential homeowners find themselves perpetually renting, unable to build equity or achieve the security that homeownership provides.

The hurdles extend beyond individual homebuyers. Real estate investment, traditionally a domain reserved for the affluent, presents formidable barriers due to high capital requirements and complex transaction processes. These obstacles prevent everyday investors from participating in the lucrative real estate market, thereby exacerbating wealth inequality and limiting financial growth opportunities for a broader population.

Our project addresses these issues head-on by leveraging the transformative potential of blockchain technology. Through tokenization and fractionalized ownership, we aim to democratize access to real estate, enabling a more inclusive and equitable market. Tokenization involves representing real estate assets as digital tokens on a blockchain, making it possible to divide these assets into smaller, more affordable fractions. This innovation allows individuals to invest in properties with minimal capital outlay, sharing ownership and the potential returns proportionately.

By lowering the financial barriers to entry, we provide first-time homebuyers with a viable pathway to homeownership. Investors, regardless of their financial standing, can diversify their portfolios by purchasing fractions of various properties, thereby spreading risk and enhancing potential returns. Additionally, blockchain's inherent transparency and security reduce the risks associated with fraud and enhance trust among participants. In essence, our platform bridges the gap between the aspirations of future homeowners and the realities of the market. It also transforms real estate investment into an accessible and attractive option for a diverse range of investors. We believe that by harnessing the power of blockchain, we can foster a more inclusive, dynamic, and resilient real estate ecosystem, ultimately contributing to a more equitable society.

Welcome to the future of real estate – a future where everyone has the opportunity to own a piece of it.

# Vision

The SUITE3 ecosystem, together with the integration of the new token, seeks to solve a multitude of problems within the Real Estate Industry by merging it with the technology available on the blockchain. Our main focus is to make Real Estate accessible to more people. We envision a world where more families can own a home and more investors, no matter how big or small, will have the ability to invest in properties all over the world. In addition, we envision a process that is faster, more transparent, easier to complete, and easier to understand. We seek to position HOME3 as the "Go To" for first-time homebuyers, new property investors, and seasoned real estate gurus alike. By utilizing blockchain technology and smart-contracts for tokenization and fractionalization of Real Estate assets, we believe that we can help to reduce the burden on society that highly inflated Real Estate values have introduced. Here, we believe in Real Estate. Simplified.

**The Real Estate industry is fragmented and convoluted in its current form, some of the major roadblocks are the following:**

- ✦ **Lack of Transparency**
- ✦ **High Transaction Costs**
- ✦ **Slow Transaction Times**
- ✦ **Limited Liquidity**
- ✦ **Regulatory Complexity**
- ✦ **Limited Access to Financing**

## How Suite3 and the New Token Will Address These Problems:

- ✦ **Lack of Transparency:** HOME3 will offer a mobile app and website using AI, internet and database data, and human effort to gather extensive property information, including pricing history, property/title history, local area details, tax records, lien records, crime statistics, socio-economic data, school quality, business sectors, and market trends. This will ensure both buyers and sellers have the most comprehensive and up-to-date information for transparent transactions.

- ✦ **High Transaction Costs:** SUITE3 will streamline real estate transaction processes and negotiate lower fees for buyers and sellers using professionals within the SUITE3 network. SUITE3 will employ its own representatives and provide tools for buyers/sellers to perform traditionally expensive services independently or at reduced prices.

- ✦ **Slow Transaction Times:** SUITE3 will expedite transactions by optimizing negotiations, title searches, escrow, financing, and legal documentation processes.

- ✦ **Limited Access to Financing:**

  SUITE3 will improve access to financing by:
  - Facilitating mortgage loans backed by crypto assets recorded on the blockchain.
  - Allowing fractional property purchases for multiple owners.
  - Fractionalizing existing assets for cash flow and additional acquisitions.
  - Building a global network of traditional lenders.
  - Maintaining a comprehensive database of state and country-specific homebuyer/down payment assistance programs and streamlining application processes.

- ✦ **Regulatory Complexity:** SUITE3 will use AI and a team of lawyers and professionals to navigate global legal and regulatory requirements for real estate transactions.

- ✦ **Limited Liquidity:** Suite 3 will address the issue of limited liquidity in Real Estate markets by utilizing the tokenization/fractionalization of Real Estate assets.

  - Suite 3 will tokenize and fractionalize real estate assets by using SPV (Special Purpose Vehicles) that will function as holders of the assets. Internally to the SPV, we will tokenize the asset to be tradeable on RWA trading markets. By utilizing this function, we can allow both crowdfunding of property purchases, as well as trading of (tokens or NFTs) that represent free and clear portions of property holdings.
  - In addition to your typical crowd-funding transaction, we will introduce a program to assist first-time and low/moderate income home buyers with the purchase of a new property. Will we accomplish this utilizing creative financing utilizing a mix of block-chain lending mixed with crowd-funding. We believe that we can make the dream of homeownership accessible to many more families, and the dream of investing in Real Estate more attainable for the everyman.

## Additional Benefits

- ✦ **Trust in International Markets:** SUITE3 will make international real estate transactions more transparent, understandable, and secure by employing trusted ambassadors and agents from each country within the ecosystem. This will help overcome language barriers, regulatory differences, and cultural misunderstandings.

- ✦ **Understanding of International Markets:** SUITE3 will provide educational courses for buyers, sellers, and agents to help them understand different markets and cultures. Certifications will be available for those who complete these courses, this will be useful for agents/brokers seeking to expand internationally. The app/ website will feature "Hot Markets" with primers explaining why these markets are advantageous as well as other similar features. We seek to develop a robust knowledge base to guide our clients to their best decision making capability.

- ✦ Home3 will provide comprehensive First-Time Homebuyer and First-Time Investor education and training guides. These guides will be country specific and written in the language of the subject country, as well as in English.

# Product Ecosystem

Our product ecosystem called SUITE3 will encompass multiple platforms designed to seamlessly deliver all the necessary tools for managing and completing various real estate transactions, including:

- ✦ Residential Purchase/Sale/Management
- ✦ Commercial Purchase/Sale/Management
- ✦ Investment Purchase/Sale/Management
- ✦ Rental Management
- ✦ Crowdfunded Purchase/Sale/Management
- ✦ Commercial and Residential Purchase Loans/Refinancing

Each platform can operate independently for its specific purpose but can also integrate with others through our main application, HOME3.

## 3.1 SUITE3 Products

### HOME3

HOME3 is our inaugural product and will serve as a hub for all real estate activities, both on mobile and desktop.
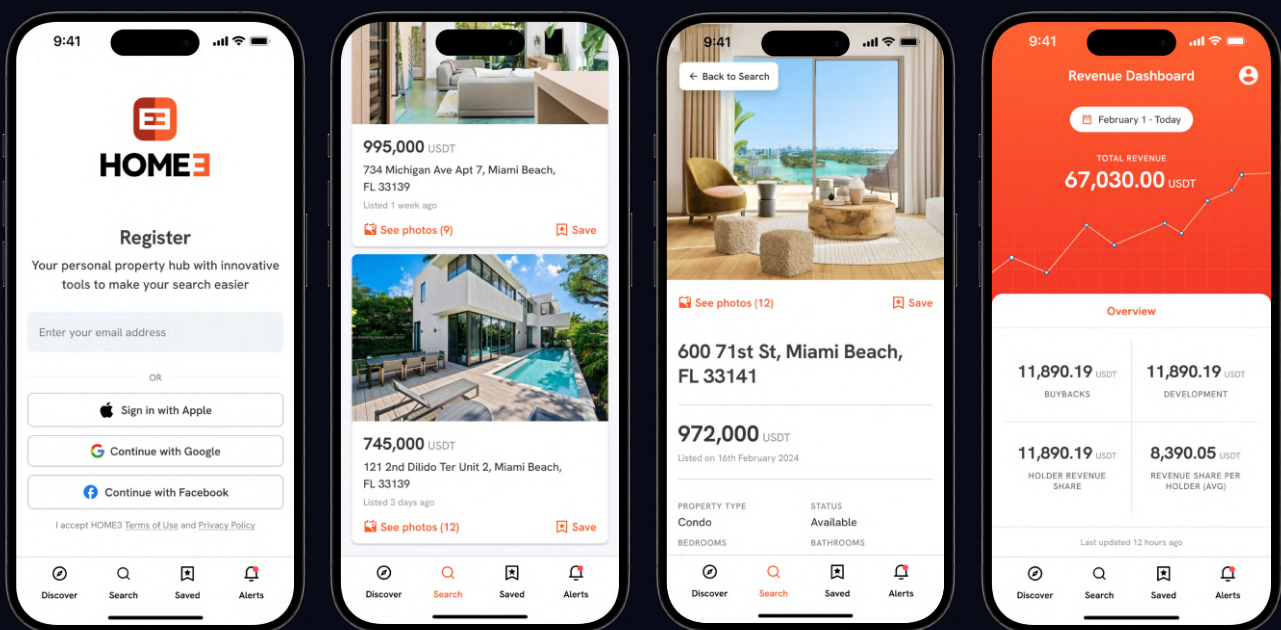
**HOME3 Features:**

✦ Property Search: AI-assisted search with text and map options. We will partner with property listing services and local property groups in each operating country to build our property inventory. Property categories will include:

- Properties for Sale
- Properties for Rent
- Short-Term Rentals (e.g., Airbnb)
- Land for Sale
- Investment Properties
- Foreclosures/Auctions

✦ Detailed Property Information:

- Standard details (price, bedrooms, bathrooms, square footage, taxes)
- Extended details (fair market price, crime and neighborhood statistics, school quality, local interests, job market data)
- Investment details (monthly rental income, price/rent ratio)
- Calculators (mortgage, expected ROI for rentals)

✦ Education: Resources to help customers understand real estate intricacies.

✦ Transaction Initiation:

- **AI Realtor:** Assists with all transaction details, including search, negotiations, offers, contracts, settlement, and professional services.
- **Integration:** Complete integration with SUITE3 apps for services like loan applications, fractionalized investments, and property tokenization.
- **Escrow:** Integration with escrow companies to close transactions seamlessly, offering transparency, lower fees, electronic verification of funds, title search and insurance, and property tokenization.

✦ Blockchain Integration:

- HOME3 will offer the ability to pay for any property listed on its platform, in cryptocurrency.

## 3.2 Future Platforms

Additional platforms will be detailed in the whitepaper as they are announced. We anticipate adding 3 to 4 more platforms, with planning and implementation starting immediately after the HTS token launch.

## 3.3 Profit Generation & Rewards

### REVENUE GENERATING PRODUCTS

- ✦ Monthly subscriptions for real estate services (brokers, agents, mortgage professionals)
- ✦ Escrow fees
- ✦ Property tokenization fees
- ✦ Advertising fees
- ✦ Documentation and notary fees
- ✦ Lending interest/origination fees
- ✦ Proof-of-funds fees
- ✦ Rental/investment revenue
- ✦ Additional revenue streams to be determined

### METHODS OF REWARDS DISTRIBUTION

- ✦ Holding the Native Token: Token holders will receive rewards for holding $HTS tokens. These rewards will be awarded via smart-contract from fees generated on SUITE3 ecosystem platforms. The rewards will be commensurate with the quantity of tokens you hold at the moment of award.

- ✦ Holding NFTs: NFT holders will be rewarded based upon the number and tiers of NFTs possessed.

- ✦ Referral Fees: Offered to token holders and special NFT holders at different rates, with special NFTs qualifying for increased referral bonuses.

- ✦ Commissions: Awarded to holders who bring new customers into the ecosystem, based on total fees paid to SUITE3 and interest or points on loans. Special NFTs qualify for increased commissions.

Blockchain technology and smart contracts will be used to track and distribute rewards, equity, commissions, and more.

## 3.4 NFT Collection

NFTs will play a crucial role in the SUITE3 ecosystem. They will represent tokenized real estate, fractionalized real estate holdings, tokenized mortgages, platform profit sharing/equity, and transaction documents/information.

### KEY FEATURES

✦ Revenue/Rewards: While holding the native token qualifies you for rewards, NFT mints will occasionally be offered to allow the purchase of a higher tier reward level and specific product reward tiers. For example, the native token may represent 100% of SUITE3 Investment holdings, but direct allocations can be purchased for platforms like HOME3, PROP3, etc., through NFTs. which would increase the rewards earning tier.

### NFT OPPORTUNITIES IN THE ECOSYSTEM

✦ Fractionalized Real Estate Equity/Rewards

✦ Fractionalized Mortgage Holdings Rewards

✦ Platform Rewards Increase: Before developing each platform in the SUITE3 ecosystem, we will conduct an NFT mint to allow the purchase of higher reward tier allocations for that specific platform, in addition to the allocation for native token holders.

NFTs will thus provide a variety of investment opportunities and facilitate greater engagement within the SUITE3 ecosystem.

## 3.5 Property Acquisition Process (REIT)

We will be rolling out an REIT, better known as a Real Estate Investment Trust.

We will leverage a network of professional real estate consultants and investors to identify curated property investments tailored to our specifications. We seek income-producing properties, both residential and commercial, with tenants and management in place.

Our initial investments will focus on smaller commercial properties (strip malls, small office buildings), multi-family units (duplexes, triplexes, four-plexes, small apartment complexes), and select single-family homes expected to generate significant cash flow from short-term and long-term rentals.

By utilizing our consultants' expertise and networks, we will target properties sold at advantageous prices with strong market positions, ensuring immediate equity and positive cash flow.

After building a substantial portfolio of smaller holdings, we will expand to include larger commercial complexes, hotels, and restaurants, ultimately developing our own unique hotel brand.

Additionally, the REIT will be instrumental in assisting first-time homebuyers and investors by offering loans to buyers and equity buys of prospective properties.

# Native Token

HTS is the native, utility token of HOME3, launching as an ERC-20 token on Ethereum network. HTS token launch is on June 6th, 2024.

The token will serve as both a rewards mechanism and a tokenized real estate holding. A percentage of each real estate acquisition will be allocated to the token, and equity, along with platform fees, will be shared with token holders via smart contracts. Additionally, revenue from all platforms within the SUITE3 ecosystem will be distributed to holders as rewards. The percentage of equity and rewards earned will be based on the proportion of circulating tokens each holder possesses.

Moreover, the token will provide a seamless payment method for services on our platform, including advertising and membership for agents, brokers, and loan originators. It can also be used to pay fees to professionals and to deposit verified funds required for completing real estate transactions.

## 4.1 Tokenomics

### TOKEN DETAILS

| NAME | SYMBOL | NETWORK |
|---|---|---|
| HOME3 | HTS | Ethereum (ERC-20) |

| CONTRACT ADDRESS | DECIMALS |
|---|---|
| 0xC40629464351c37c1e1f47b3640eA2e7AeC31eA5 | 18 |

| CIRCULATING SUPPLY | MAX SUPPLY | TOTAL SUPPLY |
|---|---|---|
| 85,000,000 | 100,000,000<br>100 million | 100,000,000<br>100 million |

### SUPPLY DISTRIBUTION

| HOLDER MIGRATION |
|---|
| 60% |

| PROPERTY FUNDS | LIQUIDITY POOL | MARKETING DEALS |
|---|---|---|
| 10% | 6% | 9% |

| EXCHANGE LIQUIDITY | TOKEN BURN | TEAM | PARTNERSHIPS |
|---|---|---|---|
| 4.5% | 3.5% | 3% | 4% |

## TRADE TAX

| BUY | SELL | TRANSFER |
|-----|------|----------|
| **5%** | **5%** | **0%** |

The tax goes to a designated treasury wallet and is used to support project growth through marketing activities, developing products, hiring staff, partnerships, and other business.

## SMART CONTRACT FEATURES

✦ **addLPPair** – Allows adding liquidity and collecting fees on other DEX platforms (in addition to Uniswap).

✦ **changeBuyTax** – Allows changing the buy tax between 0 and 5. Capped at 5 so it cannot be set to a value over 5% tax.

✦ **changeSellTax** – Allows changing the sell tax between 0 and 5. Capped at 5 so it cannot be set to a value over 5% tax.

✦ **changeSwapAmount** – Allows changing swap threshold at which accumulated HTS is swapped to ETH in the smart contract, to be done as needed depending on the market cap to ensure a more balanced tax swap.

✦ **lockFunction** – In case of a timelock unlock called (unlockFunction as explained below), this can be called to override the unlock call.

✦ **manualSend** – When we need to send the ETH accumulated in the smart contract from taxes to the treasury earlier than set by threshold.

✦ **manualswap** – When we need to swap the HTS accumulated in the smart contract from taxes to ETH earlier than set by threshold.

✦ **renounceOwnership** – The contract ownership will be fully renounced after changing trade tax to 0% in the future once the business is generating steady revenue from products and other streams.

✦ **rescueERC20** – When any ERC20 token is accidentally sent to the token contract and needs to be recovered. setTreasury – Change the address that collects tax funds.

✦ **unlockFunction** – Timelock safety mechanism for two components – renounce and set treasury. In order to renounce or change treasury address, the unlock has to be initiated first. Once it's initiated, it takes 48 hours for these functions to become available.

✦ **whitelistAddress** – Whitelisting an address allows it to bypass trade tax, in case it is needed for any smart contract integrations and interactions in the future.

**Launch market cap:** $2,500,000 million (fully diluted valuation)

**Launch liquidity:** 40 ETH + 6,000,000 HTS

**Liquidity pool lock:** Initial lock for 6 months, to be relocked in 3 months for another 6 months, with the process repeated every 3 to 4 months.

# Security

The token smart contract will be audited prior to launch with the audit published on the official website. Any other smart contracts we use in the future (e.g. for in-app transactions or staking) will also be fully audited prior to public release.

The founding team is fully doxxed with publicly available social profiles on Twitter and LinkedIn.

The team-controlled wallets will be transparently disclosed on our channels so their full activity can be checked at any time.

Liquidity pool tokens locked for 6 months immediately post-launch and relocked every 3 to 4 months for an additional period of 6 months. Same applies to the supply reserved for team operations that is not needed immediately.

| TOKEN SMART CONTRACT AUDIT | https://www.home3suite.com/token-smart-contract-audit |
|---|---|

## Project addresses

| TOKEN DEPLOYER | 0xD7ObBEDed729edaEObf2cO33eO3FEEOB847OA8Aa |
|---|---|
| TREASURY | 0x72529732BE6OA69COf1Oe3595aO17599Fbba7EE9 |
| LIQUIDITY LOCK | https://www.pinksale.finance/pinklock/ethereum/record/1O17983 |
| TOKEN LOCK | https://www.pinksale.finance/pinklock/ethereum/OxC4O629464351c37c1e1f47b364OeA2e7AeC31eA5 |

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# **Roadmap**

The following roadmap outlines the goals set for the first year of HOME3 operation.

## Stage 1 - Brand & Token Launch

- ✦ HOME3 brand launch
- ✦ HTS token launch
- ✦ HOME3 Intel network launch
- ✦ Community building
- ✦ Brand ambassador onboarding
- ✦ Blockchain partnerships & collaborations

## Stage 2 - Product Launch & Token Listings

- ✦ HOME3 platform launch
- ✦ Centralized exchange listing
- ✦ Product marketing campaigns
- ✦ Real estate partnerships
- ✦ Full product suite release calendar
- ✦ REIT formation

## Stage 3 - Product Expansion & Acquisitions

- ✦ NFT collection launch
- ✦ First property acquisition
- ✦ LEND3 platform launch
- ✦ Business development teams formation
- ✦ Territory research and development
- ✦ Investment/tokenization platform launch

# Team

Our core team has over a decade of experience in several industries including real estate, finance, digital marketing, business development, sales, and politics, as well as extensive experience in the cryptocurrencies industry as project managers and advisors.

### Shawn Upton - Cofounder

Shawn has 25 years of business experience in a multitude of industries including real estate, finance, sales, business development, and US politics. He excels at finding novel solutions to complex problems and is passionate about blockchain and the bright future the industry has in front of it.

### Andrej Kovacevic - Cofounder

Andrej has 12 years of experience in the digital marketing industry. He's spent the last 3 years specializing in marketing for cryptocurrency projects and companies. He's the founder of a marketing agency as well as several technology and finance publications. Andrej is in charge of the technical aspects of company growth.
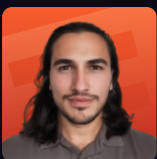
### Maximillian Bradshaw - Lead Developer

With over 10 years of programming experience in HTML, Java, C#, Python, and Dart, Maximillian is a versatile developer and the founder of an indie game studio currently developing an upcoming title. As the lead developer behind the HOME3 mobile application and the upcoming SUITE3 lineup, he leverages technical expertise and innovative thinking to make real estate investment accessible. He is passionate about breaking down traditional financial barriers and helping individuals grow their wealth through modern technology.

### Abdullah Shaat - Qatar Vice President

Abdullah is a Process Engineer with over 6 years of experience in business. Abdullah is the co-founder of Enavra Qatar - the first bioplastic disposables manufacturer in the MENA region.

### Ahmad Al Hamed - Qatar Financial Officer

Ahmad Al Hamed is a Chemical Engineer in the CNC manufacturing industry and the owner of a real estate agency in Qatar. Ahmad also manages an e-wallet investment portfolio focused on real estate flips, supported by a skilled team that integrates industry expertise with modern technology to create strong investment opportunities. He is currently finalizing the launch of a real estate marketplace platform built to act as a digital bridge between property seekers and real estate professionals.

### Marwan El Wahsh - Qatar Operations Officer

Marwan Elwahsh is a Reservoir Engineer with expertise in operations, team management, and client relations. With a proven track record supervising promotions & data collection campaigns and client relationships management.  Multilingual and adaptable, focused on driving efficient, transparent, and compliant operations aligned with innovative real estate technology goals.

In addition to the founding team, HOME3 has in-house blockchain and web developers, graphic designers, community, social media, and partnership managers.

# Disclaimer

HOME3 smart contracts are security audited. The HOME3 token is a strictly utility token in any jurisdiction and is not and can not be considered as a security or otherwise a regulated token of any kind, is not in any way e-money and/or a fiat or asset backed stablecoin, whether global or limited in scope.

This document taken by itself is not a contract or a contractual agreement of any kind, is not an invitation, solicitation or offer to invest in HOME3 or acquire or use its HTS token in any way and with any expectation of profit in any form. Any user of HOME3 declares to have received appropriate technical, administrative, regulatory and legal advice before and after accessing and/or reading this document, the website and using any portion or element of HOME3 (including any HTS token therein) and accepts that there is an inherent high risk in accessing, acquiring or using any kind of blockchain and/or crypto system, token, platform, software, interface including HOME3 and further acknowledges with full disclaimer for any community member directly or indirectly involved with HOME3, that there can be any kind of damage suffered, including total loss.

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