



WHITEPAPER 2020

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TABLE OF CONTENTS

OFFICIAL SUMMARY:	5
THE BLOCK CHAIN PROMISES OFFER:.....	6
PROGRESSIVELY RELIABLE RECORDS.....	6
LESS FRAUD	6
BETTER CLARITY	6
LESS PAPERWORK	6
INDUCTION:.....	7
STUDENT'S BENEFIT:	7
INHERENT VALUE THROUGH 10 % STUDENT RENT DISCOUNT:.....	8
INVESTOR'S BENEFIT:	8
CONSTRAINED TOKEN SUPPLY CREATES EXPONENTIAL GROWTH:.....	8
HOW WE USE BLOCK CHAIN.....	9
WHY HOMT LTD(HOMT)?.....	10
KEY FEATURES	10
ADDITIONAL FEATURES	11
WHY INVEST IN HOMT?.....	12
THE HOME TOKEN TECHNOLOGY AND SPECIFICATION	12
CLASSIFICATION OF NUMBER OF STUDENT'S STUDIED ABROAD – 2017	13
MARKET SUMMARY.....	13
PROBLEM VS SOLUTIONS	17
PRODUCT SUMMARY	18
KEY PRODUCTS.....	19
PRODUCT INTEGRATION	20
SOLUTION TO THE PROBLEM.....	21
SOLUTION INTEGRATION.....	22
POTENTIAL USE CASES.....	23
INHERITANCE TRANSFER.....	23
COMPUTERIZED COLLATERAL	23
INTERNAL AND SECONDARY MARKET	23
HOMT LTD. - STUDENTSRENTAL.NET DIGITAL STUDENT PROPERTY MARKETPLACE ..	24
FUTURE DEMAND / SUPPLY	24
THE 2 MAIN STUDENT POD PITFALLS AND ITS MITIGATION	25

TABLE OF CONTENTS

CAPITAL GROWTH	25
RESALE OPTIONS.....	25
THE BLOCK CHAIN SOLUTION.....	26
HOMT LTD. CUSTOM TOKEN PLATFORM	26
TOKEN PLATFORM BENEFITS:	26
ONLINE STUDENT PROPERTY MARKETPLACE BUSINESS MODEL (WWW.STUDENTSRENTAL.NET).....	27
PHASE I:.....	27
PHASE II:.....	28
FUTURE GOALS	29
SMART CONSTRUCTIONS AND INTERNET OF THINGS (IOT)	29
SCALABLE PRODUCTION.....	30
DIGITAL STUDENT PROPERTY MARKETPLACE.....	30
SINGLE ASSET MODEL MVP	30
SINGLE APARTMENT MODEL (MVP).....	30
FUTURE GOAL: GROWING PORTFOLIO OF PROPERTIES	30
MARKET EXPANSION	30
EXTENSION ACROSS EUROPE.....	30
REPEATING COST INCURRED	31
ONE-OFF COST INCURRED.....	32
UNDERSTUDY PROPERTY PLATFORM DEVELOPMENT COSTS.....	32
PROCUREMENT AND DEVELOPMENT COSTS	32
LIQUIDATION COSTS.....	32
UTILIZING SMART INFLUENCE IN REAL ESTATE.....	32
SMART INFLUENCE STRATEGY.....	32
ADVANTAGES OF SMART INFLUENCE	33
INCREASE YOUR PROFITS 5X.....	33
SIGNIFICANT RETURNS PERMIT MAXIMUM LEVERAGE	33
TOKEN HOLDER ADVANTAGE.....	33
TOKEN HOLDER PROTECTION	33
ROAD MAP.....	34
HOW IT WORKS?	35

TABLE OF CONTENTS

FINANCING	35
INVESTMENT	35
PROCUREMENT	35
RENTALS	35
MARKET	35
POSSESSION OF PHYSICAL PROPERTY	36
DIGITIZING THE PROPERTY	36
POINT BASED SERVICE OFFERINGS	36
FUND RAISING STRUCTURE.....	37
TOKEN NAME:.....	37
BLOCKCHAIN PLATFORM / TOKEN ID:	37
FUND RAISING OVERVIEW:	38
TOKEN SALE DISTRIBUTION.....	38
BOUNTIES / REWARDS:	39
INVESTMENT:.....	40
CASH + TURNKEY OPERATIONS.....	40
APPROACHES TO PROFIT	40
SELLING TOKENS	40
KEEPING TOKENS, RECEIVING HOST OF UTILITY SERVICES	40
HOMT LTD MILESTONE PLAN.....	40
FEATURES.....	42
INCREMENTAL STRUCTURE AND SCALABILITY:	42
DEVELOPMENT PLAN	42
ILLUSTRATIVE IMAGES OF STUDENT'S RENTAL ACCOMMODATION	44
PROJECT TEAM	45
OUR CORE TEAM	46
TOKENOMICS.....	47
WHERE THE FUTURE LIES AHEAD FOR INVESTORS	47
PRESENT STATUS OF PROJECT	48
SWOT ANALYSIS.....	49
DISCLAIMER	52

OFFICIAL SUMMARY:

HOMT LTD., is a property securing, development & distribution organization offering opportunity of students rental accommodation on a central market place along with host of other utilities at the most affordable cost.

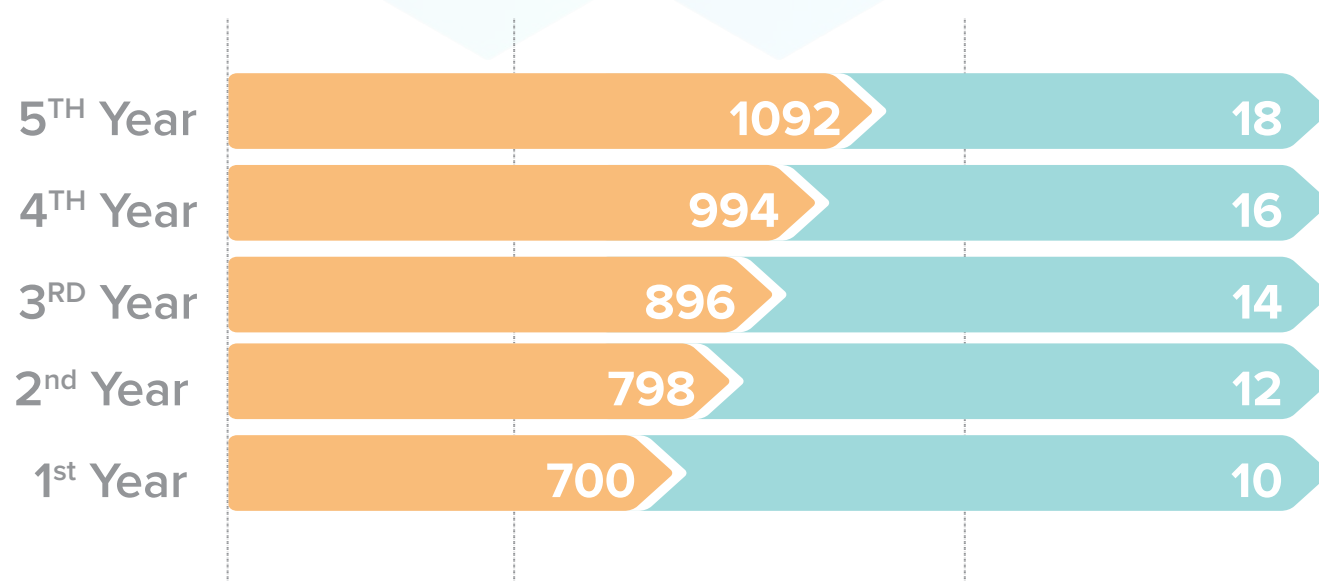
The organization will create value by utilizing expanded property possessions for the utilization of Student's Rental accommodation & high occupancy rates. Our objective is to build a range of modern premium student accommodations situated in prime central areas across Europe, North America & USA.

HOMT LTD., will be the principal organization to offer a tokenized commodity for committed properties situated not only in prime downtown areas but also in the periphery & outskirt areas which are highly developed & revenue effective.

HOMT LTD., reason for existing is to create value by utilizing expanded property possessions for Student's Rental accommodation & high inhabitation rates along with offering rentals to international students & at the same time offering numerous utility features.

Our methodology is to develop seriously limited properties in significant European, North American & American urban communities with rising understudy lodging markets - completely renovate the advantages into present day & create an exceptionally productive income stream by devoting rentals principally to worldwide college undergrads looking for premium student accommodation.

The organization will acquire target properties with the help of funds raised from the token investors & in association with High Street Banks. The organization plans to procure between 10 properties in the first year & 3 - 8 properties for every subsequent year, creating 50 – 150 outfitted units every year with an objective of producing overall nearly 1000+ understudy lodging units over a 5-year time span.



THE BLOCK CHAIN PROMISES OFFER:

Blockchains have the benefit of being strongly encoded & simple to explore. Indeed, it's these two essential properties, that make virtual currency standards like Bitcoin possible: All Bitcoin exchange involve public transaction, & that public record can't be changed.

Bringing blockchain to real estate could interrupt the massive network of third-party deed & title companies. Hence, reducing these participants would streamline the procedure for purchasers and vendors - extraordinary news for them, however not so good for organizations offering claim services.

Since blockchain innovation was initially made for Bitcoin, virtual cash that is not sponsored by any national bank or government, broad audit trails were prepared into its DNA. Accordingly, blockchains show records of who made an exchange & when, and these records can't be counterfeit.

For estate transactions, this implies less chance to commit scam by proposing inaccurate records. This defends both the purchaser & dealer, especially for luxury properties that are frequently purchased in real time cash transactions.

With this innovation, public records are something in addition to a helpful element as they're principal to the idea of blockchain itself. Without a register of transactions, there can be no trust or consistency.

Not every person is a devotee of open records. Some ultra-rich are fond of covering their identities in land exchanges. Witnessing each property acquisition, become a matter of public record., won't go well with everybody.

Finally, it may sound tiny, reducing the amount of paperwork expected to close even the simplest unit rental would bring about tremendous reserves of time & cash.

This whitepaper talks about how applying blockchain innovation to understudy lodging market investment will help digitize, tokenize & democratize the market & how this will benefit financial investors, developers & college students.

INDUCTION:

The idea is simple. You put your cash into a token, whether you are Student, Third Party Property Owner or Investor. You hope to receive host of utility services with an option of taking fractional load of your expenses if you are student. Our token will be utilized for the development & growth of our Digital Student Property Marketplace and furthermore supported by our own acquired genuine property, which holds a natural worth. Every token will speak to a level of Company's and Student's utility services it intends to provide. As our foundation and property portfolio develop, rental incomes will develop. With the robust business model in place, apart from regular token utility service benefits which will be derived for our valued investors, the property appreciation is going to hold treasure and will gain year on year appreciation.

HOMT LTD. will step into global market to find out right accommodation for the understudy with simply few clicks through HOMT LTD PLATFORM. The organization has also kept in mind the futuristic opportunity to purchase properties worldwide for understudy housing other than student's accommodation in the same marketplace.

Our Concept of "Hybrid Rental Term Investments" is to provide all students globally the better real estate housing advantage, wherein they can feel and have the comfort like they are at "HOME".

STUDENT'S BENEFIT:

HOMT LTD. gives reasonable utility benefit to the students when they purchase HOM Tokens through HOMT LTD. PLATFORM.

- Upgraded Student's E-Wallet
- Flexible Monthly Payment of Rentals.
- No Expiry of HOM Tokens kept in e-wallet.
- Discount on Rental accommodations.
- Yearly bonus advantage for tokens available in student's e-wallet.
- Creation of full eco system to meet up with future demands of the token holders.

INHERENT VALUE THROUGH 10 % STUDENT RENT DISCOUNT:

Aside from utilizing the token as payment for our platform, undergraduates who pay for settlement utilizing HOMT LTD. Token (HOMT) will get a 10% markdown on their lease. This will give the token an additional inherent worth.

For instance, If a student buy a HOMT token at a 20% Bonus against the nominal price of 1 euro at 0.80 cents, he can utilize HOMT token to acquire rentals valued at 1 euro only, & that too, if student makes payments through HOMT tokens then additional 10% markdown on rental payment he will be entitled for. Hence, offering tokens to students at €1 makes a win-win situation.

*Please note this is only an elective use model and the real token cost will rely upon the market after the ICO.

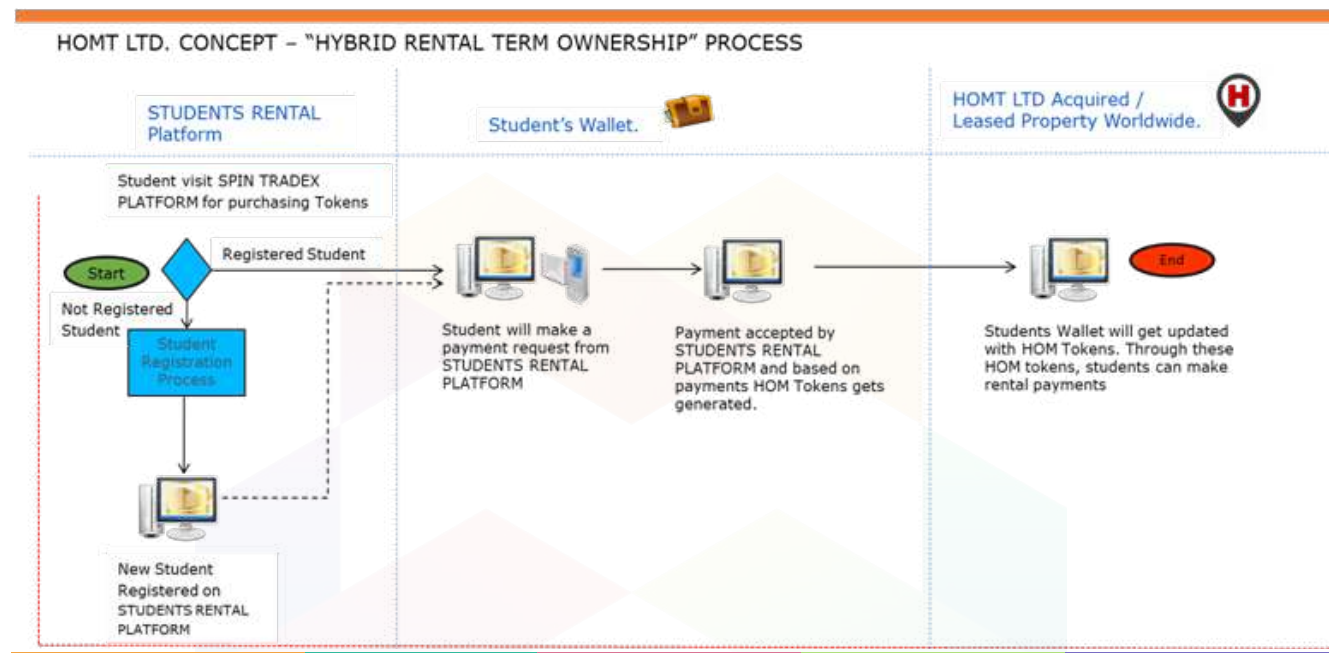
INVESTOR'S BENEFIT:

- Complete Transparency using Block Chain.
- Trust less disputes resolution enabled by Smart Contracts.
- Be part of numerous opportunities arising out of HOM tokens – Community, Development of entire ECO Systems.
- Investment is in the form of Tokenized commodities and, holds natural worth.
- Appreciation of the property's value increases inherent value of the tokens.
- Opportunity of holding tokenized commodity opens door to small & medium investors.
- Easy transferability & no legacy issues

CONSTRAINED TOKEN SUPPLY CREATES EXPONENTIAL GROWTH:

The quantity of tokens offered by the Company will be limited. However, the development of property portfolio is limitless. Accordingly, the value of Token will increase rapidly. For financial specialists or say investors, exponential capital growth is required & uncommon to catch.

HOMT LTD. is structured as an exceptionally versatile venture. Students residence rentals are a productive beginning of a first division of the entire business portfolio. Many future development potentials will give numerous utility benefits which will strengthen & enhance the Student's, Property Owner's & Investor's wealth.



HOW WE USE BLOCK CHAIN

This advancement will be driven largely by the digital implementation of real estate properties (also known as “tokenization”) and improved transaction processing that make it easier to record and perfect property transactions.

The future of real estate is one where purchases & investments become much more liquid, much more available, and far more easily documented & managed. These changes will be driven largely by blockchain technologies. These technologies include decentralized & immutable transaction ledgers, asset tokenization, & owner entity & land title registries and, as a result, the benefits will open up markets for new investors & let a greater number of parties manage liquidity and risk much more effectively.

- Smart Contracts enables trustless execution of orders and payments, helping us to eliminate intermediaries.
- We use Block Chain Technology to improve solutions of accommodation process & monitor provenance.
- HOMT works as decentralized seal platform where control lies with the community.
- Trustless disputes resolution enabled by Smart Contract.

WHY HOMT LTD (HOMT)?

Key Features

Students are the future of tomorrow, HOMT team constantly endeavor to improve students stay by making the living condition peaceful & cost proficient.

All Transaction movements occurring inside the HOMT environment are sent on easy blockchain network, ensuring transparency, clarity & confidence.

Investor will see real appreciation in the Tokens value with increase in the tokenized property prices. HOMT is the Unique platform to assist students with finding their home in just few clicks.



Additional Features

Asset Creation

Unlike traditional tokens & crypto currencies which acts either as a payment method or utility tokens only. HOM Token is a tokenized commodity.

Liquidity & Accessibility

HOMT inspires a consistent trade of basic housing estate by empowering tokenized possession & allocation of cost. It furnishes users with the chance to sell, access quickly & international student convenience properties through HOMT Tokens.

Trusted & Regulated

HOMT is legalized by provincial & worldwide commercial experts, & its parent organization HOMT LTD., is a prominent property acquisition, development & distribution organization with an attention on universal asset management.

Utility Services

All token holders are eligible to receive by way of points allocation of other utilities services which they can avail from our various third party merchant points on holding their tokens. All transactions from underlying business activities are monitored & audited by third party evaluators & auditors, ensuring that complete transparency is maintained at all levels.

Data Transparency

All transaction activities happening within the HOMT ecosystem are deployed on a transparent block chain network, ensuring transparency, auditability & trust.

Inclusive for All

Unlike the traditional venture, capital industry where the entry for a person with low investment is almost impossible or the traditional real estate market. HOMT through tokenization of assets & business models offers lower investment minimums.

Key Features

- Ready to use marketplace
 - Powered by Block Chain
 - AI and Big Data
 - First to market mover advantage
 - Seed Investment target achieved
 - Community Investment enabled by IEO
 - Most secured investment by way of tokenized commodities
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THE HOME TOKEN TECHNOLOGY AND SPECIFICATION

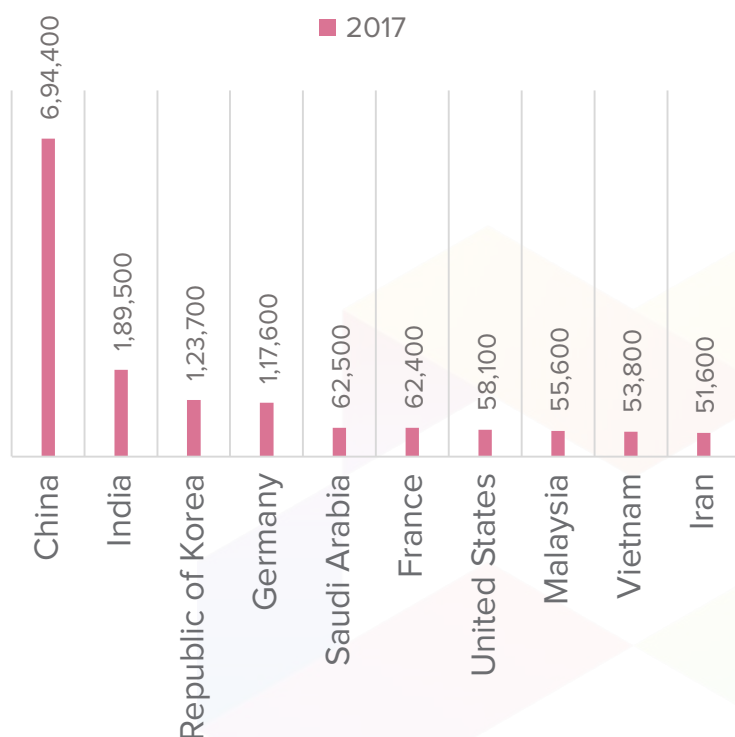
The HOM Token is based on the Ethereum ERC20 protocol, which defines a standard interface for tokens, a technical standard and currently also a market standard. Rather, the project will exploit the ecosystem already available in Ethereum block chain, as well as its technologies for the development of turning complete smart contracts. An ERC 20 based commodity token deployed on the Ethereum network that allows users to send, receive and exchange value in a peer to peer, trustless way at reduced cost.

The funding for the development of the project and the realization of the platform through which it will be possible to execute the transactions of Rental for Students and acquisition of properties across the subject markets, will take place by issuing token called HOME OWNERSHIP TOKENS (HOM TOKENS) through an integrated platform and verifiable public smart contracts.

- Decentralized
- Transparent
- Portable
- Secure

CLASSIFICATION OF NUMBER OF STUDENT'S STUDIED ABROAD – 2017

STUDIED ABROAD NUMBER OF STUDENTS



The representational graphical analysis data is presented based on the market analysis done & available online review shared through UNESCO source on statista.com. This shows the top 10 countries with number of students that have studied abroad in the year 2017. According to UNESCO, there are just under 700,000 Chinese students studying abroad, a huge distance ahead of second placed India's 189,500.

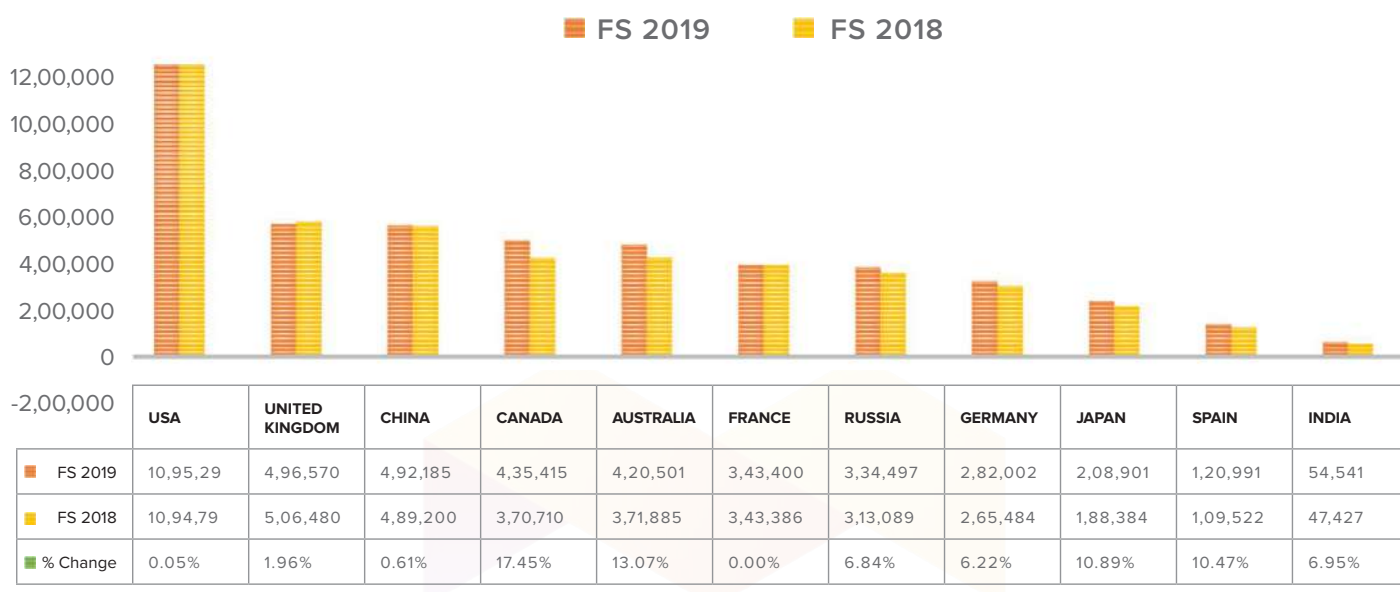
MARKET SUMMARY

A growing supply and requirement difference in increasing student residence markets has an occupancy of 100%, leaving as much as two third of the undergrads without space, putting them in frustrating endeavor of finding rooms alone, with nearly zero help from the universities. Students are not satisfied with the housing condition; they feel displeased with the method and nonappearance of help in locating appropriated accommodation.

Students in turn end up wasting months in finding right accommodation & continue to pay higher price till they find the right one. This is not only tremendous waste of their precious time of understudies but also waste of their parents & loved one's hard earned money.

Starting 2019, the main 11 nations for faraway student enlistment are as per the following: Source OECD.

Top 11 countries for international student enrolment



PS: FS = Foreign Students

For illustration, in Barcelona there are as much as 80,000 enrolled academy students with as little as 10,000 understudy rooms offered by the universities. Several students end up discovering rooms in shared apartments with close by and pilgrim families in run down condominiums which are not useful for a university student.

HOMT LTD. will assist in resolving such issue by providing a unique HOMT LTD. PLATFORM to ensure about, quality comfort in high standards and well-located flats. Rentals will be given to qualified institutional students who can effortlessly gain access to information on available lodging from any internet ready gadgets. This will comprise, checking availability,

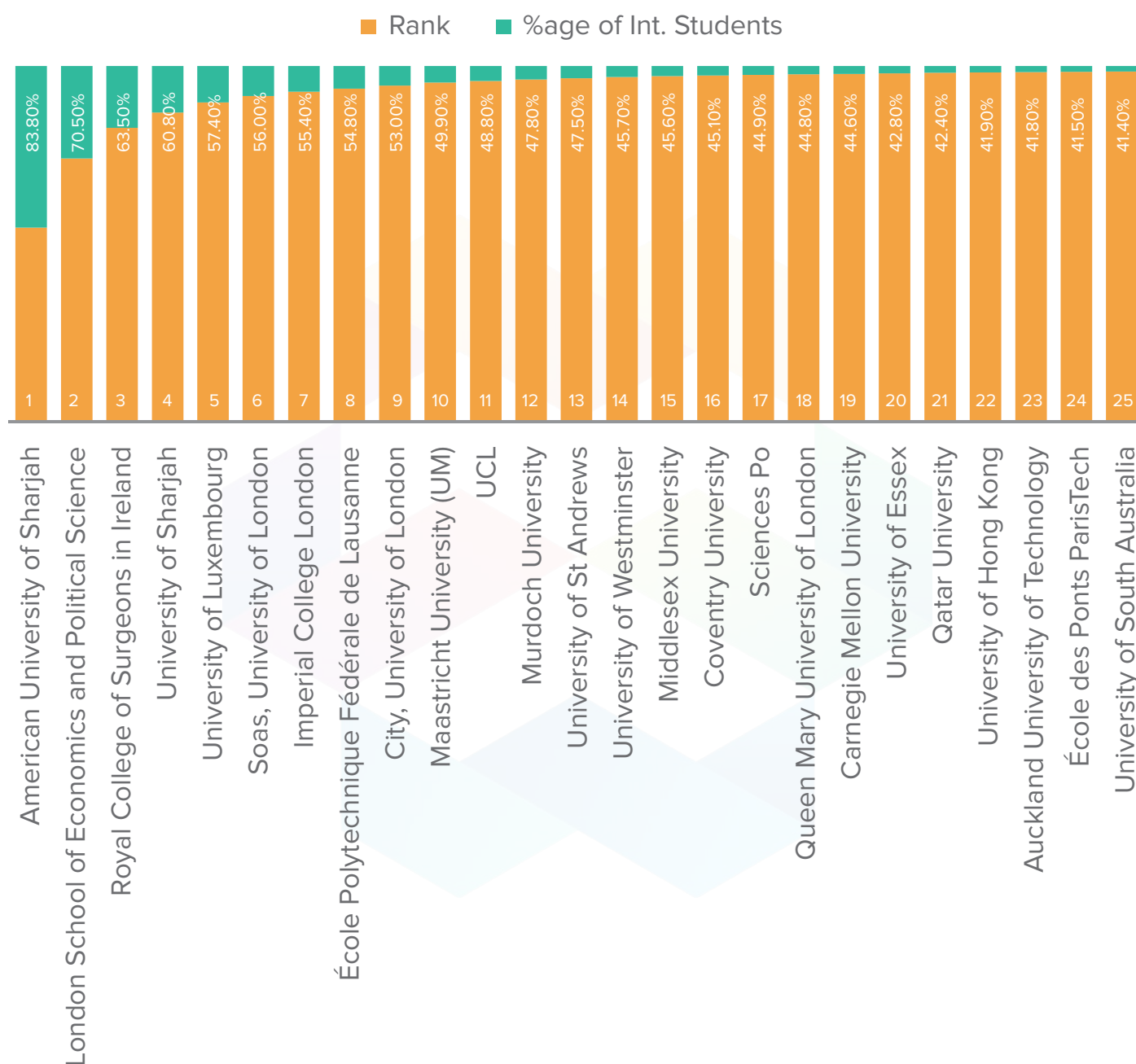
apartments room facilities, direct reservation and payment explanations. All these shall be available while students leave their home country & at much affordable rates.

The higher education world is getting smaller as more & more students are choosing to study abroad. Students are looking to universities to provide an international experience, the opportunity to study alongside people from all over the world, and to give them a truly global community in which to study & comfortable stay is objective of HOMT LTD.

Countries represented in top 20 include the UAE, UK, Ireland, Luxembourg, Switzerland, Australia, France, Germany, USA & North America too. Sixteen universities from London featured in top 200, making it one of the most represented cities in the ranking.

As per Times Higher Education, THE (Source) has compiled a list of the top 25 universities with the most international students.

Top 25 Universities with the highest % age of International Students 2018



Global students are students who decided to attempt all or part of their territory education in a nation other than their own and move to other nation for study. In 2017, there were over 5.3 million universal undergrads, up from 2 million in 2000. By 2017, the U.S, U.K., Canada & Australia gained 40% of global students. It is projected that the number of international students will reach 6.4 million by 2023, an increase of 1.1 million students, from 2019.

Projection of Avg International Students Enrolment for Top 11 Country 2019 - 2023



PROBLEM VS SOLUTIONS

HOMT LTD. attempts to give an answer for the associated issues & restrictions established in the present student housing market which prevent many people from recognizing the advantages:

PROBLEM	VS	SOLUTION
Not every person, particularly students, can invest in, primarily on account of higher investing limits		HOMT LTD. offers a one-stop application where student can easily lease with complete transparency & no hidden cost & opportunity to receive many utility services.
Leasing a room or convenience place is an extremely hectic		With a comprehensive & consolidated marketplace available online, leasing a room becomes smooth, transparent & without any intermediaries
No inherent value of traditional currencies & payment strategies for example tokens & coins		HOM Token has inherent value obtained from fundamental real estate reserves and rental activities
Trust deficiency between executing parties.		We dispose trust issues by inspiring trustless deeds & transparent operation through blockchain-based Smart agreements
Role of Outsiders and their fees.		HOMT disposes the role of middleman by empowering agreement-based exchanges
Transparency issues in Income Sharing.		All value-based exercises & income sharing is recorded on an auditable blockchain network.
Lack of Liquidity in real estate.		HOMT upgrades liquidity by empowering consistent trade of HOM Tokens in outsider trades & wallets

PRODUCT SUMMARY

HOMT LTD. plans to democratize the student housing investment market by digitizing student housing property, offering investors the chance to invest in digital tokens that represents a tokenized Students Rental Accommodation for college student rentals. The digitization of property financing has many advantages over traditional real estate investment models.

Firstly, financial specialists will never again be required to put a significant amount into one property. Rather, entrepreneurs can buy any quantity of advanced tokenized commodities beginning at 0.25 \$ USD which are connected to all HOMT LTD. properties and acquisitions, thereby, making a minimal entrance to the market while enhancing their estate property.

Secondly, digitizing estate venture mitigates the real estate market's greatest issue, which is low cash flow. Selling student "unit" is an extensive or even incomprehensible procedure because of the market's absence of financial funds. By holding digital tokens that are tokenized for undergrad's property, a nearly flexible market can exist for these tokens feasibly making understudy lodging venture an asset for first time.

By creating a unique marketplace, giving opportunity to present property owners to list their property for student's rental, students token holders getting the requisite place with few clicks at discounted & affordable rates.

Key Products



STUDENTS RENTAL

Enabling Students to find their accommodation at the best affordable price cutting across all intermediaries.



UTILITY

An opportunity of numerous other utilities services for students to avail for on the basis of HOM Token holdings.



MARKET PLACE

The most advanced, comprehensive marketplace will enable students to find their home & creating community to develop the entire eco system.

FACILITY MANAGEMENT

Giving comprehensive services under one roof will be one stop solutions for students at best prices.



STUDENTS

Discount on timely payment of Rentals. Other utility services offered by way of points on the basis of HOM Token Investment holdings.



PROPERTY OWNERS

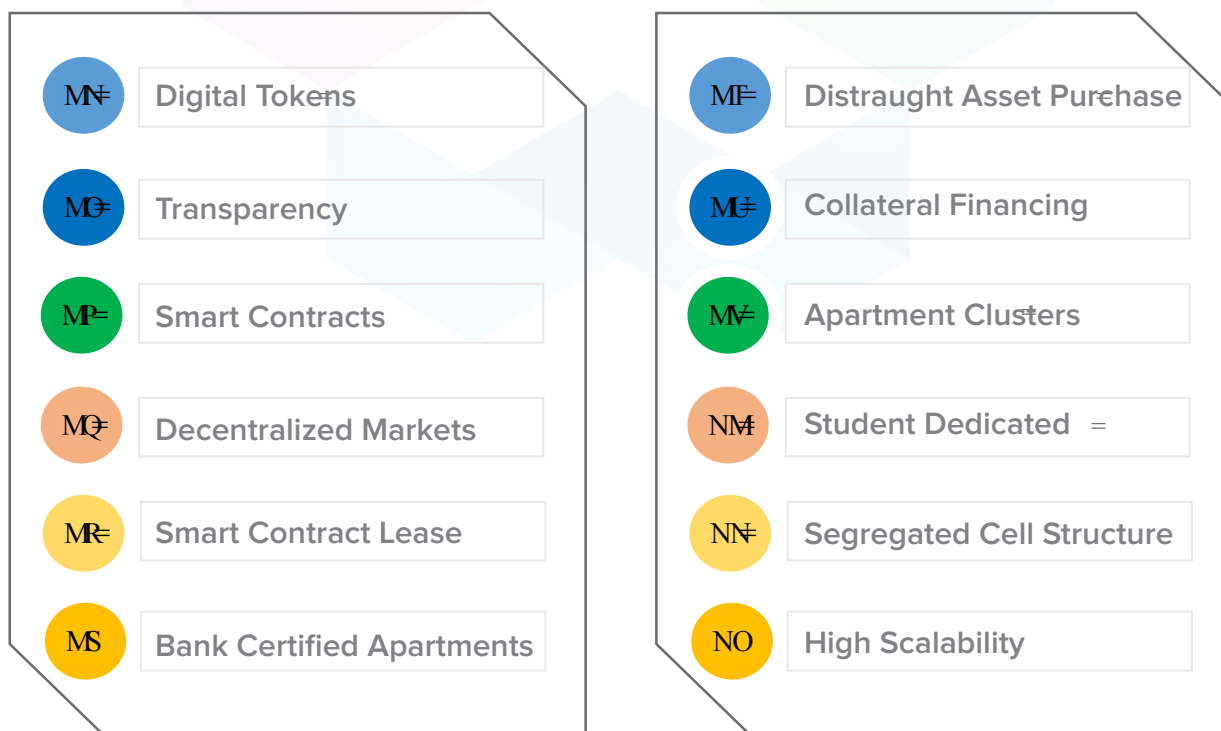
shall be eligible to avail many utility services in the form of redeemable points across various 3rd Party Merchant Points. Shall get negotiated rents in advance.



INVESTORS

Can buy tokens for appreciation / speculations, to become helpful in helping students to find right place of accommodation at affordable & right price and be part of several opportunities arising out of HOM tokens.

PRODUCT INTEGRATION



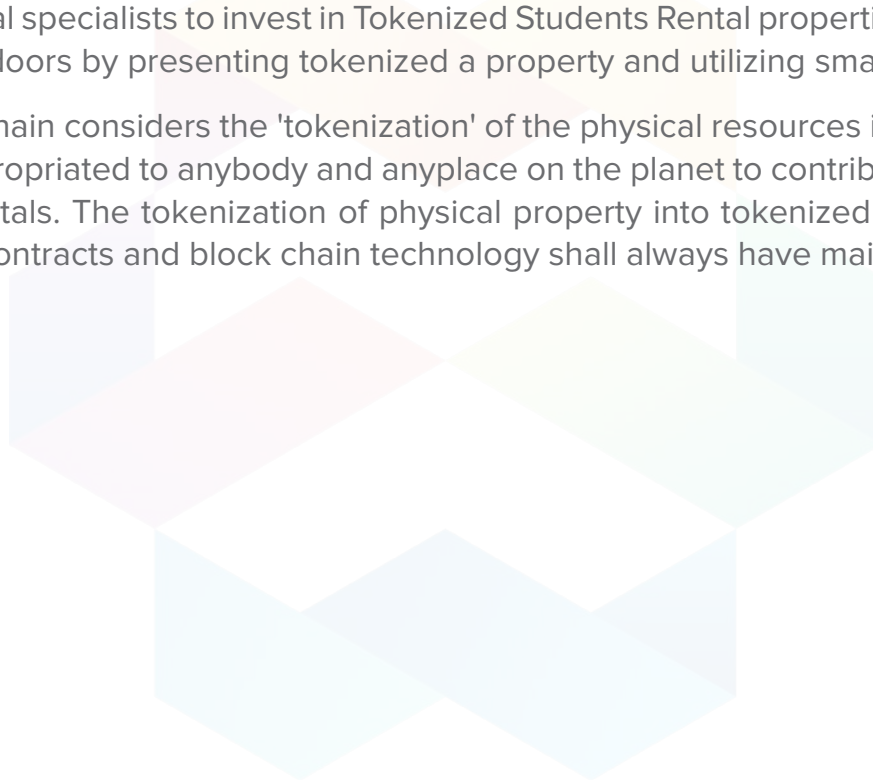
SOLUTION TO THE PROBLEM

Student Property Tokenization on the Blockchain Standard student property possession depends on a lone ownership model. And, when joint possession is concerned, even with couple of individuals it can get extremely complex.

Separating a property into parts with incomplete possession is incredibly expensive to oversee. Likewise, when there is more than one proprietor included, the issue related with trust among parties may occur.

With the progression of blockchain innovation and its quick appropriation rate, HOMT LTD. expects to give answers for present issues which give invitation to various investors and financial specialists to invest in Tokenized Students Rental properties. Thus, opening new open doors by presenting tokenized a property and utilizing smart agreements.

The blockchain considers the 'tokenization' of the physical resources into tokens, which can be appropriated to anybody and anyplace on the planet to contribute for committed student rentals. The tokenization of physical property into tokenized commodity using the smart contracts and block chain technology shall always have maintainable value of the same.



SOLUTION INTEGRATION



POTENTIAL USE CASES

With tokenized property symbolizes tokens, this opens different prospects and use examples of the property tokens, some of which are:

Inheritance Transfer

At the point, when a property can be tagged and broken into number of tokens represented for properties on the blockchain, it can very well be moved as legacy to numerous parties as tokens. Along with this, every owner has the freedom over the tokens autonomous from each other. For example, the capacity to arrange or move the possessions on the blockchain. This tackles certifiable issue whereby a solitary property possession is divided through legacy, thereby avoiding any future disputes among the legal heirs.

Computerized Collateral

HOM Tokens represented by tokenized security can be used for the purpose of collateral finance & insurance.

Internal and Secondary Market

As the property selection grows and the physical property responds in value, the tokens become progressively significant and can be sold for a benefit. HOMT will be an Ethereum blockchain venture to build up a custom property token trade. In addition, HOMT will seek to get listed on other decentralized trades.

HOMT LTD. - studentsrental.net

DIGITAL STUDENT PROPERTY MARKETPLACE

HOMT LTD. will make a de-centralized marketplace in first phase for Student's Rental by inviting existing Student Rental property owners and showcasing the properties acquired with the funds raised and the financial utilities availed and offered by High Street Banks.

Over a span of 3 – 5 years a significant percentage of students occupying Student's rental accommodation shall become citizens of the respective countries where they will be completing their studies, shall become potential buyers of properties other than Student's Rental for their own consumption. HOMT LTD. In second phase, through a separate interface will provide opportunity to these students to buy, sell nonstudent's rental properties.

In this way, HOMT LTD. truly become "HOME" partner during study and after studies, along with so many other allied services.

FUTURE DEMAND / SUPPLY

With the students using Students Rental marketplace for their rental requirements, can become future potential buyers of the property, thereby HOMT LTD can create the entire community for not only property needs but also many such allied & other opportunities in future.

THE 2 MAIN STUDENT POD PITFALLS & ITS MITIGATION

Capital Growth



All things considered, a UK property will twofold in price at regular intervals. Will student rental accommodation experience a similar appreciation? No possibility. Such appreciation will possibly rise if the yield / rental income increments in proportion to general properties, because, this only will attract investors to buy it. The higher rental utilizing financial engineering may not settle this issue completely, anyway it would help facilitate the weight and have it on par with other properties and give an exit whenever planned.

Resale Options



With an ordinary purchase to-let, you can sell the property whenever on the open market, through a trustworthy home specialist and anticipate a sensible capital appreciation. You can offer to entire market, first time purchasers, families, retired people, undergrads, investors, and so forth. Your leave alter natives are huge in case you're set up to cost seriously. Though, selling a student's accommodation may experience such issues as you have limited market to offer the same as it is meant for only student's stay. In such cases factors that make such properties an interesting buy is the absolute amount of return one can get on such properties apart from liquidity, legacy and entry level with minimum amount of investments. These issues can be tackled through tokenization and crowd sale methodologies.

THE BLOCK CHAIN SOLUTION

In what capacity blockchain technology will improve the business? For instance, the confirmation of title deeds. Holding title information on the blockchain would permit them to be checked and move rapidly with less opportunity for scam or fault, which might decrease protection costs. Also, it could allow funds to be moved immediately and safely around the globe, taking many issues around ascertaining trade rates and duties out of the condition, and controlling the potential for crime.

As far as property management, rental installments followed on the blockchain will be completely detectable, improving the evaluating procedure and limiting the danger of mistakes. Similarly, administration charges can be auto computed, invoiced and paid. here is even the chance of setting up full agreements by means of blockchain, which are digitally authorized and whose terms are consequently established - for instance, lease installments taken, or credit repaid - by means of blockchain.

HOMT LTD. CUSTOM TOKEN PLATFORM

Making a decentralized stage where presently claimed properties can be purchased and sold through tokens, taking into consideration full deals, partial deals & renting choices in a crowd sale sell off.

TOKEN PLATFORM BENEFITS:		
Much Needed POD Liquidity	Partial / Limited Sales	Increased Resale Options
Student Case Lease Option	Eliminate Negotiator Fees	Fair Pricing
Easy Access for Investors	Eliminate High Least Amount	Expedite cross border transactions

ONLINE STUDENT PROPERTY MARKETPLACE BUSINESS MODEL

(www.studentsrental.net)

PHASE I:

Students Registration:

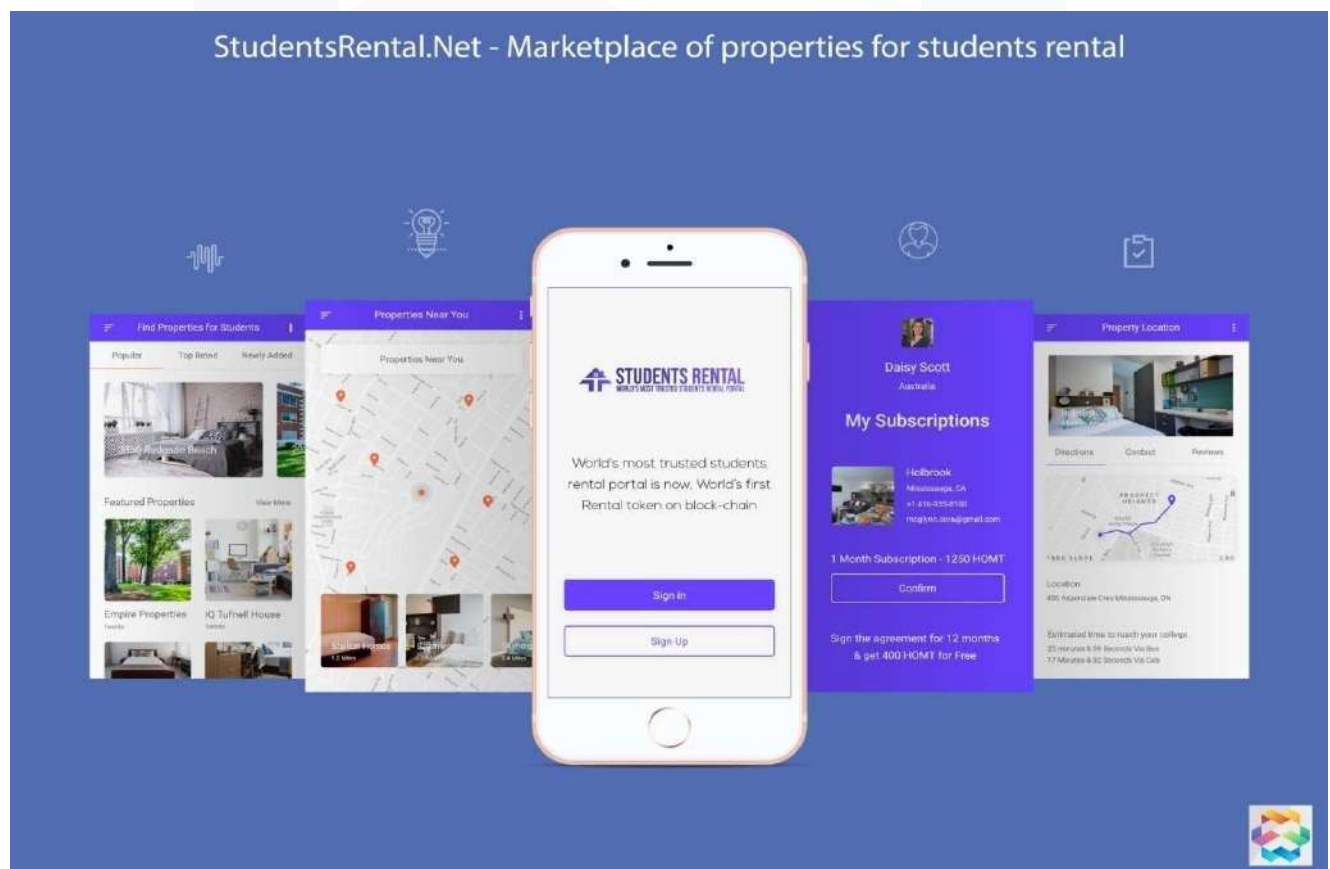
Apart from the web application, a mobile app shall also be developed with basic registration formalities & students shall be eligible to search & select their right accommodation only after the admission to their colleges / universities are sought & visa has been granted.

Listing of Properties – Acquired by HOMT LTD.

Here the properties as shall be acquired / constructed by HOMT LTD shall be with priority listing with lots of additional benefits and utilities provided for.

Listing of Properties – Third Party Vendors

The 3rd party property shall be invited to list their properties for which HOMT Ltd. Shall have a long-term deal at negotiated rates & with upfront payment of the contracted amount.



Property acquisition – For Student's Rental

THE BLOCK CHAIN SOLUTION

Purchasers Fund Campaign

Seller will offer their properties, listing, evaluation, Estate proprietor gives Proof of Identification, Property Ownership, Property Financial History, Lease Contract & essential documentation to demonstrate Ownership, Purchase Price, Financial Return Guarantees & Restrictions.

Purchasers Fund Campaign

Seller will offer their properties, listing, evaluation, Estate proprietor gives Proof of Identification, Property Ownership, Property Financial History, Lease Contract & essential documentation to demonstrate Ownership, Purchase Price, Financial Return Guarantees & Restrictions.

Property Tokenization

Upon a Completed Sale, every property will be formally transferred & distributed into 0.25 USD Tokens, in view of the last accepted sale price & represented by those number of tokens of the Investors.

Custom Token Pricing

Each Custom Token will be set at an underlying cost of USD 0.25 (Conversion as on 31st March 2021).

Exchanging Tokens

Custom Tokens might be recorded and exchanged on our HOMT LTD. platform decentralized trade.

Interface

A separate interface for general property shall be developed to cater to the students who in turn after completing their studies obtain permanent residency, citizenship & in need of housing accommodation for their own consumption.

Seller Registration

STUDENTS RENTAL marketplace will promote these properties to their students who have completed their studies, so students who want to purchase will have re-registration with minimum requirements & company shall facilitate the deal.

FUTURE GOALS

Broaden contributions into Personal Real Estate with the chance of venturing into Commercial Real Estate (utilizing separate online interface). Creating other opportunities for students like if they are loyal token holders then our marketplace will have different section with normal properties available which will be very competitively priced and in turn they can buy/sell their properties.

SMART CONSTRUCTIONS & INTERNET OF THINGS (IOT)

HOMT LTD. also plans to undertake construction for student's rental accommodation if required wherein the smart construction and IoT is going to play a crucial role. The IoT is a collection of innovation and applications that prepare gadgets to create a wide range of data - and to interface those gadgets for prompt information investigation and, in a perfect world, "keen" activity. Theoretically, IoT suggests physical items having the option to use the Internet spine to convey information about their condition, position, or different characteristics. Likewise, blockchain innovation, IoT has tremendous potential in the real estate market. Measuring Device arrangement in the segment is probably going to develop at a compound yearly expansion speed of 78.8 % somewhere in the range of 2020 and 2025. These sensors and the IoT transform any item into a source of data about that item and its condition. This makes massive incentive through effectiveness, for instance, various sorts of sensors that track features, for such as, movement, pressure, light, temperature, and stream make a huge amount of information around building activities and natural environment. This leads to innovative constructing execution and improved assistance progression to occupants utilizing the inhabitant's social information (offering types of assistance clients want, for instance "Keyless Entry" and "Entryway to Door" provision free rental for understudies). Organizations can consolidate, examine, and present experiences from the huge arrangements of information in a way that occupants or different partners can buy and enlarge their activities.

SCALABLE PRODUCTION

HOMT LTD. model is completely adaptable and ready to execute at different levels:

DIGITAL STUDENT PROPERTY MARKETPLACE

Our first objective is to make a crowd sale platform which uses custom tokens to digitize presently owned student properties to help landlords who look for liquidity through full or fractional sales of currently held assets and give easier access to the student market.

SINGLE ASSET MODEL MVP

Our next objective is to build up minimum viable product, proof of concept, which can begin with one structure with minimum viable product requirement of fund raising by selling HOMT tokens worth equivalent of 1.00 USD, the model will be as follows:

SINGLE APARTMENT MODEL (MVP)

1 Unit Minimum

Development of Students rental marketplace – 0.250 Million USD.

Rental Company Formation – USD10000.

FUTURE GOAL: GROWING PORTFOLIO OF PROPERTIES

The task is adaptable, and the portfolio of the properties shall grow recouping the surplus undistributed surplus and further issuance of tokens that is supported by different properties devoted for rental to college understudies.

MARKET EXPANSION

Extending to 1,000 units in the European, North American and American market.

EXTENSION ACROSS EUROPE

Extending the initial model (MVP) into the 6 target emerging markets across Europe.

REPEATING COST INCURRED

HOMT LTD. will deal with all property related expenses. Token holders are not accountable to pay any related expense incurred by the property. Note that costs will change depending upon authority guidelines and local laws where the property inhabits. Some of the standard costs will include as below:



ONE-OFF COST INCURRED

The remodel & offer of the property will be administered by property manager, who will be advised to finish the transaction off the chain working with the progress organizations & property agents.

UNDERSTUDY PROPERTY PLATFORM DEVELOPMENT COSTS

The primary utilization of funds will be to build up a stage for a Digital Student Property Commercial center.

PROCUREMENT & DEVELOPMENT COSTS

Most of the funds will be utilized toward driving acquisitions of student's rental properties development & improvement of student's rental marketplace. Generally, 75% of the total collective token funds will be committed for development & securing real estate properties and /or identifying the suitable land to construct same with bank ensured apartments.

LIQUIDATION COSTS

In future, in case of appreciation of properties when the purchaser has been recognized & the transaction will be finished off the chain. The returns from the deal will be kept to reserve fund account and utilized for additional acquisitions or added to the token holder profit conveyance. The title deed move to the new proprietor will likewise happen off the chain & transfer fee may be applicable.

UTILIZING SMART INFLUENCE IN REAL ESTATE

There is just a single mystery to establish treasure in land, and it's: Make Use Of citizens ready using financial engineering & with the help of high street banks.

Smart Influence Strategy

- Utilize long financing terms of 20-25 years or more to move leveraging the maximum possible tenure to minimize the monthly load on cash flow.
- Fixed interest fees - Keeping estimated income of the portfolio.
- Utilize moderate budgetary ratio - Low credit to value proportions with high debt coverage ratio, at least 3-month cash reserves.

ADVANTAGES OF SMART INFLUENCE

INCREASE YOUR PROFITS 5X

With the right kind of financial strategy in place, HOMT LTD will be able to exponent the yield out of every property acquisitions simultaneously harnessing the inherent capital appreciation & also appreciation in the token investments for investors & every stake holders.

SIGNIFICANT RETURNS PERMIT MAXIMUM LEVERAGE

First, we need to realize how to purchase the correct properties. Our procurement technique is a key factor that makes this work. HOMT LTD. and team has in depth market knowledge to spot the same. Though, our actual benefit is in cash movement. Our Student's Renta Properties gives better returns than expected income. Indeed, even with properties that will earn rentals to fetch the original investment to begin, and we get all the thankfulness & amortization while the property pays for itself (counting proficient administration charges).

TOKEN HOLDER ADVANTAGE

Apart from the appreciation in the market price of the Token as will be listed on exchanges, Token holders shall be eligible to numerous other utility services redeemable by way of digital points allocation system linked to the Token holding Investments. Investor can also support a solo property and yet get benefits from a few thousand units as company and acquisitions grow after some time. Consolidating innovative financing skills with a Turn-key expansion strategy produces scalable production, means development can be exceptionally faster. This should reflect in predictable and huge increments in net revenue and in turn, high growth profit distributions.

TOKEN HOLDER PROTECTION

The token holds the privilege to a portion of the company's benefit because the token holder doesn't hold any equity in the organization, the token holders does have any rights to dividends, no ownership entitlements, the token holder has no risk in the property. This likewise implies the token holder isn't liable for any financing costs, proficient administration costs or some other property related obligations or expenses. Along these lines, the danger of owning the token is restricted to the sum paid for the token(s).

ROAD MAP

Course of events from idea to executions for HOM Tokens.



HOW IT WORKS?FLUENCE

FINANCING

Investors participate in the project by buying HOM Tokens, which are block chain token with tokenized securities. There are enough early bird offers and discounts available for early investors.

INVESTMENT

If we fall short to accumulate enough subsidizing to begin, we will pay back all funds. The base sum required for the task MVP is USD 1 Million. The organization is completely enrolled & under the Organization for Economic Co-operation and Development (OECD) guideline is liable to review by EU specification bookkeeping criteria to guarantee this assurance.

PROCUREMENT

75 % of publicly supported funds will be utilized for property acquisitions, focusing on leveraging financial resources. Investors / Financial specialists will have visual confirmation of benefit of acquisitions through blockchain & utilization of resources. Top developing markets across Europe as per PwC and JLL will be selected for best returns.

RENTALS

Unit rentals will begin no later than 7 months from the finish of the Funds Raised. Income will be produced from the first month of the rental.

MARKET

The Company will utilize the Ethereum stage to help dispatch the publicly supported fund raising process and will move in the direction of posting the token on a few significant decentralized trades.

The organization intends to build up a P2P commercial center notwithstanding posting on different trades.

POSSESSION OF PHYSICAL PROPERTY

When offering time frame is finished, the property acquisition will happen off the chain. The sum accumulated will be transferred to an account and will be exchanged into EUR, the local currency of the physical asset to complete real estate purchase. A solitary purpose local bank account (reserve fund account) will be created explicitly for the objective property.

The sale and purchase contract will be executed with all the vital administrative work according to customary real estate transaction and the pertaining costs will be paid through backup fund account.

The reserve fund will also be utilized for draw-down to pay property management expenses, trust charges and some other applicable costs caused by the property, for example, routine maintenance expenses and other minor charges. The measure of the costs will vary depending upon the property area just as charges forced by different trust organizations and property advancement organizations.

Digitizing the Property	Point based service offerings
Each physical property will have a documentation of procurement, for example, title deed or comparable agreement which is a lawful confirmation of responsibility for physical property. This documentation acquired as a component of the property procurement will be held by the organization for the benefit of HOM Token holder. After accepting this documentation, the organization will transfer the filtered duplicate as a proof that the property has been secured. The smart contract innovation will be utilized with every future purchase & furthermore dividend payments, giving investor / financial specialists a completely straightforward procedure.	HOMT has planned for all the stake holders whether Students, Third Party property Owners or Traders / Investors / Venture Capital Organization, a unique point based loyalty & utility services program to develop the entire eco system of HOM Token holders. The utility shall be points based as per the holding owned by respective Owners of the Tokens. These points then shall be redeemable at various third party merchant points associated with HOMT. The basic terms & conditions of the terms of usage shall be intimated to token holders at the time of purchase of HOM Tokens & shall be allowed to utilize as per the terms & their eligibility.

FUND RAISING STRUCTURE

HOMT LTD. is raising funds for the foundation of our single model MVP, leading acquisitions, innovation improvement and extension funding.

HOMT LTD is an open enrolled body with lawful duties and is subject to inspections. This will ensure the clarity of tasks and the protected care of the funds.

HOM TOKEN

HOM Token will be an Ethereum venture and the token will be ERC20 compatible, implying that it fulfills the guidelines to be exchanged on Ethereum blockchain.

We have picked Ethereum as our essential stage since it joins huge prominence with great usefulness. We need our token to work on a simple platform that is effortless to understand and operate. Ethereum is inviting towards individuals who are new to the cryptographic money network.

FinTech & PropTech in one important Token!

- Based on genuine property.
- Unique, steady and inventive blockchain product.
- Complete transparency at each stage.
- Opportunity for many utility service in advancement organization.
- Take favorable position of every future advancement with a single investment.

Token name:

HOMT (Symbol: HOMT) The tokens will be allocated pro-rata to the funds provided to HOMT LTD. during the fund raising process.

Blockchain Platform / Token ID:

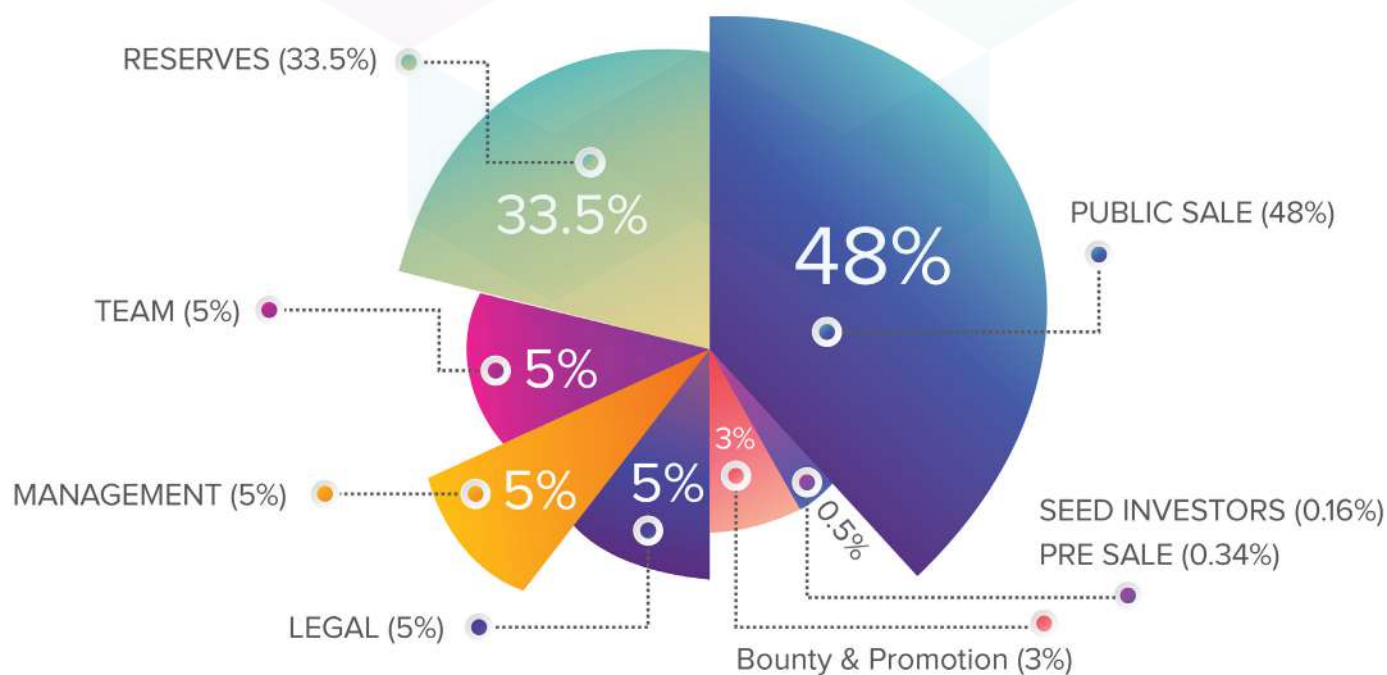
0xeF7A985E4FF9B5DcCD6eDdF58577486887288711 – Etherscan Link

HOMT will use the Ethereum blockchain & in this way will make an ETH / ERC20token for the fund raising procedure.

FUND RAISING OVERVIEW:

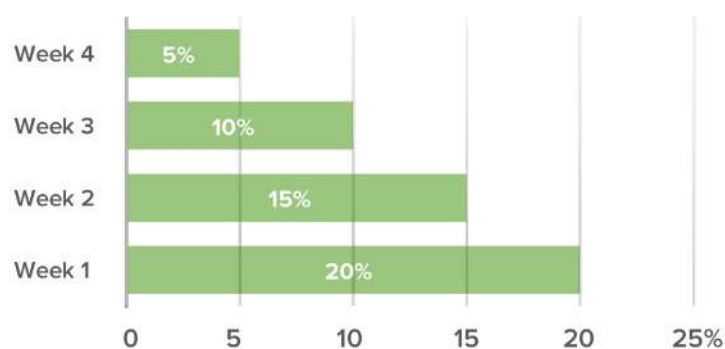
SALE PRICE PER TOKEN - 0.25 USD	
TOKEN NAME: HOM TOKEN	TOKEN NAME: HOM TOKEN
BLACK CHAIN: ETHEREUM	CURRENCIES: BTC, ETH, USD, EUR, USDT.
TOKEN TYPE: ERC 20	TOKEN SUPPLY: 125M TOKENS

TOKEN SALE DISTRIBUTION



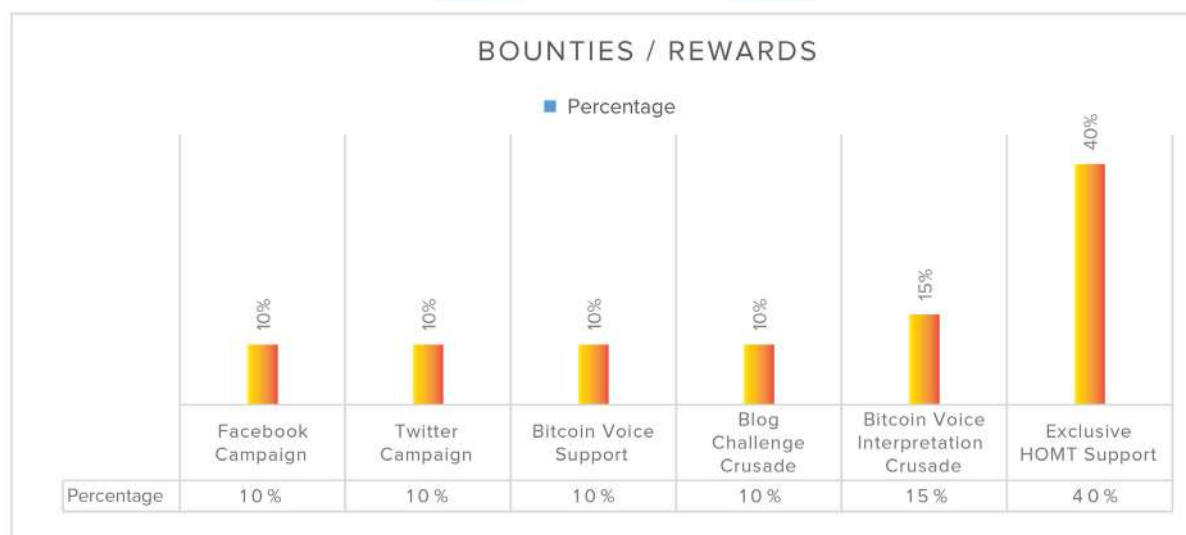
TOKEN DISTRIBUTION	PERCENTAGE	MILLION TOKEN
Seed Investors	0.50%	0.62
Main Sale Event 60.00	48.00%	60.00
Bounty & Promotion	3.00%	3.75
Founding Team & Management	10.00%	12.50
Legal	5.000%	6.25
Reserve	33.50%	41.88

TOKEN REWARDS:



Bounties/Rewards:

- Facebook Campaign – 10% of bounty pool.
- Twitter Campaign – 10% of bounty pool.
- Bitcoin voice support – 10% of bounty pool.
- Blog challenge crusade – 15% of bounty pool.
- Bitcoin voice interpretation crusade – 15% of bounty pool.
- Exclusive HOMT support – 40% of bounty pool.



INVESTMENT:

How would you construct a superior student property investment?

Cash + Turnkey Operations

You need a beginning capital and a transparent structure. HOMT LTD boast of highly skilled & dependable team members already identified with leadership experience. With a clean & professional corporate structure in association with high street bankers, experienced industry engineers and experts makes a smooth and consistent progress. Nevertheless, even the most all around considered Turn-key real estate tasks require remarkable capitalization. That is the reason we are raising investments utilizing the most suitable & innovative propelled instrument –Fund Raising from HOM Token sale.

APPROACHES TO PROFIT

Selling tokens

After the fund-raising process is over, token proprietors can sell the token available to get prompt benefit.

Keeping tokens, receiving host of utility services

The token awards points based on the number token held by the owner which shall be redeemable against associated servicing partner point of sale.

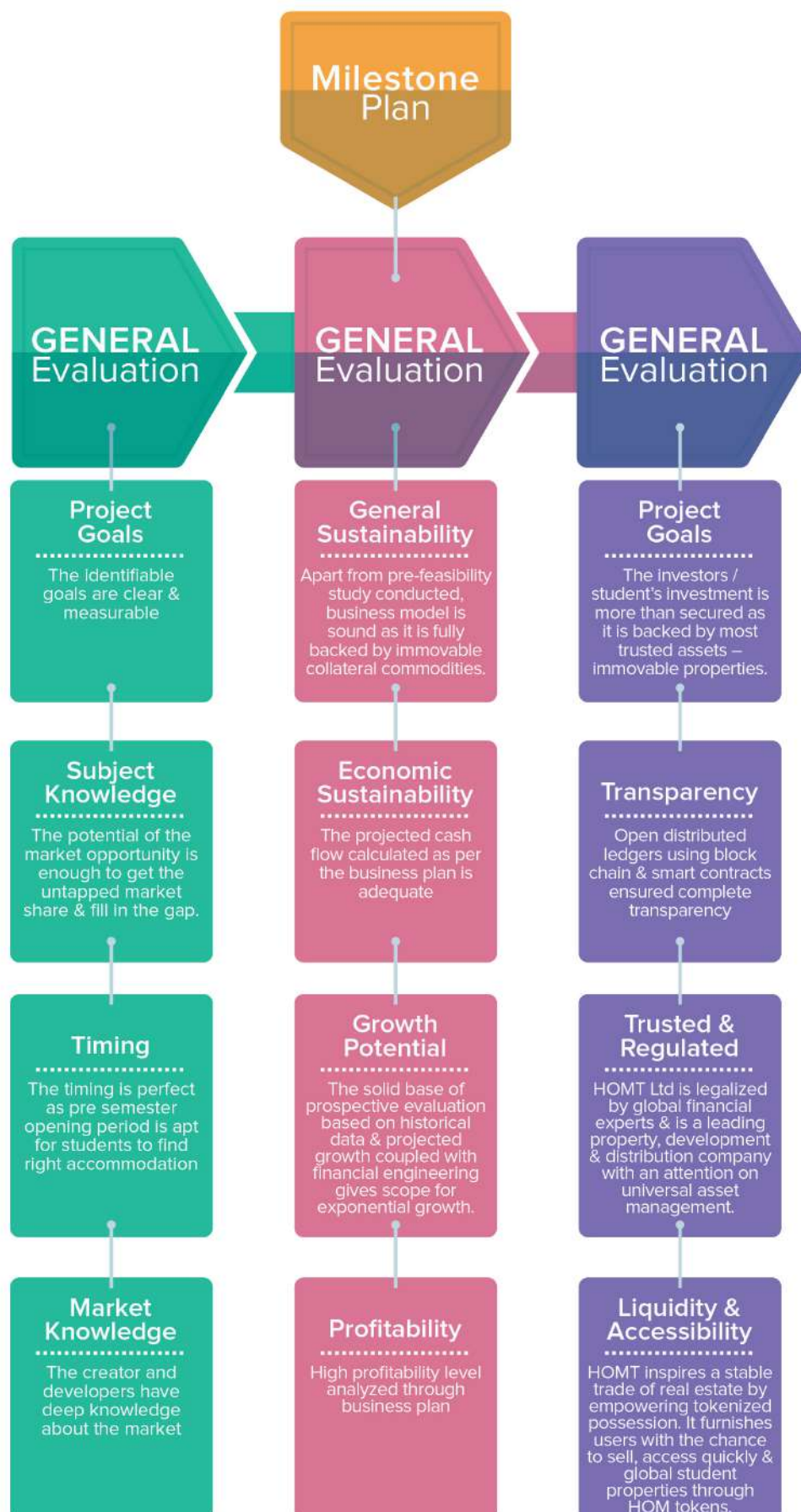
HOMT LTD MILESTONE PLAN

The path to make real estate undertaking includes numerous perspectives, for example, surveys, acquisitions, advancement & renovations marketing, income tax, insurance, property advances & invention.

Beneath you can see the achievement guide that covers the most important points of action that we will accomplish with our fund-raising process. Each achievement step is intended to be incremental to the first one & to be executed by the development in acquisitions.

We endeavor to be reasonable & exact in our situational appraisal and accept there is space for colossal development in the Student Accommodation Industry. Achievements will be balanced by all our finances contributed from the funds raised.

Fund raised are planned to be spent essentially, yet not only on leading acquisitions, improvement / redesign costs, working out the single model MVP, executing, Innovation, promoting & procuring essential staff.



FEATURES

Create a Digital Student Property Marketplace – Buy / Sell Tokens P2P, Eliminate liquidity issues & high least venture obstructions.

- MVP / Proof Concept Model - Leading Acquisition, Apartment / Building MVP.
- Local Expansion - 1000 Units (rooms).
- Target Market Expansion - "Solid footings" in Leading HOMT LTD. Target Markets - Leading Acquisitions, Local Rental Company Formations.
- Global Real Estate Market combination - All capacities, essentially productive decentralized framework, dispensing with paper squander, exorbitant escrow, realtor & bank expenses.

Each achievement step is a progression to a broader set of locations, acquisitions & administrations which empower the organization to continue consistent resource & income growth.

INCREMENTAL STRUCTURE & SCALABILITY:

HOMT LTD., is an extremely adaptable business. Utilizing a Turn-key development process allows multiple development prospects and is practically endless. Moreover, for downside protection the project stays cost-effective from a single unit. In contrast to numerous investments, property has a natural worth and is normally utilized for development. Using "Smart Leverage" the project can grow rapidly and doesn't require huge amount of capital or investors to achieve essential growth. What is most significant is; there are initial acquisitions to leverage. The more asset value, quicker the growth will be accomplished.

DEVELOPMENT PLAN

This is a fundamental development plan dependent on the measure of HOM Tokens sold during the ICO. Funds will be divided between making our Digital Student Property Marketplace (DSPM) stage and Smart Building resource acquisitions. Committed to each part will rely upon the measure of HOM Tokens sold during the ICO. As the sum expands, the rate committed to physical resources will increase.

4.5 Million – 6 Million USD	
Platform Cost	Asset Cost
<ul style="list-style-type: none"> → 1 Million on Market Place Development 	<ul style="list-style-type: none"> → Property Acquisition → Employees & Staff → Amenities → Apartment with 75 Units

6 Million – 9 Million USD	
Platform Cost	Asset Cost
<ul style="list-style-type: none"> → 1.5 Million on Market Place Development 	<ul style="list-style-type: none"> → Property Acquisition → Employees & Staff → Amenities → Apartment with 150 Units

9 Million – 12 Million USD	
Platform Cost	Asset Cost
<ul style="list-style-type: none"> → 2 Million on Market Place Development 	<ul style="list-style-type: none"> → Property Acquisition → Employees & Staff → Amenities → Apartment with 225 Units

12 Million – 15 Million USD	
Platform Cost	Asset Cost
<ul style="list-style-type: none"> → 2.5 Million on Market Place Development 	<ul style="list-style-type: none"> → Property Acquisition → Employees & Staff → Amenities → Apartment with 300 Units

ILLUSTRATIVE IMAGES OF STUDENT'S RENTAL ACCOMMODATION



PROJECT TEAM

The project team possesses all the necessary skills to develop the platform & its services. In particular, the following professional figures are identified:

BLOCKCHAIN DEVELOPERS:

Skills regarding the use of Blockchain technologies are fundamental for the implementation of Smart Contracts that will communicate with the platform.

AI & DATA MINING EXPERTS:

These methods will make possible to develop predictive components & extract models useful to support the platform. These models will be built by exploiting the data available on the platform, concerning both customers & professionals involved in development of products & services.

SKILLS:

The team is highly motivated to solve the main problems concerning both in terms of streamlining processes, improving the procedure for hiring personnel & finding resources of any kind (data, systems, hardware equipment).

ANALYSIS:

Economic & financial consultants will deal with economic analysis & management of the processes concerning the collection of funds required to initiate & develop the entire project.

OUR CORE TEAM



MANISH RACH
CO-FOUNDER



SAURABH PATIL
CHIEF EXECUTIVE OFFICER



MICHAEL J. FIEDLER
CHIEF OPERATING OFFICER



CARSTOIU COSMIN
LEGAL ADVISOR



CHRISTOF WATON
ADVISOR

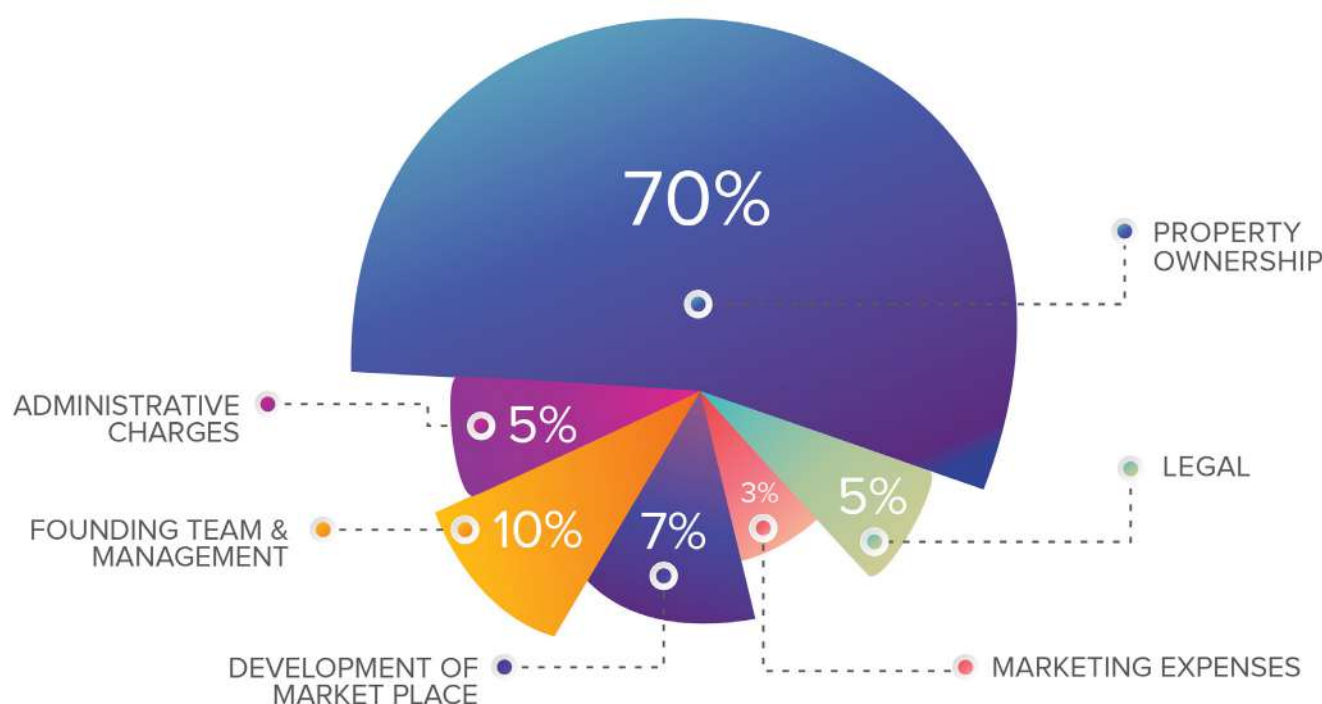


FATIH ATALI
MARKETING & COMMUNITY



IVY SAMBOH
PR MANAGER & ADVISOR

TOKENOMICS

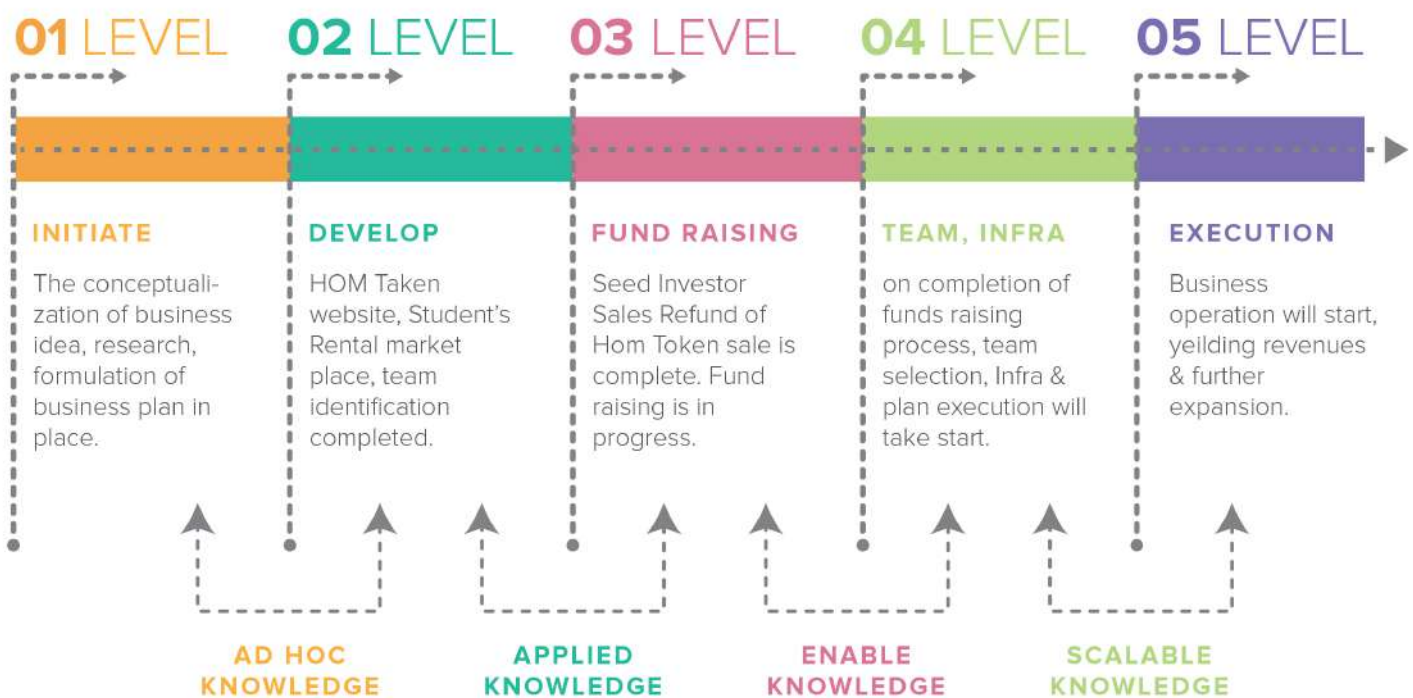


WHERE THE FUTURE LIES AHEAD FOR INVESTORS

The future is bright for HOMT. We are confident that our project of hybrid system of rental Investment that harness the power of block chain, AI & Smart Contracts will revolutionize the Students Rental Industry. For Investors who want to contribute to this social cause, we will be happy to discuss the financial projections & potential returns on your investments.

The funds raised will be used as shown in the chart. The high percentage of funds assigned to the implementation & management of the platform; acquisition of properties is due to the importance that it represents for the project. In fact, the realization of HOMT relies primarily on specific technological & IT knowledge.

PRESENT STATUS OF PROJECT



SWOT ANALYSIS

STRENGTH

with the entire business model in place with proof of concept ready & to execut the most apt team identification alone with leader is biggest strength of the project.

WEAKENSS

It may be difficult to find suitable student's rental accomodation for acquisition as mostly students prefer nearby convenient location to their college.

Mitigation - in such cases the Company has already made plan to have long term lease from such Land lords at discounted rates & along side identify open land to construct the apartment at such convenient location. Inconvenient location will have partnership with colleges & universities for shuttles.

OPPORTUNITIES

The ever growth enrolment of International Students especially from India, China & other countries gives 100% occupancy & demand accelerates the prices of property acquired coupled with financial engineering, has infinite opportunities.

THREATS

The business model can be duplicated which can you rise to competition apart from competition existing from unorganised players might lower down the projections.

Mitigation - The company has projected for only small portion of the potential of the entire market. There seems to be no competition till market comes to saturation. Further continuous evolvment & improvement in services will have no vaccum as such for the business.

GENERAL INFORMATION

This whitepaper describes the initial sale in which the HOM TOKEN is sold. HOMT is a crypto token that is designed to be used for all services provided by the HOMT LTD.'S existing exchange platforms as explained in this whitepaper. HOMT also can be used as a Crypto Token to pay for any other services provided by other business entities. HOMT LTD. will generally not limit the usage of HOMT or the types of business entities that would like to use HOMT for their business.

Please note that purchases of HOMT are final and non-refundable.

Individuals, businesses, and other organizations should carefully weigh the risks, costs, and benefits of acquiring HOMT.

LIMITATION OF THE PURCHASERS

You are not eligible to and you shall not purchase HOMT through its token sale if you are a citizen or resident (tax or otherwise) of any country or state where the purchase of HOMT or similar Crypto Token may be prohibited or the token sale is deemed to be not compliant with the applicable laws and regulations.

Purchases of HOMT should be undertaken only by individuals, entities, or companies that have significant experience with, and understanding of, the usage and intricacies of Crypto Tokens and blockchain based software systems. Purchasers should have functional understanding of storage and transmission mechanisms associated with other Crypto Tokens. Any entities of HOMT LTD. and officers and employees thereof will not be responsible in any way for loss of any Crypto Tokens, HOMT or FIAT currency resulting from actions taken by, or omissions of the purchasers. If you do not have the required experience or expertise, then you should not purchase HOMT or participate in the sale of HOMT.

You should carefully consider the risks, costs, and any other demerits of acquiring HOMT, and, if necessary, obtain your own independent advice in this regard. If you are not in the position to accept nor to understand the risks associated with the token sale of HOMT or any other risks as indicated in this whitepaper, you should not acquire HOMT, until such that you have received the necessary independent advice.

RISKS

The purchase of HOM Tokens carries with it significant risk. Prior to purchasing HOMT, the purchaser should carefully consider the risks listed below and, to the extent necessary, consult a lawyer, accountant, and/or tax professional prior to determining whether to purchase HOMT .

- (a) HOM Tokens will be stored in a wallet, which can only be accessed with a password selected by the purchaser. If a purchaser of HOMT does not maintain an accurate record of their password, this may lead to the loss of HOM Tokens. If your password protection is weak and it is cracked or learned by somebody else, this may also lead to the loss of HOMT. As a result, purchasers must safely store their password in one or more backup locations that are well separated from the primary location.
- (b) The purchaser recognizes that some of the services under the HOMT LTD. PLATFORM is currently under development and may undergo significant changes before release.
- (c) The purchaser understands that while HOMT LTD. will make best efforts to connect the HOMT LTD. PLATFORM to most of the major Crypto exchanges around, it is possible that some exchanges may decline the connection with the HOMT LTD. PLATFORM, which may result in the less liquidity provided through the HOMT LTD. PLATFORM than expected in this whitepaper.
- (d) The purchaser understands that while HOMT LTD. will make best efforts to release the HOMT LTD. PLATFORM on time, it is possible that the official release may be delayed.
- (e) As with other Crypto Tokens, value of HOMT may fluctuate significantly & become reduced in value for any number of reasons, including but not limited to, supply & demand, overall Crypto Tokens' market conditions, political or geographical reasons, changes of regulations in any jurisdictions, and technical reasons.
- (f) HOMT will be issued on the Ethereum blockchain. As such, any malfunction or unexpected functioning of the Ethereum protocol may impact the purchaser's ability to transfer or securely hold HOMT. Such impact could adversely affect the value of HOMT.

DISCLAIMER

To the maximum extent acceptable by the applicable laws, regulations and rules, HOMT, any entities of HOMT LTD. and officers and personnel thereof shall not be responsible for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of data), arising out of or in connection with any acceptance or dependence on this whitepaper or any part thereof by you.

Any entities of HOMT LTD. and officers and employees thereof shall not be liable for your loss of HOMT after it is transferred to you by any reason including but not limited to your failure to maintain or backup an accurate record of your password or password cracking by somebody due to your poor maintenance of your password.

HOMT LTD. will do its best to launch its operations and develop HOMT LTD. PLATFORM. Any person undertaking to acquire HOMT acknowledges and understands however that HOMT LTD. does not provide with any warranty as to the release of the HOMT LTD. PLATFORM. They acknowledge and understand therefore that HOMT LTD. (incl. its bodies and employees) assumes no liability or responsibility for any loss or damage that would result from or relate to the incapacity to use the HOMT.

Regulatory authorities are carefully scrutinizing businesses and operations associated to Crypto Tokens in the world. In that respect, regulatory measures, investigations or actions may impact HOMT LTD. business and may limit or prevent it from developing its operations in the future. Any person undertaking to acquire HOMT must be aware that HOMT LTD. business model or HOMT LTD. PLATFORM and its existing platforms may change or need to be modified because of new regulatory and compliance requirements from any applicable laws in any jurisdictions. In such case, purchasers and any person undertaking to acquire HOMT acknowledge and understand that neither HOMT LTD. nor any of its affiliate shall be held liable for any direct or indirect loss or damages caused by such changes.

This whitepaper and any other materials or explanations made by HOMT LTD. and its officers and employees shall not and cannot be considered as an invitation to enter into an investment.

They do not constitute or relate in any way nor should they be considered as an offering of securities in any jurisdiction. This whitepaper does not include nor contain any information or indication that might be considered as a recommendation or that might be used as a basis for any investment decision.

Neither HOMT LTD. nor any of its officers and employees are to be or shall be considered as advisor in any legal, tax or financial matters. Acquiring HOMT shall not grant any right or influence over HOMT LTD.'s organization and governance to the purchasers.

NO REPRESENTATIONS & WARRANTIES

HOMT LTD. does not make or sense to make, and hereby denies, any representation, warranty or undertaking in any form whatsoever to any entity or person, including any representation, warranty or undertaking in relation to the fact, correctness and completeness of any of the information set out in this whitepaper.

REPRESENTATION & WARRANTIES BY THE PURCHASERS

By contributing in the token sale of HOMT, the consumers represent and warrant to HOMT LTD. as follows:

- (a) You are permitted and have full power to purchase HOMT according to the laws that apply in your jurisdiction of domicile.
- (b) You are solely accountable for deciding whether the purchase of HOMT is appropriate for you.
- (c) You are not performing as a mediator on behalf of any other person or entity who wish to purchase HOMT or contribute in its token sale.
- (d) You have thoroughly studied the risks, costs, and any other shortcomings of procuring HOMT and realized the risks, costs, and any other disadvantages associated with HOMT & its token sale.
- (e) You are not acting for the purpose of speculative investment.
- (f) You agree and acknowledge that HOMT does not constitute securities in any form in your jurisdiction.

- (a) You agree and admit that no controlling authority has inspected or approved the information set out in this whitepaper, no such action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction and the publication, distribution or broadcasting of this whitepaper to you does not imply that the applicable laws, regulatory requirements or rules have been complied with;
- (b) You agree and acknowledge that this whitepaper, the undertaking and/or the completion of the HOM Token sale or future trading of HOMT on any cryptocurrency exchange, shall not be interpreted or deemed by you as an indication of the merits of HOMT LTD. or HOMT.
- (c) The distribution or dissemination of this whitepaper, any part thereof or any copy thereof, or acceptance of the same by you, is not prohibited or restricted by the applicable laws, regulations or rules in your jurisdiction, and where any restrictions in relation to possession are applicable, you have observed and obeyed with all such restrictions at your own expense and without liability to HOMT LTD..
- (d) You agree and acknowledge that in the case where you wish to purchase any HOMT, it is not to be construed, interpreted, classified or treated as:
 - i. any kind of currency other than crypto currency.
 - ii. debentures, stocks or shares issued by HOMT LTD.
 - iii. rights, options or derivatives in respect of such debentures, stocks or shares.
 - iv. rights under a contract for differences or under any other contract the purpose or pretended purpose of which is to secure a profit or avoid a loss.
 - v. units in a collective investment scheme.
 - vi. units in a business trust.
 - vii. derivatives of units in a business trust; or
 - viii. any other security or class of securities
- (e) As with other Crypto Tokens, value of HOMT may fluctuate significantly & become reduced in value for any number of reasons, including but not limited to, supply & demand, overall Crypto Tokens' market conditions, political or geographical reasons, changes of regulations in any jurisdictions, and technical reasons.
- (f) HOMT will be issued on the Ethereum blockchain. As such, any malfunction or unexpected functioning of the Ethereum protocol may impact the purchaser's ability to transfer or securely hold HOMT. Such impact could adversely affect the value of HOMT.

- (g) You agree and acknowledge that HOMT LTD. is not liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this whitepaper or any part thereof by you.
- (h) You will not use the token sale for any illegal activity, including but not limited to money laundering and the financing of terrorism; and
- (c) All the above representations and warranties are true, complete, accurate and nonmisleading from the time of your access to and/or acceptance of possession this whitepaper or such part thereof (as the case may be).

UPDATES TO THE DETAIL OF THE TOKEN SALE

HOMT LTD. reserves the right, at its sole discretion, to change, modify, add, or remove portions of this whitepaper and the terms at any time during the sale by posting the amendment on the HOMT LTD. website. Any purchaser will be deemed to have accepted such changes by purchasing HOMT. If at any point you do not agree to any portion of the then current version of this whitepaper and the terms, you should not purchase HOMT.

MARKET & INDUSTRY INFORMATION

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