

# HomeSwap

## The Crypto-Native Real Estate App

Property search + crypto lending + tokenization platform

Raising Now

**\$150K Pre-Seed Round**

Funding for compliant launch

# The Problem

Crypto Wealth Locked Out of Real Estate

**50M+ crypto holders in US** - But only 1% use crypto for home purchases

**Forced liquidation** - Must convert crypto to cash, losing value and time

**Traditional lenders don't accept crypto** - Asset not recognized as collateral

**20% down payment barriers** - High cash requirements exclude crypto millionaires

**60+ day approval processes** - Hot properties gone before approval

**\$2.3T in crypto wealth seeking real estate access**

Crypto holders forced into inefficient liquidation to participate in housing market

# Solution

Complete crypto-native real estate platform with integrated financing

## Core Solution



### P2P Lending Marketplace

Connect crypto holders with real estate buyers



### Crypto Collateral Loans

BTC, ETH, USDC accepted as collateral



### 50-60% Faster Closings

Skip loan underwriting: 20-25 days vs 45-60 traditional

## Traditional vs HomeSwap

| Traditional                     | HomeSwap                     |
|---------------------------------|------------------------------|
| Banks reject crypto collateral  | Accepts crypto as collateral |
| Must liquidate for down payment | Option to keep crypto        |
| Traditional income verification | Asset-based lending          |
| Limited lender options          | P2P marketplace choice       |
| 45-60 day closing timeline      | 20-25 day guaranteed funding |

## Speed + Savings + Revenue

50-60% faster closings + \$12.5K+ savings per \$500K home  
Tokenization enables guaranteed funding → eliminates financing delays

# Platform Features & Technology Stack

## Core Platform Features

**Smart Contract Escrow:** Guaranteed funding eliminates 15-30 day loan approval delays

**Multi-Currency Support:** BTC, ETH, USDC payments with real-time conversion

**Property Tokenization:** 10,000 tokens per property → trading revenue + pre-commitment buying

**Mobile-First Design:** Native Android app with iOS planned

## Additional Services

**P2P Lending Marketplace:** Connect crypto holders with alternative financing

**AI Property Assistant:** GPT-4o-mini powered property analysis and recommendations

**Integrated Property Search:** MLS integration with crypto-friendly filters

**Legal & Compliance:** Built-in KYC/AML and regulatory compliance

# Development Status & Market Validation

## 90%

MVP Complete  
Core Features Ready

## Delaware

C-Corp Established  
Investment Ready

## Q4 2025

Target Alpha Launch  
MO, FL Pilot

Low Execution Risk: Platform Nearly Complete

### Technical De-Risking Complete

**Demo video:** [homeswap.tech/#demo](https://homeswap.tech/#demo)

**GitHub Repository:** Complete platform codebase

**Platform Status:** 90% MVP complete

**Market Research:** Crypto holder interviews completed

**Smart Contracts:** Core escrow & tokenization built

**Mobile App:** Native Android ready for testing

# Competitive Analysis

Feature Comparison Matrix

| Feature                 | HomeSwap | Propy | RealT | Zillow | Better.com | Rocket |
|-------------------------|----------|-------|-------|--------|------------|--------|
| Crypto Collateral Loans | ✓        | ✗     | ✗     | ✗      | ✗          | ✗      |
| P2P Lending Marketplace | ✓        | ✗     | ✗     | ✗      | ✗          | ✗      |
| Property Tokenization   | ✓        | ✓     | ✓     | ✗      | ✗          | ✗      |
| Mobile-First Design     | ✓        | ✓     | ✗     | ✓      | ✓          | ✓      |
| Full Property Search    | ✓        | ✓     | ✗     | ✓      | ✗          | ✗      |

Propy's Limitations

- Focuses on blockchain title transfers only
- No lending or financing options
- Limited US presence
- Complex user experience

RealT's Focus

- Fractional ownership only
- No full property purchases
- Limited to investment properties
- No lending marketplace

Traditional Players' Constraints

- No crypto integration
- Slow adoption of blockchain
- Legacy systems limit innovation
- No tokenization capabilities

Our Advantage: Complete Crypto-Native Solution

Platform combining crypto lending, P2P marketplace, tokenization, and traditional real estate in one mobile-first experience

# Market Opportunity

\$3.7T

Total Addressable Market  
Global crypto market cap (CoinMarketCap 2024)

\$740B

Serviceable Addressable Market  
20% actively seeking real estate investment

\$7.4B

Serviceable Obtainable Market  
1% early adopter penetration (Years 1-3)

## Market Drivers

### Federal Crypto Backing

FHFA orders Fannie Mae/Freddie Mac crypto acceptance

### GENIUS Act Passed

Senate passes stablecoin framework 68-30 (bipartisan)

### Mass Adoption Ready

Regulatory clarity removes institutional barriers

## Go-to-Market Strategy

### Phase 1: High-Value Launch (Q4 2025)

#### Target: High-net-worth crypto holders + Communities

- Partner with private wealth advisors
- Sponsor crypto conferences & Reddit AMAs
- White-glove onboarding (\$500K+ properties)
- Target: 10-20 transactions = \$75K revenue

### Phase 2: Scale Through Agents (Q2 2026)

#### Partner with crypto-friendly real estate agents

- Train agents on crypto transactions
- 0.25% referral fees (vs 3% traditional)
- Focus on TX, FL, WY (crypto-friendly states)
- Target: 100+ transactions/month

# AI Integration

## Currently Implemented

### AI Property Assistant (GPT-4o-mini)

Auto-generate descriptions, pricing, market analysis

### Smart Property Recommendations

100-point similarity scoring algorithm

### AI Price Oracle Framework

Multi-source data analysis smart contract

### AI Support Chatbot

Integrated customer support and property assistance

## AI Roadmap (Next 6 Months)

### Computer Vision Integration

Property photo analysis, condition assessment

### AI Price Oracle Deployment

Live blockchain deployment with real market data

### Predictive Market Analytics

Price predictions, market timing, ROI forecasting

### AI Risk Assessment

Automated loan default risk scoring

## AI + Tokenization = Unique Data Advantage

Property tokenization creates rich datasets for ML model training that competitors can't match  
**First platform to combine AI intelligence with blockchain transparency**

# Revenue Model & Unit Economics

## Revenue Streams

### 1.5%

P2P lending origination + 0.25% servicing  
(Primary recurring revenue)

### 0.5-1%

Property token trading fees  
(High-volume recurring revenue)

### 0.5-1%

Loan protection insurance (annual)  
(High-margin add-on)

### 0.5%

Platform transaction fee  
(vs 3%+ agent commission - massive savings)

### Premium Rates

2-4% above market for crypto collateral loans  
(Banks can't compete)

### Liquidity Pool Management

1-2% pool fees + 2-4% interest spreads  
(Instant financing for buyers)

### SaaS Subscriptions & API

Pro (\$9.99) • Premium (\$19.99) • Enterprise (\$99) +  
API fees  
(Recurring monthly revenue)

### Service Referrals

Home warranties, moving services, contractors  
(Built-in revenue per transaction)

## Unit Economics

**Average Loan:** \$400K → \$6K origination + \$1K/year servicing

**Property Tokenization:** \$500K property → \$2.5K-5K/year in trading fees

**Insurance Add-on:** \$400K loan → \$2K-4K/year protection

**Liquidity Pool Management:** \$10M pool → \$400K+ spread + \$150K fees

**SaaS Subscriptions:** \$8.3M/year by Year 5  
(recurring monthly revenue)

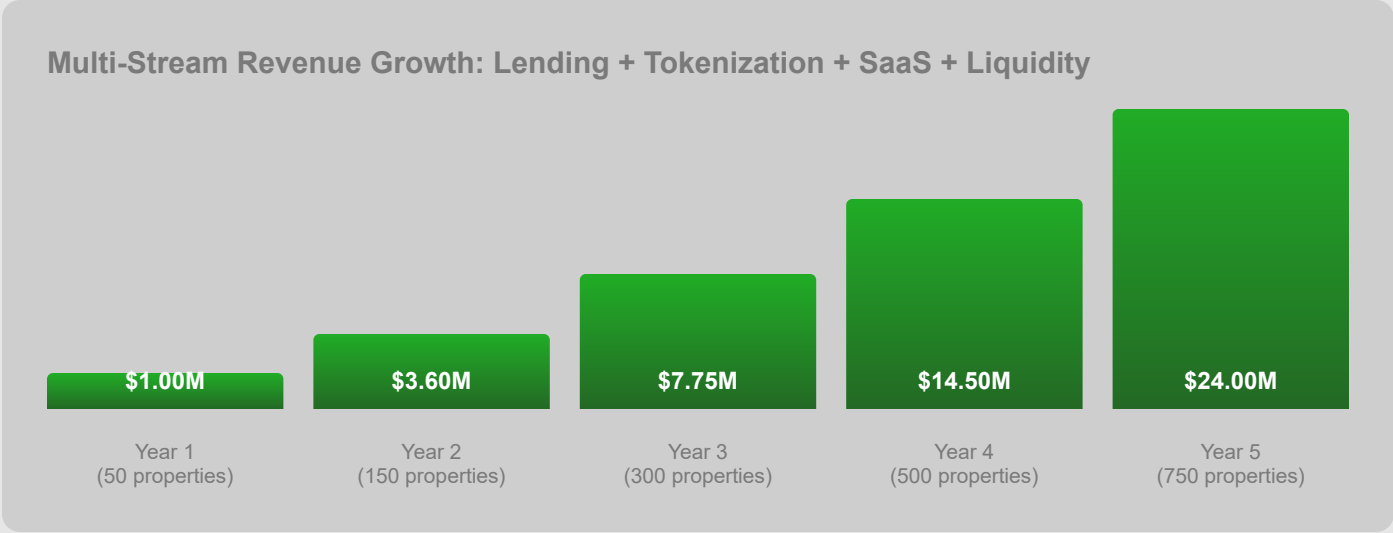
**Service Referrals:** \$500-2K per transaction  
(warranties, moving, contractors)

**Commission Savings:** Save buyers/sellers \$12.5K+  
vs 3%+ traditional

**8+ Revenue Streams Per Property**

# 5-Year Financial Projections

| Diversified Revenue Growth (\$M)      |        |        |        |         |         |
|---------------------------------------|--------|--------|--------|---------|---------|
| Revenue Stream                        | Y1     | Y2     | Y3     | Y4      | Y5      |
| P2P Lending Origination (1.5%)        | \$0.30 | \$0.90 | \$1.80 | \$3.00  | \$4.50  |
| Transaction Fees (0.5%)               | \$0.10 | \$0.30 | \$0.60 | \$1.00  | \$1.50  |
| Loan Servicing (0.25% annual)         | \$0.05 | \$0.25 | \$0.65 | \$1.30  | \$2.25  |
| Token Trading Fees (0.5-1%)           | \$0.05 | \$0.20 | \$0.60 | \$1.50  | \$2.80  |
| Loan Protection Insurance             | \$0.05 | \$0.20 | \$0.50 | \$1.00  | \$1.80  |
| Service Referrals                     | \$0.05 | \$0.15 | \$0.30 | \$0.50  | \$0.75  |
| Liquidity Pool Management (1-2% fees) | \$0.10 | \$0.40 | \$0.90 | \$1.80  | \$3.20  |
| SaaS Subscriptions + API Fees         | \$0.30 | \$1.20 | \$2.80 | \$5.40  | \$8.70  |
| Total Revenue                         | \$1.00 | \$3.60 | \$7.75 | \$14.50 | \$24.00 |



**Growth Drivers:** • Multiple revenue per property (8+ streams) • Token trading creates network effects • 50-60% faster closings drive adoption • Premium pricing for crypto services • Recurring SaaS subscriptions • Liquidity pool network effects • Service referrals ecosystem

750

Properties by Year 5  
8+ revenue streams each

\$32.0K

Avg Revenue Per Property  
(Year 5 annual)

\$19.2M

EBITDA by Year 5  
(80% net margin)

# Market Positioning

## Modernizing Real Estate for Crypto Wealth

**Traditional systems exclude crypto holders from property ownership**  
We're enabling a new generation of buyers to participate in real estate

### Traditional Market (Established)

**Players:** Zillow, Rocket, Better.com  
Billions in funding, massive market share

**Customer:** Traditional W-2 buyers  
Bank-verified income, 30-year mortgages

**Process:** 30-60 day closing  
Manual underwriting, paper-heavy

**Limitation:** Cannot accept crypto  
Regulatory constraints prevent crypto integration

### Crypto Market (Underserved)

**Players:** HomeSwap, Propy (limited)  
Early stage, huge opportunity

**Customer:** Crypto-native buyers  
Non-traditional income, asset-rich

**Process:** 20-25 day closings  
Skip 15-30 day loan underwriting bottleneck

**Advantage:** Direct crypto acceptance  
Built for regulatory clarity era

## Why Traditional Players Won't Enter Our Market



### Business Model Conflict

Mortgage divisions don't accept crypto collateral



### Compliance Costs

Integrating crypto would require expensive license modifications



### Wrong Infrastructure

Built for W-2 income verification, not crypto wealth assessment

## Perfect Timing: Market Size vs Competition

**\$3.7T crypto market growing • 28% of Americans own crypto • Traditional players lack crypto integration**  
We're building the infrastructure for a massive underserved market

# Risk Mitigation

## Regulatory Strategy

### Phase 1: P2P Marketplace MVP

- P2P lending marketplace (regulated as broker)
- Cash purchases with crypto collateral
- Real estate broker partnerships

### Phase 2: Lending Licenses

- MO, FL lending licenses
- NMLS registration for mortgage facilitation
- ~\$75K per state for P2P lending compliance

### Phase 3: Full Marketplace

- Multi-state lending operations
- SEC registration for security tokens
- Scale to crypto-friendly states first

## Technical Risk Management

### Smart Contract Security

- \$25K audit before mainnet
- Bug bounty program
- Upgradeable proxy pattern

### Financial Protections

- FDIC-insured escrow accounts
- Multi-sig treasury management
- Insurance partnerships

### Legal Framework

- Top crypto law firm engaged
- Terms reviewed by SEC counsel
- State-by-state compliance

# Team



## Ryan Cartwright

### Founder & CEO

**Mobile Device Engineer at Samsung** turned solo entrepreneur. Been building Android apps independently since 2010. Spent the last 12 months turning this idea into a working platform.

**4 Apps**

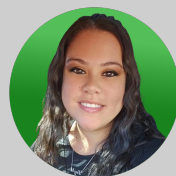
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**Real Estate**

Experience

**Self-Made**

Builder



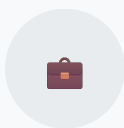
## Kelcie Stewart

### Co-Founder & COO

**Operations & Strategic Partnerships specialist** with extensive network expertise. Brings operational experience and strategic partnerships to scale HomeSwap's vision.

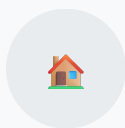
**10% EQUITY PARTNER**

## Advisory Board (Being Recruited)



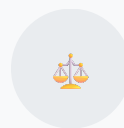
### Fintech Executive

- Former VP at crypto lending platform
- Regulatory compliance expertise
- P2P lending experience
- Series A+ fundraising



### Real Estate Professional

- Licensed broker with tech background
- MLS integration experience
- Property tokenization knowledge
- Agent network connections



### Former Regulator

- Ex-NMLS/state banking official
- Lending license navigation
- Multi-state compliance
- Government relations

### Advisory Compensation

**0.5-1% equity each • \$500/month cash (post-funding) • Board observer rights**

# Why Now?

## Regulatory Momentum Building

### FHFA Decision 2025-360: Crypto asset acceptance for mortgages

- Pulte (FHFA Director) ordered crypto mortgage framework
- Senate GENIUS Act passed 68-30 (stablecoin framework)
  - Growing institutional acceptance

#### ✓ Federal Approval

FHFA orders crypto mortgage acceptance

#### ✓ Senate GENIUS Act

Passed 68-30 (bipartisan)

#### ✓ Massive Untapped Market

Crypto real estate transactions remain a small fraction of total market

#### ✓ First-Mover Ready

90% MVP complete, launch Q4

## The Opportunity

Be the bridge between \$3.7T crypto wealth and real estate

# The Ask

## \$150K Pre-Seed Round

6-month runway to launch with full compliance

### Immediate Milestones

- Missouri P2P lending license (fully funded)
- Add full-time developer + compliance expert
- Alpha launch with proper compliance (Q1 2026)
- First 20-30 transactions with legal framework

### Use of \$150K Pre-Seed Funds

# 60%

## \$90K

### Legal & Compliance

- Missouri P2P lending license (\$10-20K)
- NMLS registration & setup (\$3-7K)
- Smart contract security audit (\$10-20K)
- Legal counsel & compliance (\$50-60K)

# 30%

## \$45K

### Team Scaling

- Part-time developer (\$30K for 6 months)
- Compliance consultant (\$15K for 6 months)

# 10%

## \$15K

### Launch & Operations

- Production deployment (\$5K)
- Security infrastructure (\$5K)
- Alpha user onboarding (\$5K)

# HomeSwap

## Ready to Transform Real Estate?

Join us at the perfect regulatory inflection point

Contact

**Ryan Cartwright**

[ryan@homeswap.tech](mailto:ryan@homeswap.tech)

[View Demo Video](#)

[View Promo Website](#)

[View Data Room](#)

[Contact for SAFE Notes](#)

### Data Sources & Verification:

**Market Data:** \$3.7T crypto market cap (CoinMarketCap Dec 2024), 28% American crypto ownership (Security.org 2025), 12% first-time buyers use crypto (Redfin)

**Regulatory:** FHFA crypto directive verified (June 2025), crypto real estate market share (Chicago Agent Magazine 2024)

**Cost Estimates:** Based on industry research and official state fee schedules. Missouri Division of Finance ([finance.mo.gov](https://finance.mo.gov)), NMLS fee structures, smart contract audit market analysis (BlockApex, Ulam Labs 2024)

**Competitive Analysis:** Based on public company information from Propy.com, RealT.co, and official platform documentation