

Executive Summary

The HFC blockchain and artificial intelligence platform is a technology solution designed to reduce the costs and inefficiencies of the mortgage process while creating a new Mortgage Backed Security style investment opportunity with unparalleled transparency, security and innovation. The HFC blockchain platform will bring trust, transparency and profitability to all customers and investors in the mortgage process through the tokenizing and collateralizing of mortgages using artificial intelligence and blockchain technology.

Technical Summary

The HFC platform will use a combination of different technologies to create a unified platform and product.

The customer facing technology will be comprised of Artificial Intelligence modules and secure data storage built on a Java / Oracle backend that will predict required documents and securely store them after upload. The AI will also suggest the best mortgage product for the customer and automatically generate closing disclosures all while ensuring regulatory compliance. The customer will interface with the platform via web and smart phone clients that will streamline the information input and document upload process.

HFC provides investors the opportunity to invest in mortgages using crypto and fiat funds (i.e., USD) without the need for third parties or hidden fees. To reduce transaction fees and respect compliance requirements, HFC is developing this platform as a Quorum sidechain to the Ethereum Mainnet. As a result, operational costs are optimized. Additionally, it provides higher speed to the system, as nodes serve the HFC platform's operations only.

For mortgage tokenization, the platform uses ERC721 tokens, which allows for the mortgage agreement to be stored inside the blockchain token. As for collateralization, ERC721 tokens can be filled with other ERC721 tokens, creating a derivative token.

Team & Advisors



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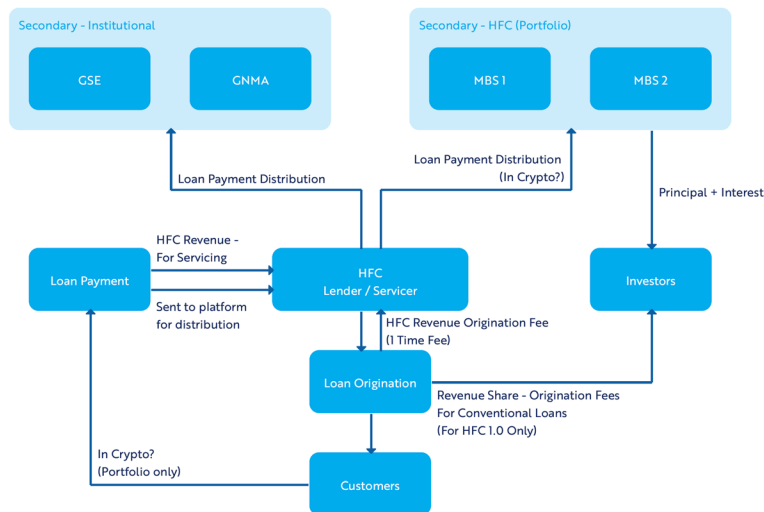
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CEO at Appature

Revenue & Investor Distribution Model

As new mortgages close, HFC receives a one-time fee (the origination fee). All HFC Coin holders will receive a reward (in crypto or fiat) from every mortgage originated on the HFC platform.

As customers make monthly payments on mortgages, HFC will generate revenue through servicing fees. Servicing fees are applied to all mortgages. Payments are automatically distributed to investors in the HFC MBS and secondary market.

Fig. 1 - HFC revenue and investor distribution model



STO Economics and Specifications

STO will contain only ERC20 HFC Coins on Ethereum Mainnet

HFC Coin - Token Distribution		
Founding Team	6,500,000	10%
Reserve for 3 year vesting	6,500,000	10%
Referral bonuses	6,500,000	10%
Token sale	45,500,000	70%
Total	65,000,000	100%

HFC Coin - ICO funds	
Hard Cap	\$40,000,00
Soft Cap	\$4,000,00

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