



Whitepaper

V1

MAY 2024

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Preface

Over the past several years, the cryptocurrency industry has established itself as a formidable wealth-creation engine, with a market capitalization of approximately 2.65 trillion USD as of May 2024. It is also a hub of technological innovation, driving growth in various external sectors and disrupting multiple industries. However, the market remains imperfect, with volatility and speculation being significant stumbling blocks to crypto's growth. This is partly due to crypto's inherent disconnection from conventional financial markets and established value storage mediums. As a result, investors face a challenging environment with crypto assets that defy conventional valuation methods.

We believe that one of the best ways for crypto projects to overcome these industry challenges is to offer tangible value propositions linked to more than just the appreciation of crypto assets. This can be achieved by connecting tokens with real-world assets that counteract crypto's natural volatility. Currently, there is no more reliable real-world asset class to target than real estate. The global real estate industry is worth an estimated 326.5 trillion USD and is projected to continue growing at a CAGR of 5.2% through 2030.

It's important to note that this growth is occurring during a time of global economic instability. While stock markets have undergone significant turbulence over the last few years, characterized by volatility and uncertainty, the real estate market has remained relatively stable and continues to grow. This stability, even amidst economic fluctuations, makes real estate the perfect asset upon which to build a crypto project. By integrating real estate assets with advanced tokenomics, we can deliver stable investment returns and robust growth, providing investors with a safe, profitable, and stable place to grow their money, regardless of the performance of the stock market (NerdWallet: Finance smarter) (Fidelity).

By combining real-world real estate assets with cutting-edge tokenomics, it should be possible to deliver stable investment returns and ensure robust growth regardless of prevailing crypto market conditions and general economic instability. With that in mind, we are announcing the launch of a crypto project that integrates real estate assets and advanced tokenomics to provide investors with a safe, profitable, and stable place to grow their money. In a sea of economic instability, we will be the ultimate safe harbor, where investors and crypto users of all stripes can become part of a groundbreaking new concept in the world of crypto.

Vision

The SUITE3 ecosystem, along with the HTS token, aims to solve various problems in the real estate industry by integrating blockchain technology.

We will incorporate a robust ecosystem to help both clients and investors.

Current Problems/Inefficiencies in the Real Estate Market

- ✦ 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:** SUITE3 will enhance liquidity by tokenizing and fractionalizing real estate assets using Special Purpose Vehicles (SPVs), enabling crowdfunding and trading of tokens or NFTs representing property ownership.

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.

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:

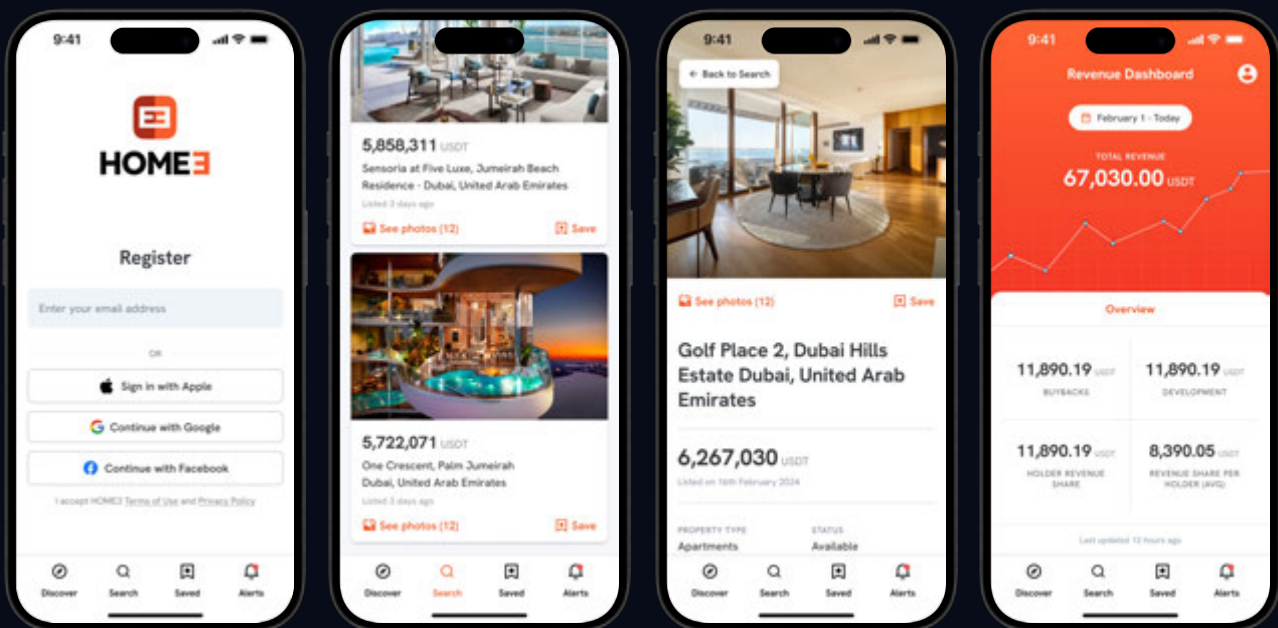
- ✦ Residential Purchase/Sale/Management
- ✦ Commercial Purchase/Sale/Management
- ✦ Investment Purchase/Sale/Management
- ✦ Rental Management
- ✦ Crowdfunded Purchase/Sale/Management
- ✦ Commercial and Residential Purchase Loans/Refinancing

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/Revenue Sharing

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 REVENUE/PROFIT SHARING

- ✦ Holding the Native Token: Token holders will receive a percentage of shared revenue based on their percentage of circulating tokens. For example, holding 1% of circulating tokens entitles you to 1% of the shared revenue. Holding NFTs: NFT holders will share revenue equally based on the number of minted NFTs, with tiers and benefits for multiple NFT holders.
- ✦ 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 revenue share, 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/Profit Sharing: While holding the native token qualifies you for revenue/profit sharing, NFT mints will occasionally be offered to allow the purchase of a higher percentage of revenue share and specific product revenue share. 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.

NFT OPPORTUNITIES IN THE ECOSYSTEM

- ✦ Fractionalized Real Estate Equity/Revenue Share
- ✦ Fractionalized Mortgage Holdings Revenue Share
- ✦ Platform Profit Sharing: Before developing each platform in the SUITE3 ecosystem, we will conduct an NFT mint to allow the purchase of profit-sharing 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 as per the original vision of \$CRE.

4 Native Token

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

The token will serve as both a profit-sharing mechanism and a tokenized real estate holding. A percentage of each real estate acquisition will be allocated to the token, and equity, along with management profits, will be shared with token holders. Additionally, profits from all platforms within the SUITE3 ecosystem will be distributed to holders. The percentage of equity and profit shared 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 HOME3	SYMBOL HTS	NETWORK Ethereum (ERC-20)
CONTRACT ADDRESS TBA		DECIMALS 18
CIRCULATING SUPPLY TBA TBA	MAX SUPPLY 100,000,000 100 million	TOTAL SUPPLY 100,000,000 100 million

SUPPLY DISTRIBUTION

HOLDER MIGRATION 60%			
PROPERTY FUNDS 10%	LIQUIDITY POOL 8.5%	MARKETING DEALS 8%	
EXCHANGE LIQUIDITY 4%	BURN 3.5%	TEAM 3%	PARTNERSHIPS 3%

TRADE TAX

BUY 5%	SELL 5%	TRANSFER POOL 0%
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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

- ✦ **Buy/sell tax** – Default value of 5% (hardcoded maximum 5%), to be gradually lowered over time, eventually becoming 0% once the business is generating steady revenue from products and other streams.
- ✦ **Renounce** – The contract ownership will be fully renounced after changing trade tax to 0% in the future.
Whitelist – When we need to whitelist addresses for cases like exclusion from taxes, with the ability to remove them from the whitelist.
- ✦ **Manual send** – When we need to send the ETH accumulated in the smart contract from taxes to the treasury earlier than set by threshold.
- ✦ **Manual swap** – When we need to swap the HTS accumulated in the smart contract from taxes to ETH earlier than set by threshold.
- ✦ **Swap threshold** – 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.
- ✦ **Rescue ETH** – When ETH is accidentally sent to the token contract and needs to be recovered.
- ✦ **Rescue ERC20 token** – When any ERC20 token is accidentally sent to the token contract and needs to be recovered.
- ✦ **Set treasury address** – Change the address that will receive tax funds.

Launch market cap: TBA

Launch liquidity: TBA

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.

5 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

TBA

Project addresses

TOKEN DEPLOYER

TBA

TREASURY

TBA

LIQUIDITY LOCK

TBA

TOKEN LOCK

TBA

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.

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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