



## A real estate and investment platform that could revolutionize the way home equity is accessed, fractionalized and made available to investors.

Quantm.One, Inc has **QuantmRE** - a ground breaking, patent-pending real estate finance and investment platform that gives homeowners and investors unprecedented access, control and flexibility of the equity in their homes. We're solving a major problem for homeowners who want to access the equity in their homes without taking on more debt and we're giving investors a unique opportunity to build, model, manage and trade their own portfolios of this untapped [multi \\$Trillion](#) asset class.

The potential market for both of these solutions is enormous - in the US alone there is nearly \$15Trillion of equity trapped in people's homes. Quantm.One launched its platform as a proof of concept in September 2018 and is now actively working with homeowners who want to get cash from their equity without taking out a loan. We are raising capital to widen our customer and investor base, and to complete the build of our unique real estate exchange that will enable investors to buy, sell and trade the equity in single family homes - an asset class that is already seeing [explosive](#) growth.

We believe we will revolutionize the way that home equity is financed, solving a major problem for homeowners and creating liquidity and tradability for one of the largest asset classes in the US. We invite you to join the Equity Freedom Movement and become a shareholder of Quantm.One as we begin to change the way that home equity is financed across the United States.

### **The problems with being House Rich and Cash Poor**

Most average Americans have money worries, and they really shouldn't, because many of them - [14½ Million in fact](#) - also have a very valuable asset that can help with financial liquidity. That asset is the equity in their home. The challenge is that many of these homeowners lack the means to access the wealth they already own - i.e. their home equity.

Traditionally, the only way to access the equity in one's home was to take on more debt. However, there is another solution. Quantm.One's Home Equity Contracts can provide Americans with access to the wealth in their home equity they already own, but with no interest, no monthly payments and no additional debt.

For **homeowners** looking for a way to monetise some of the equity in their home without taking out a loan, Quantm.One's home equity contracts can enable them to unlock the value that's trapped in their home equity. The big difference is our home equity contracts are not a loan or a reverse mortgage, and that means there's no added debt, no interest and no monthly payments.

For **investors** looking for ways to gain exposure to the equity in prime residential real estate, an untapped, multi-trillion dollar real estate asset class in the US, Quantm.One's trading platform has been designed to enable them to purchase and potential trade the rights to receive the economic value of the equity and equity appreciation in single family homes.

Quantm.One's patent-pending real estate trading platform is designed to enable homeowners to sell, and investors to purchase, a portion of the equity in owner-occupied, single family residential homes.

The value of each home equity contract will be estimated every month. The Quantm.One platform will update the estimated contract value and how much the contract has potentially appreciated or depreciated over that period. Investors would then be able to set their own price and sell their individual contract interests on the exchange. Investors would pay a transaction fee when they buy or sell their contract interests.

The Active Portfolio real estate exchange has been designed to enable small investors to get a foot in the

door in the residential real estate market with very low investment minimums, and will also allow larger investors and institutions to build targeted portfolios of this unique real estate asset in specific geographies and demographics.

### **The Home Equity Contract**

At the heart of Quantm.One's platform is the Home Equity Contract. This agreement allows a homeowner to sell a share of the current and potential future value of their home in exchange for cash now. This is not a tenancy in common, it is not debt, it's not a line of credit and it's not a reverse mortgage. The homeowner receives cash, they maintain all their rights and privileges of ownership, and they can settle the agreement by selling their home, refinancing or renewing the contract (all of which may be as long as 30 years in the future).

### **How will Home Equity Contracts trade in the Active Portfolio marketplace?**

Quantm.One plans to continue the development and build out of its trading platform. Built on blockchain technologies, Quantm.One's trading platform has been designed to operate like a 'stock-market' for fractional interests in residential properties, giving investors a smarter way to invest in US homes. Using the Company's patent-pending technologies, each Home Equity Contract would be tokenized and split into \$1 shares. These shares can then be offered for sale via Quantm.One's Active Portfolio exchange so that investors can build a portfolio of their own choice consisting of fractionalized investments in the equity in individual properties. *Note: This exchange will require approval from federal and state regulators and non-regulatory bodies, which Quantm.One anticipates could be time and capital extensive. A portion of the capital we are raising will be used for such purpose. If*

*Quantm.One is not successful in obtaining the necessary approvals, the fractionalization and transferability of these Home Equity Contracts could be limited.*

Investors on the Quantm.One platform will potentially be able to purchase interests in a number of properties with as little as \$100. We will seek to update the value of properties to reflect the current market value. Investors would then be able to offer the interests for sale on the platform at a price they choose.

### **How does Quantm.One make money?**

Quantm.One has a number of revenue streams. Quantm.One's platform is a membership-based platform, and we plan to charge investors an annual fee to buy, sell and trade shares in fractionalized home equity (these transactions will be carried out via a licensed broker dealer). We also receive a fee based on the amount of cash a homeowner unlocks when they complete a home equity contract.

### **Join the Equity Freedom Movement**

Quantm.One, Inc is solving a major problem for homeowners who want to release the equity in their homes without taking on more debt. We are also opening the doors for small investors who want to build, model, manage and potentially trade portfolios of a unique residential real estate asset class that, until now, has only been available to hedge funds and institutions. The potential market for both of these solutions is enormous - in the US alone there is over \$15 Trillion of equity trapped in people's homes.

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