M-Cudi (Multiple Career United Development Initiative) is a blockchain-based hybrid coin designed as a Money Issuer, focused on driving economic development, career growth, and business expansion, particularly targeting underserved regions like Africa. By utilizing ERC-20 technology and community-driven automation, M-Cudi tackles inefficiencies in cross-border transactions and provides innovative solutions to address unemployment and housing shortages.

The M-Chain ecosystem promotes a decentralized, user-centric financial structure, enabling seamless transactions through its digital wallet, Cudiwallet.com. This white paper details M-Cudi's unique value proposition, technical architecture, governance model, token utility, and growth strategy.

With a focus on scalability, transparency, and a decentralized governance framework, M-Cudi aims to deliver an accessible blockchain platform that fosters financial inclusion and sustainable development across the globe.

Value Proposition
Quantify Benefits: Become a Cudi Block Creator and automatically enable over 900 million potential users to access cross-border transfers, business interactions, sustainable agriculture, job creation, and affordable education. Earn $0.15 from multiple transactions simultaneously. Imagine generating revenue from 1,000,000 users annually with a one-time subscription of $100.

Unique Features: M-Cudi distinguishes itself with automatic block creation, scalable block increases, a decentralized block layer, and robust community support, among other innovative features.

Focus on Impact: Join the network to create jobs and provide affordable housing and sustainable agriculture solutions for over 300 million businesses across Africa.

Comparative Data: M-Cudi enhances transaction efficiency by delivering confirmations up to 30 times faster than traditional blockchain networks. While typical transactions on conventional networks can take up to 10 minutes to confirm, M-Cudi's advanced consensus mechanism ensures confirmations within approximately 20 seconds. This exceptional speed is achieved through our unique Delegated Proof of Stake (DPoS) system, which not only expedites transactions but also significantly reduces the energy consumption associated with them, offering a greener and more cost-effective solution for users worldwide.

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M-Cudi White Paper

Programmer, Designer, and Software Developer: **Akpomujire Troy Obere**

Executive Summary

M-Cudi (Multiple Career United Development Initiative, Ticker: M-Cn, Contract Address: 0xeDbD642a1d3FE098f0fc5479C3DbE0339dCb9FF9) is a groundbreaking Hybrid blockchain Coin designed to revolutionize career growth, business expansion, and economic development. Leveraging advanced ERC-20 coin technology and over two decades of research, M-Cudi offers a unique solution for cross-border transactions, particularly benefiting small-scale businesses. By integrating a robust wallet system with community-driven automation, M-Cudi addresses the limitations of traditional financial systems and provides a fair and equitable value distribution mechanism.

The M-Chain Ecosystem (M-Cudi Community of Users = M-Chain) encompasses a suite of features, including automated block creation, a sophisticated reward structure, and a user-friendly interface through Cudiwallet.com. As of September 7, 2024, M-Cudi has evolved through extensive revisions, incorporating insights from a diverse team of experts with over a century of combined experience. The project not only offers a compelling investment opportunity but also delivers practical solutions to pressing issues such as unemployment and housing shortages across Africa.

Introduction

Blockchain technology has fundamentally transformed the financial sector, achieving unprecedented success with significant price milestones, including a peak of $73,780.07 in 2024. Despite this growth, blockchain adoption remains limited, with fewer than 4% of the global population aware of Bitcoin, and only 45% of these individuals owning a blockchain wallet. Among these, only 15% are active users.

This limited adoption can be attributed to several factors, including failed projects, security concerns, and a prevalent misconception that blockchain is solely for financial transactions. To achieve widespread acceptance and harness the full potential of blockchain, it is crucial to present robust protocols and concepts in a user-friendly manner.

M-Cudi (Multiple Career United Development Initiative, Blockchain Ticker: M-Cn) addresses these challenges head-on. Designed to bridge the gap between theoretical blockchain applications and practical, user-centric solutions, M-Cudi aims to expand blockchain's reach by providing an accessible and logical entry point for users. With a focus on solving critical issues such as unemployment and housing shortages in Africa, M-Cudi offers a comprehensive ecosystem that integrates seamlessly with users' financial activities.

Why M-Cudi is Different

* Historical Roots and Unique Development: The M-Cudi Coin, an ERC-20 solution, has been in development since 2009, aiming to create a PayPal-like currency for cross-border transactions, particularly for small businesses.
* Expertise and Evolution: With contributions from professors, MIT graduates, and executives

from leading tech firms, M-Cudi has undergone over ten revisions, reflecting a commitment to continuous improvement.
* Early Beginnings and Progress: Originally hosted on pnafrik.com and known as "pnmoney," M-Cudi has evolved significantly, showcasing its commitment to innovation and excellence in the blockchain space.
* Scaled Access and Benefits: M-Cudi offers more than just an investment opportunity; it provides access to Cudiwallet.com, a platform that fulfills over 85% of its use cases. Users can join the M-Chain ecosystem with a standard deposit of $100 worth of ETH, enabling automated mining of commissions from transactions.
* Data-Driven Architecture: For FMCG producers or businesses sourcing from markets like Nigeria, Kenya, Ghana, South Africa, and beyond, M-Cudi offers valuable data-driven market insights. Whether you're a business looking to penetrate these markets or a professional seeking the best remote talent to manage systems or run ventures, M-Cudi provides cost-effective solutions through its open-source community data. This architecture empowers users with actionable insights, making market entry and management more efficient and strategic.

Problem Statement
Uneven Value Distribution: Starting or growing a business demands significant energy, time, perseverance, and financial resources worldwide. However, these challenges are even more pronounced in Africa, particularly West Africa, where poor governance and systemic issues exacerbate the difficulty. Research indicates that the primary barriers to business development and scaling in these regions stem from a lack of global collaboration and data-driven communication.
In any value exchange process—whether established or emerging—five critical elements are essential: the producer, the seller, the buyer, the medium of exchange, and the consultant (or referral agent). Despite the pivotal role that consultants and referral agents play in facilitating transactions, they often lack the means to track or benefit from their contributions. This oversight leads to a significant imbalance in value distribution within society.

The undervaluation of the consultant’s role creates missed opportunities for financial reward and professional recognition, which in turn negatively impacts standards of living. Additionally, traditional financial systems often fail to provide mechanisms for rewarding individuals who facilitate introductions and connections. This structural gap not only discourages participation but also limits investor engagement in valuable ventures, further hindering economic growth and development.
Poor Network Affiliation: The volume of value flow (cash inflow) a business or individual experiences is significantly influenced by the strength of their networks and associations. Many professional groups or business networks impose strict prerequisites, including qualifications or substantial financial investments, which create barriers to entry. These limitations prevent many from accessing high-value opportunities, further contributing to uneven value distribution and stunted growth.

Solution Overview

Cudiwallet.com, powered by M-Cudi, revolutionizes electronic money issuance through a dynamic Block creation and reward system. This innovative platform automates the distribution and collection of transaction commissions directly linked to user activities, facilitating seamless and secure financial transactions across the M-Cudi ecosystem without manual intervention.

Technical Architecture: Three-Tiered User Structure

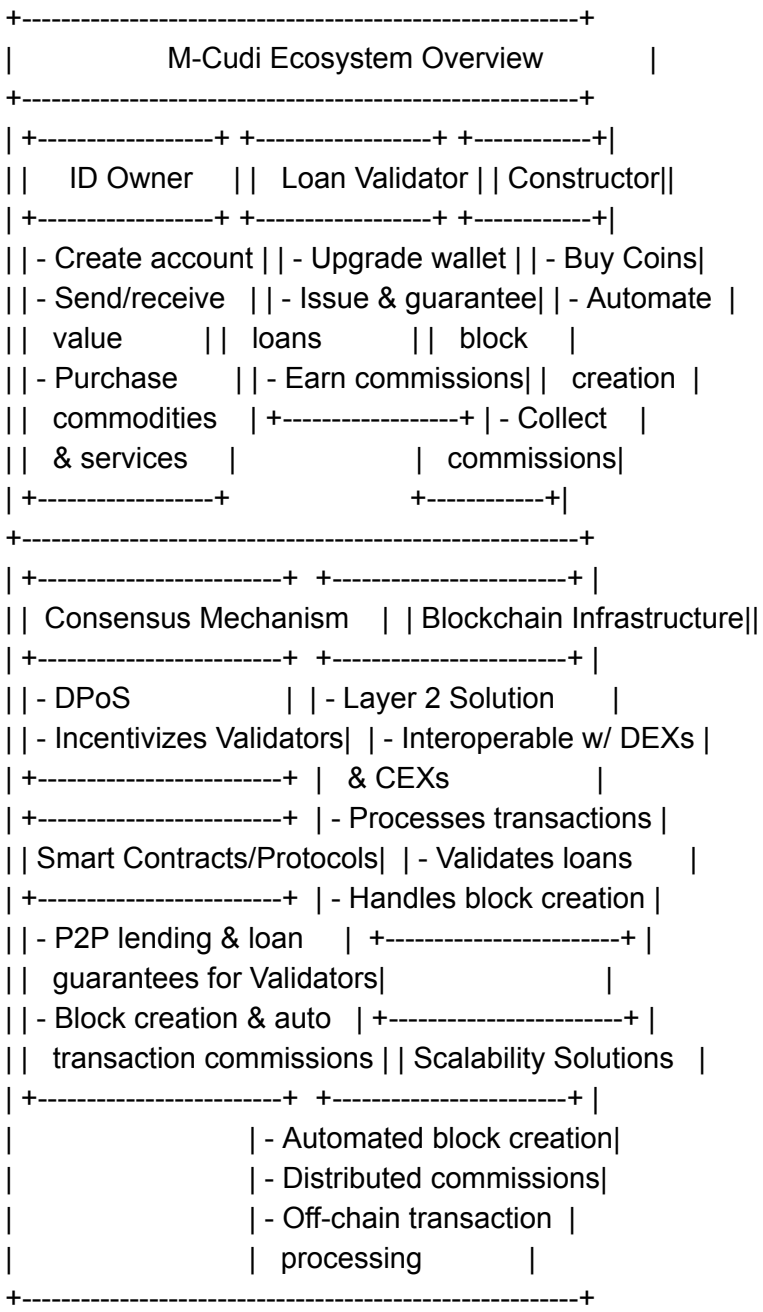
* ID Owner: Users who register on Cudiwallet to engage in everyday transactions and access services available on the M-Chain platform.
* Loan Validator: Enhanced accounts that can issue and secure loans within the M-Chain, benefiting from transaction commissions for additional revenue streams.
* Constructor: Advanced users who contribute to network growth by creating and managing new user blocks, automating earnings through system-engineered transaction fees.

Innovative Blockchain Infrastructure

* Consensus Mechanism: Utilizes Delegated Proof of Stake (DPoS), incentivizing system integrity and user participation through staking mechanisms.
* Layer 2 Integration: Enhances scalability and reduces operational load by processing actions off the primary Ethereum blockchain, maintaining efficiency and reducing transaction costs.
* Smart Contracts and Protocols: Employs pre-coded smart contracts to automate lending, block creation, and financial transactions, ensuring a trustless operation environment.
* Scalability and Efficiency: Advanced algorithms automatically scale user and transaction growth, integrating new participants into the ecosystem while maintaining high throughput and low latency.

Ecosystem Overview

* User Interaction Layers: Detailed roles for ID Owners, Loan Validators, and Constructors within the M-Cudi ecosystem.
* Interoperability: Seamless interaction with external exchanges and financial infrastructures to enhance user experience and platform accessibility.
* Business and Financial Models: A robust economic structure supporting sustainable growth and innovative service delivery in the blockchain space.

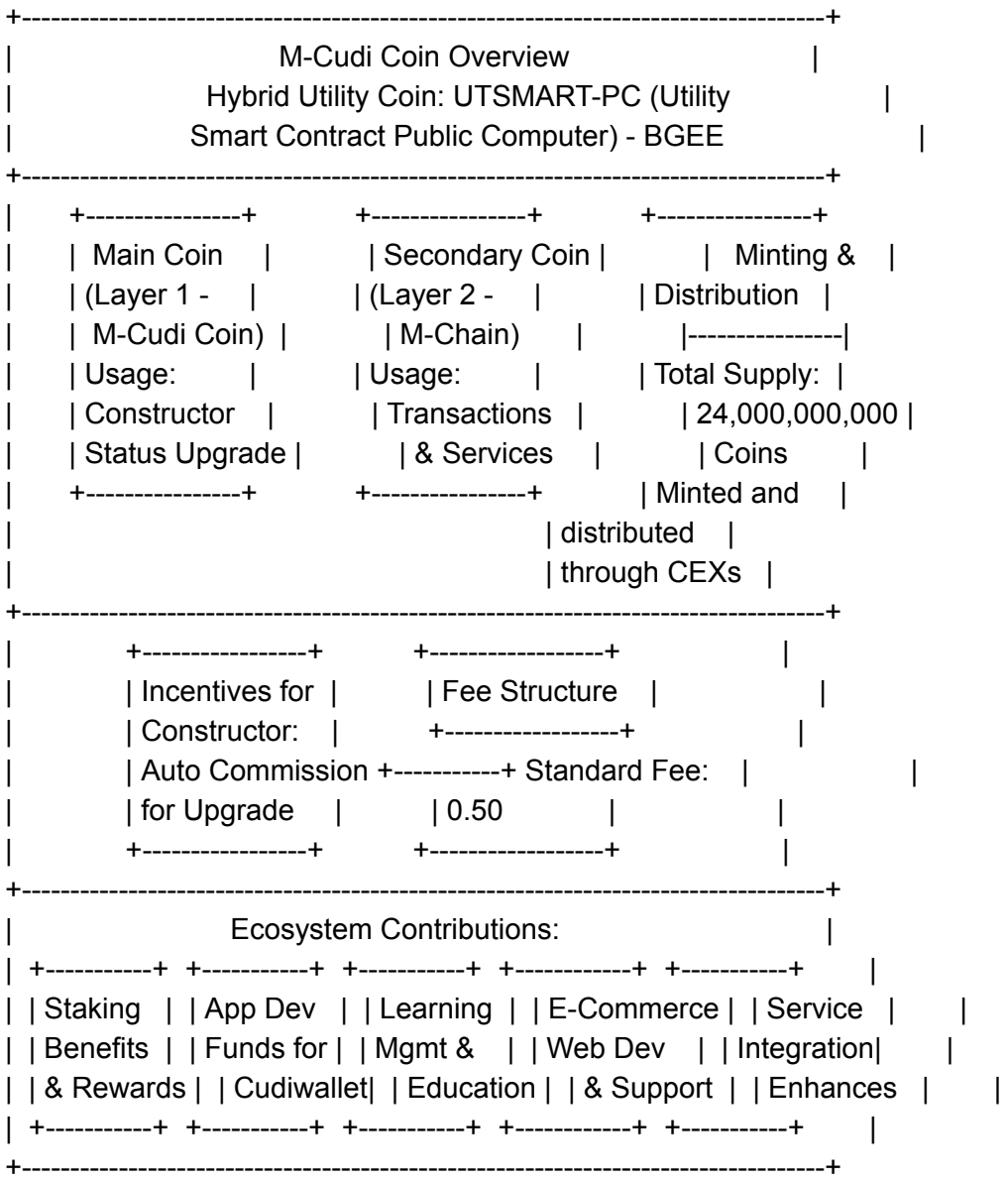

M-Cudi Ecosystem Overview
ID Owner
- Create account
- Send/receive value
- Purchase commodities & services
Loan Validator
- Upgrade wallet
- Issue & guarantee loans
- Earn commissions
- Collect commissions
Constructor
- Buy Coins
- Automate block creation
Consensus Mechanism
- DPoS
- Incentivizes Validators
Smart Contracts/Protocols
- P2P lending & loan guarantees for Validators
- Block creation & auto transaction commissions
Blockchain Infrastructure
- Layer 2 Solution
- Interoperable w/ DEXs & CEXs
- Processes transactions
- Validates loans
- Handles block creation
Scalability Solutions
- Automated block creation
- Distributed commissions
- Off-chain transaction processing

Coinomics/Utility of the Coin

M-Cudi Coin Overview:

1. Hybrid Utility Coin: UTSMART-PC (Utility Smart Contract Public Computer)
2. Eco-System: BGEE (Balanced Growth and Engagement Ecosystem).
    * Main Coin (Layer 1 - M-Cudi Coin): Used for upgrading to Constructor status.
    * Secondary Coin (Layer 2 - M-Chain): Facilitates transactions for goods and services within the M-Cudi ecosystem, functioning as electronic money.
    * Block-creation Limit : 8,000,000,00
3. Coin Generation (Minting Process):
    * Total Supply: 24,000,000,000 M-Cudi Coins created and deployed on Ethereum.
    * Minting: Coins are initially minted and distributed through Centralized Exchanges (CEXs) or directly by developers to users.
4. Coin Distribution Model:
    * Type: Stable Coin
    * Layer 1: Not Mintable
    * Layer 2: Mineable
    * Purchase and Allocation:
        * Standard Purchase: 75% of all purchases are allocated to the M-Chain Ecosystem, while 25% is deposited into the users' wallets, maintaining a 1:1 value comparison with the local currency where Cudiwallet.com operates.
        * Constructor Upgrade: Provides access to block creation functionalities.
5. Incentives for Constructor:
    * Auto Commission for Upgrade: Coins used for upgrading to Constructor status generate automatic commissions.
    * Auto Ecosystem Commission for Transactions: Coins facilitate transactions within the ecosystem, generating commissions.
    * Auto Commission for Deposits and Withdrawals: Commissions are automatically earned from transactional activities, including deposits and withdrawals.
6. Fee Structure:
    * Standard Fee: 0.50 charge
    * Ecosystem Fee: 0.35
    * Constructor Benefit: 0.15
    * Loan Validator Fee: Contributes to managing and funding the ecosystem.
    * Constructor Upgrade Fee: Includes an off-chain wallet reward system and an on-chain wallet reward system with RAM service.
7. Developers' Resource:
    * Allocation: 30% of Ecosystem Charge.
8. Management Charges:
    * Loan Validator: 100% of the $10 fee is used to manage and fund the ecosystem.
    * Constructor Upgrade: 70% of the fee is used for ecosystem management, and 30% is deposited into the user’s off-chain wallet in local fiat.
9. Ecosystem Contributions:
    * Staking: Users can stake coins for additional benefits and rewards.

* App Development: Funds are allocated for developing and maintaining the Cudiwallet app and associated technologies.
* Learning Management Service: Investments in educational resources and management services related to the ecosystem.
* E-Commerce Web Development: Supports the development and maintenance of e-commerce platforms within the ecosystem.
* Eco-Service Integration: Integrates various ecosystem services to enhance functionality and user experience.



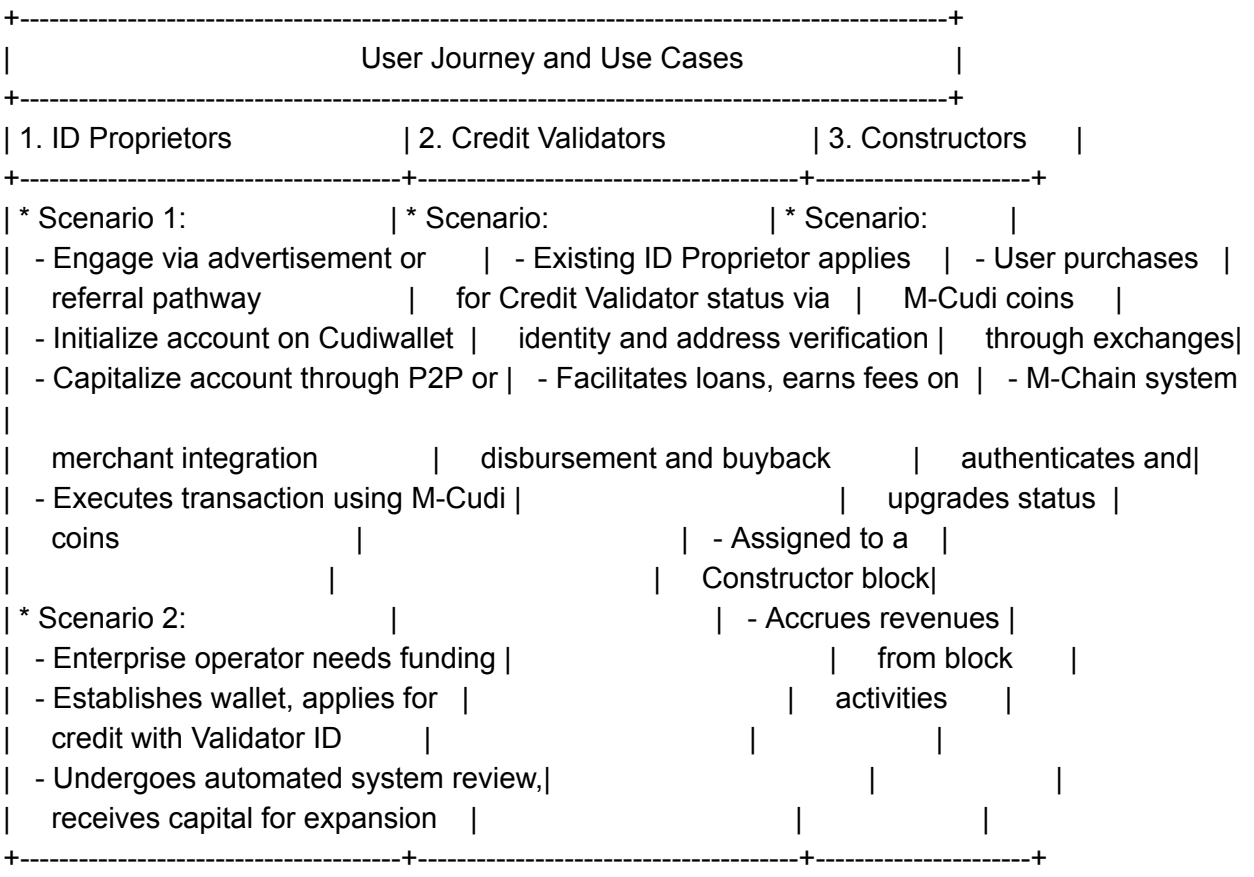
Market Analysis
Competitive Landscape: M-Cudi distinguishes itself within Africa's rapidly evolving business

landscape, where small businesses and P2P/B2B applications are growing rapidly. The M-Chain ecosystem, powered by Cudiwallet, offers an innovative approach to secure loan disbursement and collection—a pioneering initiative in Africa. Unlike competitors, M-Cudi integrates blockchain technology to streamline transactions while enabling seamless trading of Bitcoin and other cryptocurrencies. As blockchain and crypto adoption increase across the continent, M-Cudi's combination of innovation and user-friendly features positions it as a leader in this emerging market, offering a unique value proposition.

Market Size and Opportunity: Africa, with a population of 1.373 billion, presents a significant opportunity for financial and blockchain innovation. Currently, 87% of the continent's SMEs operate within their national borders. M-Cudi addresses this limitation by offering a cross-border business solution through the M-Chain ecosystem, enabling small businesses to expand their reach beyond their borders. By participating as Loan Validators, Constructors, or ID Owners, users can benefit from M-Cudi's scalable blockchain protocol. For example, owning a constructor block offers the potential for substantial passive income, as transaction fees within the M-Chain ecosystem provide recurring revenue. This makes M-Cudi a transformative tool for financial growth in Africa's expanding blockchain ecosystem.

Adoption and Engagement Strategy

1. Community-Centric Marketing: M-Cudi will leverage grassroots marketing approaches, tapping into Africa's growing blockchain user base. This includes strategic use of social media, educational content, and interactive forums aimed at empowering local businesses and entrepreneurs to adopt the M-Chain ecosystem. Strategic partnerships with local fintech companies and digital payment platforms will further increase awareness and onboarding.
2. Partnerships and Integrations: M-Cudi aims to partner with regional banks, payment processors, and tech hubs across Africa. These partnerships will help integrate M-Cudi's blockchain-powered services into existing financial systems, ensuring users can leverage the M-Chain ecosystem for cross-border payments, blockchain-powered services, and affordable loan solutions.
3. Loyalty and Incentive Programs: To drive engagement and retention, M-Cudi will launch loyalty programs to reward frequent users, including Loan Validators, Constructors, and ID Owners. Rewards will come in the form of M-Cudi Coins, encouraging continued use and deeper involvement in the M-Chain ecosystem.
4. Educational Outreach: To promote user understanding and adoption of blockchain, M-Cudi will offer extensive educational resources, including partnerships with educational institutions and online courses that explain the benefits of blockchain and how to fully leverage the M-Chain ecosystem.



Regulatory and Compliance Considerations

Legal Framework: M-Cudi operates within a complex and evolving regulatory landscape concerning blockchain and cryptocurrency. The project is committed to adhering to the legal requirements of the jurisdictions in which it operates. This involves several key aspects:

1. Compliance with Local Regulations:
    * Jurisdictional Compliance: M-Cudi will ensure compliance with relevant local regulations and laws across different African countries where it operates. This includes adhering to financial regulations, anti-money laundering (AML) laws, and know-your-customer (KYC) requirements. The project will work with legal experts in each jurisdiction to navigate regulatory requirements effectively.
2. Blockchain and Cryptocurrency Regulations:
    * Regulatory Frameworks: M-Cudi will stay abreast of and comply with regulatory frameworks governing blockchain technology and cryptocurrency. This includes working with regulators to ensure that the platform's operations align with emerging regulations related to digital currencies and blockchain transactions.
    * Licensing and Registration: Depending on regulatory requirements, M-Cudi may seek necessary licenses or registrations to operate as a financial service provider or cryptocurrency exchange in various jurisdictions.
3. Transparency and Reporting:

* Regular Audits: The project will undergo regular audits to ensure compliance with financial regulations and operational standards. This will include financial audits and compliance checks conducted by third-party firms.
* Reporting Requirements: M-Cudi will establish procedures for accurate reporting and disclosure of financial and operational activities to regulatory authorities as required. Data Privacy and Security: M-Cudi places a high priority on data privacy and security, recognizing the importance of protecting user information. The project will implement comprehensive measures to handle user data and address privacy concerns:

4. Adherence to Data Protection Regulations:
* Compliance with GDPR: For users within the European Union, M-Cudi will adhere to the General Data Protection Regulation (GDPR). This includes implementing data protection practices such as obtaining user consent, providing the right to access and delete personal data, and ensuring data protection by design and by default.
* Local Data Protection Laws: In addition to GDPR, M-Cudi will comply with local data protection laws and regulations applicable in the regions where it operates. This involves adapting privacy practices to meet regional requirements.

5. Data Security Measures:
* Encryption and Secure Storage: M-Cudi will utilize advanced encryption methods to protect user data both in transit and at rest. This ensures that sensitive information, such as financial transactions and personal details, is safeguarded against unauthorized access.
* Access Controls and Monitoring: The platform will implement robust access controls to limit data access to authorized personnel only. Continuous monitoring and auditing of data access and usage will be conducted to detect and respond to any security incidents promptly.

6. User Privacy:
* Privacy Policy: M-Cudi will provide a clear and transparent privacy policy outlining how user data is collected, used, and protected. This policy will inform users about their rights and the measures taken to ensure their privacy.
* User Rights and Controls: Users will have the ability to manage their data preferences and exercise their rights regarding personal information, including opting out of certain data collection practices and requesting data deletion.

Development Roadmap

Project Milestones Phase 1: Early Development and Research (2009 - 2018)

* 2009 - 2013:
    * Project UI design and initial test operations.
* 2013 - 2018:
    * Comprehensive business research and data analysis to identify market opportunities and challenges. Phase 2: Foundation and Infrastructure (2019 - 2021)
* 2020:
    * Launch of the Functional Testnet for blockchain reward system applications.
    * Incorporation of parent Software Company, establishing the technical backbone for development.
    * Acquisition of project land for affordable housing initiatives.

    * Completion of the initial whitepaper and Coinomics design.
* Q1 2020:
    * Successful launch of the M-Cudi Testnet, including core functionalities such as wallet integration and initial ecosystem development.
* Q2 2021:
    * Creation of the Ethereum Coin (M-Cn) to serve as the primary asset for the ecosystem.
Phase 3: Partnerships, Community, and Coin Listing (2021 - 2022)
* Q1 2021 - Q3 2022:
    * Establishment of key partnerships with industry leaders and initial community outreach campaigns to build a strong foundation for adoption.
* Q1 2022 - Q3 2024:
    * Continued research and data collection to refine project strategies and gather insights for future developments.
* Q3 2022:
    * Listing of M-Cudi Coins on Uniswap and other decentralized exchanges (DEXs), providing liquidity and accessibility to early adopters.
    * Development of a community website to showcase project information and updates. Phase 4: Full Deployment and Ecosystem Rollout (2023 - 2024)
* Q1 2023 - Q3 2024:
    * Full deployment of M-Cudi Mainnet, with features such as ID Owner, Loan Validator, and Constructor functionalities going live.
* Q2 2024:
    * Launch of M-Cudi Coin staking and reward mechanisms, enabling Coin holders to earn rewards for staking.
* Q3 2024:
    * Implementation of advanced security features to strengthen the ecosystem’s resilience.
    * Expansion of the M-Cudi ecosystem with enhanced functionality and user-driven innovations.
    * Completion of the whitepaper rewrite and improvement of ecosystem features for scalability and user adoption.
Future Milestones: Expanding Horizons (2024 - Beyond)
* Q4 2024:
    * Introduction of strategic upgrades based on community feedback and market trends to ensure that the platform evolves according to user needs.
* 2025:
    * Expansion into additional markets, with a focus on regions where blockchain solutions can drive economic growth.
    * Integration with global financial systems, bridging the gap between decentralized and traditional financial networks.

Future Upgrades: Continuous Improvement and Vision
* Feature Enhancements:
    * Enhanced Security: Ongoing improvements to security and fraud prevention measures to

protect users.
    * User Experience: Regular updates to improve the platform's interface and overall user experience based on community feedback.
    * Scalability: Upgrades to handle increased transaction volume and user adoption.
* Long-Term Vision:
    * Global Reach: Expansion to international markets, with localized adaptations to meet regulatory and user requirements.
    * Integration with Traditional Finance: Partnerships with financial institutions to offer a seamless bridge between fiat and cryptocurrency, further driving blockchain adoption.

Community and Ecosystem

Community Engagement:
* Strategies:
    * Feedback Channels: Establish dedicated forums, social media groups, and feedback mechanisms for users to share their insights and suggestions.
    * Support Channels: Provide 24/7 support through chat, email, and a comprehensive knowledge base.
    * Incentives: Reward active community members with Coins or other benefits for their contributions.
* Community Building:
    * Events and Webinars: Host regular events and webinars to engage with users and provide updates.
    * Partnerships with Influencers: Collaborate with influencers and thought leaders to promote the platform. Ecosystem Partners:
* Existing Partnerships:
    * Technology Providers: Partnerships with tech firms to enhance the platform's capabilities.
    * Financial Institutions: Collaboration with banks and payment processors for seamless integration.
* Planned Partnerships:
    * Strategic Alliances: Form alliances with other blockchain projects and industry leaders to expand the ecosystem and improve interoperability.
    * Academic Institutions: Work with universities for research and development of new features.

Risk Analysis

Potential Risks and Mitigations:
* Technical Risks:
    * Risk: Vulnerabilities in the smart contracts or consensus mechanism.
    * Mitigation: Conduct regular security audits and engage with independent security experts.
* Financial Risks:
    * Risk: Fluctuations in Coin value affecting the platform's financial stability.
    * Mitigation: Implement a diversified revenue model and reserve funds for operational stability.
* Operational Risks:
    * Risk: Delays in development or deployment.
    * Mitigation: Develop a robust project management framework and maintain transparent

communication with stakeholders.

Technical Details and Implementation

* In-Depth Technical Specifications:
    * Consensus Mechanism: Detail the specific consensus algorithm used, such as Proof of Stake (PoS) or Proof of Work (PoW), including its advantages and how it ensures security and efficiency.
    * Smart Contracts: Provide technical specifications and examples of smart contracts used in the platform, including their functions and security measures.
    * Architecture: Describe the technical architecture, including the layer-1 blockchain infrastructure and any layer-2 solutions for scalability.
* Integration with Existing Systems:
    * Integration Strategy:
        * API: Provide APIs to facilitate integration with existing systems and platforms.
        * Interoperability: Ensure compatibility with other blockchain networks and traditional financial systems.
    * Considerations:
        * Compliance: Address regulatory compliance and ensure the system meets legal requirements in various jurisdictions.
        * User Migration: Develop strategies for migrating users from existing systems to M-Cudi seamlessly.

Conclusion

M-Cudi represents a groundbreaking advancement in leveraging blockchain technology to address urgent global challenges, particularly in underserved regions like Africa. By merging financial innovation with a community-driven framework, M-Cudi directly tackles pressing issues such as cross-border transaction inefficiencies, unemployment, and housing shortages. Its unique hybrid coin model, built on ERC-20 technology, creates a scalable, user-centric financial ecosystem that promotes sustainable development.

The M-Chain ecosystem, powered by Cudiwallet, offers seamless, secure, and transparent transactions, empowering individuals and businesses to engage in the global economy. With a decentralized governance structure, the platform remains adaptable to users' evolving needs while ensuring transparency and security at every step.

M-Cudi's emphasis on accessibility, scalability, and inclusivity positions it as a key player in the future of blockchain technology. By focusing on financial inclusion and economic development, M-Cudi not only addresses immediate financial concerns but also sets the foundation for sustainable long-term growth in regions that need it the most.

With a clear roadmap, robust technical infrastructure, and a vision aligned with global development goals, M-Cudi is poised to become a transformative force in blockchain and beyond. Its mission to empower individuals and create opportunities through decentralized

finance showcases its forward-thinking approach, positioning it to meet the challenges of the modern world while driving growth and prosperity in emerging economies.

A special thanks and deep appreciation go to all the legal and tech partners, employees of Moserb Time Innovations Ghana Limited and Time Innovations Nigeria Limited, as well as the global past contractors for their immense contributions. Their dedication has played a vital role in bringing M-Cudi to life and helping shape its promising future.

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All contributions will be applied towards the Community's objectives, including, but not limited to, promoting the research, design, development, and advocacy for a scalable, extensible, cost-efficient, protocol-agnostic, and user-friendly platform focused on development, business, and job creation. This initiative seeks to overcome many of the existing barriers faced by community members. This Whitepaper is intended solely for general informational purposes and does not constitute a prospectus, offer document, offer of securities, solicitation for investment, or any offer to sell any product, item, or asset (whether digital or otherwise). The information provided herein may not be exhaustive and does not imply any elements of a contractual relationship. Where this Whitepaper includes information from third-party sources, the Community and/or the M-Cudi team have not independently verified its accuracy or completeness.

This Whitepaper does not constitute an offer by the Community or the M-Cudi team to sell any M-Cn coins, nor shall it or any part of it, or the presentation of M-Cn, form the basis of, or be relied upon in connection with, any purchase decision. Nothing contained in this Whitepaper is, or may be relied upon, as a promise, representation, or undertaking as to the future performance of the M-Cudi platform. Any agreement between the Community (and its affiliates) and you, relating to the sale and purchase of M-Cn, will be governed solely by the separate terms and conditions of such an agreement.

By accessing this Whitepaper or any part thereof, you represent and warrant to the Community, its affiliates, and the M-Cudi team as follows:
* (a) You acknowledge that each M-Cn coin sold or purchased by you through our platform, merchant platforms, retail vendors, or sales from friends, family, or corporate entities is a purchase of the M-Cn software service and not an investment.
* (b) You acknowledge, understand, and agree that M-Cn may have no value, and there is no guarantee or representation of value or liquidity for M-Cn, as it is not intended for speculative investment.

* (c) None of the Community, its affiliates, and/or the M-Cudi team members shall be responsible for or liable for the value of M-Cn, its transferability, liquidity, or the availability of any market for M-Cn through third parties or otherwise.
* (d) In deciding to purchase any M-Cn, you have not relied on any statement set out in this Whitepaper.
* (e) You will ensure compliance, at your own expense, with all laws, regulatory requirements, and restrictions applicable to you.
* (f) You acknowledge, understand, and agree that you are not eligible to purchase any M-Cn if you are a citizen, national, resident (tax or otherwise), domiciliary, or green card holder of a geographic area or country:
    * (i) Where the sale of M-Cn would likely be construed as the sale of a security or investment product.
    * (ii) In which access to or participation in the M-Cn sale or the M-Cudi platform is prohibited by applicable law, regulation, treaty, or administrative action (including, but not limited to, The United States of America, The People's Republic of China, New Zealand, and the Republic of Korea).
    *

The Community and the M-Cudi team do not purport to make, and hereby disclaim, all representations, warranties, or undertakings to any entity or person. Prospective purchasers of M-Cn should carefully consider and evaluate all risks and uncertainties (including financial and legal risks) associated with the M-Cn sale, the Community, and the M-Cudi team.

The information set out in this Whitepaper is for community discussion only and is not legally binding. The agreement for the sale and purchase of M-Cn will be governed by Moserb Time Innovations' Terms and Conditions, which set out the terms of such an agreement and will be provided separately or made available at HTTPS://WWW.CUDIWALLET.COM. In the event of any inconsistencies between Moserb Time Innovations' Terms and Conditions and this Whitepaper, Moserb Time Innovations' Terms and Conditions will prevail.

All statements in this Whitepaper, public statements, press releases, and oral statements by the Community and/or the M-Cudi team may constitute forward-looking statements. These statements involve risks and uncertainties that may cause actual results to differ materially from those described in forward-looking statements. These statements are applicable only as of the date of this Whitepaper, and the Community and M-Cudi team disclaim any obligation to update them.

This Whitepaper may be translated into other languages; in the event of conflict or ambiguity, the English version shall prevail. You acknowledge that you have read and understood the English version of this Whitepaper.
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