



TAG LINE: Join the renting revolution

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Introduction

You have actually chosen where you desire to live and now you need to acquire ideal properties. So where do you start? Contact regional estate representatives since they are highly likely to have residential or commercial properties readily available in and around your wanted location. Before you do so, set yourself a spending plan of exactly what you can afford each week or per calendar month (PCM). Be mindful of the difference in between the total expense of a weekly rent and a monthly rent. Numerous people make the mistake of multiplying the weekly rent by 4 to provide the month-to-month lease figure.

An empty home can destroy your service when it comes to keeping your money flow on your house portfolio, especially if you just have a few rental residential or commercial properties. The expense of having to pay for the home loan each month the residential or commercial property is empty quickly starts to build up. A great deal of property owners have the tendency to maintain the ideal rate that they believe the property deserves, but typically this can backfire on them.

Problem Statement

Below are the issues and restrictions recognized in the current ownership of properties preventing many people from understanding the advantages, which ASM LLC intends to solve:

John:

As a renter, security deposits can be a deciding factor when choosing the ideal place to live. Trust in the landlord is imperative. The current system puts the security deposit in the hands of the landlord without the necessary transparency the renter deserves. These deposits can be spent without the renter's consent, leading to a potential loss of funds.

Proving the ownership of damages made to the property at the end of the lease. More often than not, the landlord and tenant perform a walk through to ensure they can agree on the condition of the property.

- **Cost:** Owning a residential or commercial property has a reasonably high barrier of entry. Ownership of a home typically needs a large initial capital allocation, which prevents a lot of people from getting on the property ladder. Also, for genuine estate developers, their market is limited.
- **Global Reach:** Many opportunities in either the rental residential or commercial property sectors are currently included within the home jurisdictions, and overseas in residential or commercial property ownerships have been restricted to easy aspirations.
- **Simplicity and Convenience:** The documents and administration associated with a single rental property might not be straightforward. An easier and convenient method to take part in the residential or commercial property co-ownership is required.

Cryptocurrency

A cryptocurrency is cash, which makes use of cryptography to secure deals and to control the development of extra currency systems. The development of cryptocurrency has actually been actively growing in the previous decade, hence offering a broad range of transactional possibilities for both users and companies.

The past and present pattern of Initial Coin Offerings (ICO) has led to more than 500 brand-new cryptocurrencies being produced which are traded daily. Some have proven to have actually acquired trust and assistance amongst individuals in the neighbourhood, whereas some have actually wound up in the

"pump and dump" area. Still, when evaluating the price movement of 100 coins in the first half of 2016, typically achieved yield is 357% and only 13 coins yielded negative returns. However, returns can be deceptive and expertise in the financial investment field in addition to an understanding of blockchain technology is had to acquire optimum direct exposure into the crypto investment universe.

Cryptocurrencies are a developing investment asset which shouldn't be overlooked by an investor going to diversify its portfolio. As the correlation between assets in the real economy is moving to 1 (especially at a time of distress on markets), cryptocurrencies have connection near to 0. For that reason, possessions from the brand-new economy are serving as a natural hedge as they are detached from the traditional market and represent an alternative.

Cryptocurrencies can be split into at least two kinds of categories:

- One group includes leader currencies based on blockchain technology such as Bitcoin. This type of digital possession functions as an alternative for the transfer of wealth across the globe, being completely transparent, secure and reliable. Its intrinsic worth depends on its usage as a legal tender and as a store of worth. The variety of transactions and demand on the worth of currencies such as these.
- The 2nd group consists of "alt coins" that are more similar to standard company shares, where the company acts as a decentralized self-governing organization. Such organizations have been growing exponentially in the last year as the neighbourhood is perceiving the brand-new economy as just like the sharing economy. Notably, such organizations can deliver value included services, which are

comparable to the conventional economy but far more efficient and less expensive for the customer.

It is believed that the 2nd group of cryptocurrencies, or much better "app tokens" will, with the aid of wise agreements, replace the conventional kind of services. Growing interest in such properties may be promising something big, maybe a revolution much like the one the Internet supplied in the early 90s. At that point, there wasn't an option to invest in a service such as the Web. Now our company believes there is and the finest method to accomplish it is to diversify properties via a financial investment vehicle such as a fund.

Benefits of Investing in an ICO

Should you take part in an ICO? Why would investors bet on an unidentified company online? The main advantage of an ICO is that you are assisting a company launch its item in exchange for expected future worth You're buying into something today in the hopes that it will be worth more in the future. You can exchange the company's tokens in the future after the value of the tokens increases, for instance.

Consider an ICO project similar to Kickstarter. Everyone has his or her specific reasons for investing. Some individuals wish to buy a cool item for a lower rate than its final MSRP, for example, while others have an authentic interest in seeing a company prosper.

Here's the greatest advantage of an ICO, nevertheless: in 2014, Ethereum sold coins through its ICO at a price ranging from \$0.30 to \$0.40 per token. The company released its last platform in July 2015. By that point, the cost of each token had increased significantly-- approximately \$19.42 at one point. If you

bought tokens throughout the Ethereum ICO, you earned a return of over 6000%.

Certainly, Ethereum is an exception-- not the rule. ICO successes could potentially take a slump. You could invest \$100 on a company's tokens during an ICO, only to view the company fizzle away before they launch a genuine item. Much like with any financial investment, the persistent research study is very important.

Impacts Made by ICO So Far

Almost everyone in tech today knows the three-letter acronym for jumbo-size fundraising: ICO.

The legality of Initial Coin Offerings, specifically, the public sale of digital tokens that sit on the Blockchain, is still something the SEC is sitting on the fence over. As such, most sales are restricted to non-US residents.

But in many countries, it's fast becoming anathema to crowdfund practically everything from the basement start-up to mobile middleware up to the decentralized bank. According to Smith & Crown, a digital assets research firm, so far start-ups have raised over \$600m in 2017 making crowdfunded campaigns a more popular source of pre-revenue financing than traditional venture capital equity for the first time in history.

While most of the ICO crowd traditionally come from the set of lots of style, lofty ambitions, and little substance, lately there are signs some of that has begun to change lately. MobileGo, a cell phone provider in Asia, raised \$35m in May. While decentralized financial institution Bancor's \$100 million raise was a little more circumspect, respectable companies like Kik plan to utilize the

power of their networks to create their own unit of virtual currency later this year.

What is Rent Token?

Rent token is a revolutionary token backed by the latest Ethereum blockchain technology and supported by rental property.

Rent Token Example Case

Have you ever rented an apartment and your future landlord charged you with an outrageous deposit just to move in? This is where Rent Token comes in instead of making your payment for the deposit directly to your landlord your rent token is placed in a smart contract for the term of your lease and at the end should the tenant break contract the money will be distributed to the landlord. If the tenant does not break any terms of their lease then the tenant can have confirmation that their landlord has not spent their deposit before the lease is up.

Other Rent Token Use Cases

Rent Token will be the first cryptocurrency to directly partner and work with real estate sales and rental agencies and websites to promote adoption and everyday use of the coin. After the ICO has been completed the rent token team will also be purchasing and developing our own group of duplexes and townhouses to be leased that offer a 10% deposit discount and 2% monthly rental payment discount when payments are made with rent token. These rental properties will also be used as a proof of concept to early adopters and potential clients. The Rent Token team will also offer and implement a full renting ecosystem including frontend support for tenants and extensive backend support for landlords.

Why adopt rent token as a landlord or resort owner?

Rent Token will offer extensive benefits for landlords using our versatile and resilient ecosystem.

Benefits of using rent token as a landlord

★ Ease of property management

- As part of the Rent Token smart contract system Rent Token will allow for late payment and monthly invoices to automatically be sent to the tenant on the blockchain to be filled if this invoice is not filled within the agreed upon time (15, 30 or 60 day delinquency) the amount owed will be deducted from the deposit smart contract.
- Full ecosystem for contractors that accept rent token for basic regular maintenance such as recarpeting, painting and rekeying of locks. The contractors will be subsidized by the rent token program to provide below market pricing using rent token.
- Smart Contracts for contractors to make sure the job is on time and on budget.

★ Easy litigation and arbitration for landlords

- Upon showing an apartment or duplex to a potential tenant both you and the tenant can walk and make note and insert images into our app of any pre-existing damage to protect both parties post-lease.
- After 2 months rent token will also begin offering for a small fee a 3rd party arbitration service to walk and inspect an apartment with both the tenant and landlord to make note of and pre-existing damage this will also provide a neutral third party to make sure all things are included in the smart contract.

★ Full rental listing services and review system

- Using our app and website that will be released in Q1 of 2018 we will offer full apartment and rental listings for landlords including promoted listings that can be bought with rent token.
- All landlords that offer rent token on their properties will be listed on our site and information booklets with our information showing you support our token and driving occupancy in your rental properties.
- When signing up with rent token all landlords are offered 1 free promotional listing with our exclusive rent token only listings site.

- Our app will only list rent token accepted properties on our listings allowing landowners to have a decisive edge over non-Rent Token properties.

★ **Landlord protections**

- Rent Token will offer the first **no chargeback** pay system meaning tenants can not place chargebacks on their payments in an attempt to defraud you.

Features of the Rent Token Rental app

★ **Full Rental listings program for Landlords and Tenants**

- Rent Token's app will allow easy listings showing listings accepting Rent Token.
- Rent Token's app will also offer promoted listings where landlords can promote their listings.
- All of these listings will be required to offer our smart contract program for deposits.

★ **Instant Messaging and Maintenance support Ticket system**

- Rent Token's app offer easy instant messaging between tenants and landlords and an innovative tenant issue system that instantly send a notice to your landlord.
- Landlords can send their contractors instantly with one tap of a button on the app of the address with an ongoing issue to quickly resolve it.

★ **Easy pre-lease walk notes**

- Rent Token's app also allows easy in app notes to be made about the condition of the rental property before the lease. This includes the ability to upload pictures to be saved for potential deposit arbitration at the end of your lease.

★ **Instant on app exchange of Rent Token**

- Rent Token's app will also allow instant exchange from a bank account in USD,CNY or EUR instantly into Rent Token to allow for easy use and liquidity.

★ **Easy Rental payment Tracking for both Tenants and Landlords**

- You can easily track your monthly payments and show all of your previous payments on the blockchain.

Full ecosystem and app implementation

In Q1 of 2018 Rent Token will begin implementing the alpha version of the full Rent Token ecosystem and mobile application. The Rent Token application will offer a wide array of features for both tenants and landlords.

Features

- ★ Instant exchange of rent tokens from USD > RENT, CNY > RENT, EUR > RENT and vice versa with it's own custom exchange and will also include other exchanges to keep the price of Rent Token competitive for anyone trying to buy through our app.
- ★ Ability to communicate with your landlord and tenants through the app using either direct message or using signed messages through the ethereum blockchain.
- ★ Full rental listings in your local area.
- ★ No chargebacks and reversed payments.
- ★ Instant access to contractors.
- ★ Automatic invoices for payments so you never miss a payment again!
- ★ And virtually instant transactions meaning no wait time from the bank for your deposit to be made and your rental to be reserved for you to move in.

Rent Token is also one of the first cryptocurrencies that will implement a token buy back and burn program after 6 months of deployment. The Buyback program will begin with the token buy back price of \$0.10 per token increasing every 2 months until it reaches a hard cap of \$0.20 per token with a total of 20,000-600,000 tokens bought back each month for 2 years based off rental income of the project beginning once our first funding goal of 10,000,000 RENT Tokens have been reached, in total 90% of all income from Rent Tokens rental properties will go to the buyback program. All tokens bought back will be burned ensuring that there will always be a decreasing amount of tokens in the ecosystem. After 2 years the buyback and burn will be locked in at \$0.25 with

100,000 rent per month being removed from circulation for the next 5 years for long term stability. All token buy back and burns will be published on the 15th of every month after the 6 month post ICO period to ensure total transparency.

Initial Price	6-month buy back price	8-month buy back price	10-month buy back price	12-month buy back price	14-month buy back price
\$0.10	\$0.12	\$0.14	\$0.16	\$0.18	\$0.20

Road Map

- ✓ August 2017 Partnering with coin exchanges begins for token pre-listing
- ✓ September 2nd ICO Begins
- ✓ October 23rd ICO Ends
- ✓ November 2017 Hiring and extensive marketing campaign connecting with real estate agencies and developing relationships with existing landlords to establish lasting ties
- ✓ December 2017 Development of network to support homeowners and landlords in selling and leasing their properties with rent token.
- ✓ Q1 2018 Full real estate ecosystem including a rental listing system and backend support for landlords such as property maintenance contracts with rent token will be implemented.
- ✓ February 2018 Buyback Program begins
- ✓ The ICO will begin with an initial goal of \$1,000,000 and a hard cap of \$15,000,000

- ✓ Total Tokens will be 500,000,000 with 150,000,000 tokens for the ICO sale @ \$0.10 per token

Division of the token supply

30% will be sold in token sale

10% will be used for market outreach

10% will be locked in a 5-year contract.

0.4% will be locked in a 1-year contract.

0.2% will be locked in a 6-month contract.

34.4% will be locked in a 10-year contract.

1% will be set aside for hiring incentives.

10% will be used in initial property accusation.

4% will be held for bounties.

Why Bring Cryptocurrencies into the Equation: Benefits of Incorporating them into Rental Properties

- ✓ **Scams:** Cryptocurrencies are digital and cannot be counterfeited or reversed arbitrarily by the sender, as with charge card charge-backs.
- ✓ **Identity Theft:** When you provide your charge card to a merchant, you offer them access to your complete credit line, even if the deal is for a small quantity. Charge card operate on a "pull" basis, where the store initiates the payment and pulls the designated quantity from your account. Cryptocurrency utilize a "push" system that allows the cryptocurrency

holder to send exactly what she or he wishes to the merchant or recipient with no additional information.

- ✓ **Immediate Settlement:** Getting real residential or commercial property usually includes a variety of third intermediaries (Legal representatives, Notary), hold-ups, and payment of fees. In numerous methods, the bitcoin/cryptocurrency blockchain is like a "big home rights database," states Gallippi. Bitcoin agreements can be designed and enforced to remove or include 3rd celebration approvals, referral external facts, or be completed at a future date or time for a portion of the expenditure and time required to complete standard property transfers.
- ✓ **Access to Everyone:** There are roughly 2.2 billion individuals with access to the Internet or mobile phones that do not presently have access to standard exchange systems. These people are primed for the Cryptocurrency market. Kenya's M-PESA system, a mobile phone-based money transfer and micros financing service just recently revealed a bitcoin device, with one in three Kenyans now owning a bitcoin wallet. (Let me repeat that once again. 1/3).
- ✓ **Lower Costs:** There aren't usually transaction fees for cryptocurrency exchanges since the miners are compensated by the network (Side note: This is the case for now). Even though there's no bitcoin/cryptocurrency transaction fee, many anticipate that a lot of users will engage a third-party service, such as Coinbase, creating and preserving their own bitcoin wallets. These services imitate Paypal does for money or charge card users, offering the online exchange system for bitcoin, and as such, they're most likely to charge costs. It's interesting to note that Paypal does not accept or transfer bitcoins.

ICO Funds Distribution and 2 year financial business plan

When investing in an ICO many ICO's have an unclear or poor business plan the Rent Token will begin from day one using 99.75% of our funds raised in purchasing property to begin creating our rent token development creating passive income for the buyback and burn program 6 months later and providing an easy proof of concept for any landlords or tenants looking to adopt rent token. Rent Token will begin operations focusing originally on college student demographics between the ages of 18-25 by offering discounts of 10% on deposits and 2% on monthly payments made on rent token giving our properties a competitive edge over the existing infrastructure in the area and promoting long lasting trust among the next generation to enter the workforce and become future tenants in non-collegiate locations. With the ease of on app exchanges and on app deposits this will allow tenants and landlords to complete leases within minutes.

Why begin with youth and college tenants?

Housing in college towns are always expanding with continued growth in out of state enrollment numbers. Targeting the youth demographic will allow the rent token team to be able to promote adoption among the most people in the least amount of time as most rental commitments are semester long with college students and our lower rates of 10% on deposits will make a huge impact with the lower and middle income students to come on campus from out of district or out of state areas. In college towns such as Fayetteville, Arkansas rental vacancy rates have been on a sharp decline since 2009 falling over 10% in less than ten years to an all time low of 4.11% while total median rental property costs for tenants have increased by 8.39% over the last three years higher than both the state and national averages.

Real Gross Rent in Fayetteville Arkansas

	2015	1 Year Change	3 Year Change
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US Median Gross Rent	\$959	+3.12%	+8.24%
AR Median Gross Rent	\$695	+2.21%	+8.26%
Fayetteville Median Gross Rent	\$749	+2.88%	+8.39%

Rental Vacancy Rate in Fayetteville Arkansas

	2015	1 Year Change	3 Year Change
US	5.85%	-0.47%	-0.92%
AR	8.50%	-1.10%	-0.63%
Fayetteville, AR	4.11%	-0.16%	-2.28%

Our Team

- ★ **Matthew McAlister** is the lead developer and relations coordinator between the Rent Token team and Division Asset Management LLC with education in computer science with a focus in system administration. Matthew has been developing web and gaming servers for 7 years and helped develop a multitude of gaming community's such as the facilitating growth in games such as Unturned, Garry's Mod, Arma 2 & 3. Matthew also has extensive experience in web development in SEO with nearly 5 years of experience in domain valuation in appraisal and sales facilitation.
- ★ **Aaron Hoffman** is an experienced business owner and CEO of Zinoff Enterprises with 5 plus years working in the logistics & supply chain industry. He is a strong entrepreneurial professional with a Bachelor's degree focused in finance from Ohio University. Aaron has been involved with Ethereum and blockchain technology for 2 years now. His company, Zinoff Enterprises, is one of the original members of the EEA. Aaron is

excited and recognizes the Rent-Token as a "home run idea that solves numerous problems that pertain to the real estate & rental industry".

★ **John Zinno** is the President of DeliverThat a large catering and delivery company in Ohio that has delivered and catered over \$900,000 in food this year alone. John graduated from the University of Ohio in 2016 with a Bachelors in Real Estate and Entrepreneurship Principles. John has worked with various communities to Ethereum and promoted the investment of nearly \$100,000 into the Ethereum Ecosystem in early 2017. John using his Position in DeliverThat promoted the joining of the company into the Enterprise Ethereum Alliance part way through this year.

★ **Ethan Sam** is the public relations coordinator and communications director for the rent token team. He is currently receiving an education in communications and public relations and will be finishing his degree in Spring of 2018. Ethan only recently adopting cryptocurrencies in early 2017 provides both a unique outside perspective and the ability to promote adoption among college students.

Conclusion

There are always benefits and drawbacks to any scenario in life. To be able to make an excellent choice, you require to weighing the great and bad completely before finalizing your option. With Cryptocurrency, it's more about mass approval than technology. The technology is here.

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