A$$ETcoin
A Unique Way to Building Wealth
Northeast Capital Fund II, LLC
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CORE BELIEF SYSTEM:

Credit is a Human Right!

ALL humanity has the right to pursue a better quality of life in an equality based ecosystem designed to bring financial freedom.

#assetcoin

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NCF II Affirms and Supports the Belief

Credit is a Human Right. Therefore, ALL humanity has the right to pursue a better quality of life in an equality based ecosystem designed to bring financial freedom.

Basic Operating Principles

By leveraging accumulated knowledge and experience, Northeast Capital Fund II, LLC has positioned itself in the industry to deliver innovative, customized financial solutions and advisory services worldwide.

NCF II Affirms and Upholds the following 8 principles:

1. We affirm and uphold the sanctity of ***credit as a human right.***
2. We affirm and uphold the ***lack of capital available*** directly contributes to poverty; therefore,
3. We support the ***right to pursue a better quality of life*** through financial freedom in an environment built on equality.
4. We support an ***equality-based economic system*** (ecosystem) that delivers basic elements, like universal access to food, shelter, clothing, health and credit.
5. We support the ***right to human dignity*** through the increase of available capital to all, regardless of income.
6. We affirm and uphold our commitment to ***provide a new financial legacy gateway*** designed to bring financial freedom.
7. We affirm and uphold our commitment to building (through blockchain) the next generation global asset-based lending structure expected to accelerate the adoption of a new ***sharing economy***.
8. We affirm and uphold our commitment to ***disrupt the global asset-based lending market*** by democratizing and decentralizing it to better serve the needs of society.

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Introduction

The eight richest men in the world hold the same amount of wealth as the bottom half of the world's population — 3.5 billion people.

No one is knocking how they got or use their wealth; however, the eight men shown above own more wealth than 3.5 billion people. Left unchecked, growing inequality threatens to pull societies apart; likewise, Northeast Capital Fund II, LLC (NCF II) recognizes this fact and is ready to become a part of that change.

To help widen access to capital for low- and moderate-income communities, NCF II's team (through an Initial Coin Offering) is applying blockchain technology to its asset-based lending platform. _+

Our Ethereum Smart-Contracts governed ecosystem focuses on:

- Creating the best conditions for asset acquisition.
- Providing transparency and liquidity.
- Alleviating tax efficiencies.
- Eliminating unnecessary third-party costs.
- Easing cross-border transactions under a unified token sale platform.

This White Paper explains the principles of NCF II's economic system (ecosystem) and the value of its new asset-based lending platform using blockchain technology.

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What is the difference between these two pictures? “Access to Capital”

We are more than a business run by individuals; NCF II is a ***Credit Movement*** of epic proportion to provide asset-based financing to nearly anyone with viable income.

Huge potential to accelerate the adoption of a “Sharing Economy”

Because the lack of access to capital limits choices and opportunities, our business model is based on the belief that asset acquisition (capital availability) allows people to improve their economic position. Regardless of the goal — be it a financial crisis, sending a child to college or starting a business — asset acquisition and business ownership provide communities with a solid foundation on which to grow and prosper.

By simply bypassing third-party intermediaries and processes, our secure tamper-proof blockchain platform and proprietary ecosystem makes asset acquisition possible with little or no money up front.

Three things NCF II’s blockchain platform and proprietary ecosystems aims to accomplish in the global asset-based lending market:

- Democratize it by making credit available to everyone capable of servicing the debt.
- Decentralize it using blockchain technology.
- Disrupt it by changing the business model using advanced technology to offer new capital resource avenues to individuals with stable income based on their ability to pay, not credit.

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Who We Are

Northeast Capital Fund II, LLC

Northeast Capital Fund II, LLC (NCF II) is an innovative mortgage financing and lending institution centered around an ecosystem that transacts cutting-edge asset-based lending across a Blockchain platform.

Through tokenization, we provide asset acquisition buyers more flexibility to acquire capital in a more socially sensitive financial environment. By delivering Wall Street-quality leveraging strategies, our program helps individuals acquire property and grow wealth.

By disrupting and opening the market to more participants, NCF II will change the standard business model for acquiring and maintaining asset ownership. Our business model introduces a social-conscious enterprise on a blockchain platform funded through tokenization (A$$ETcoin) crowdsales. This helps us meet the needs of the asset-buying consumers in communities lacking capital. For the most part, we hope to demonstrate that social-consciousness in a for-profit business is not just a good idea - but good for business.

That being the case, we expect the success of our business model to change the way "credit only" profit-driven enterprises offer financial services.

We will serve the national and international communities around the world providing capital (asset acquisition) to as many people as possible. Regardless of past credit problems, debt ratio issues or lack of down payment funds, NCF II's ACLO loan products will be able to help ease financial burdens for low- and moderate-income families.

Regardless of past credit problems, debt ratio issues or lack of down payment funds...

NCF II's Alternative for Collateralized Loan Obligation (ACLO) products ease financial burdens for low- and moderate-income families.

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What We Are Doing

Making the American Dream possible by providing credit-free, asset-based loans based on one's ability to pay.

In other words, regardless of credit or cash, you qualify with proof of income and ability to make monthly payments.

President Roosevelt stated, "real estate is the basics of all wealth." Therefore, we focus on providing asset-based funding based on one's ability to pay - not credit.

ACLO enables NCF II to provide financing to the asset-based credit market with a legal proprietary structure designed to make ownership possible for more buyers than ever before.

What sets us apart from traditional ownership structure is NCF II's asset-based ownership structure allows repossession of all assets (like vehicles) instead of foreclosure (like mortgages). In during so, this gives us the ability to lower our token crowd buyer investment risk to provide more flexible asset-based financing; at the same time, increasing safety for investors while giving lenders more control.

ACLO loans will play an instrumental role in freeing asset-based lending from the bondage of its old orthodoxy structure ending the long era of asset-based lending apartheid. ACLO's loan asset-based lending structure aims to unleash human creativity and potential; at the same time, guaranteeing those with steady incomes the chance to take responsibility in reclaiming his/her human dignity through capital and wealth building.

The ACLO proprietary asset-based lending structure is a self-dissolving platform and financial process that simultaneously reduces the costs of Residential & Commercial Real Estate, Business and Asset Acquisitions; at the same time, enhancing a borrower's credit worthiness and ability to build wealth.

Disrupting the system automatically empowers the trillion-dollar global asset-based credit market making it more *democratized* and *decentralized*, as well as more transparent and safer for investors acquiring and transferring assets. NCF II's ACLO loan program using blockchain technology helps make asset-based lending fast and seamless in a 90% free paperless environment.

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NCF II's Goal is to provide the **Alternative for Collaterized Obligated Loan (ACLO)** lending structure to the domestic and international market of capital challenged communities. This will be done by offering cryptocurrency token crowdsales to fund lending operations. Our token will be supported by assets, cash, and cash flow. All of our transactions will be transparent across our blockchain platform.

A$$ETcoin

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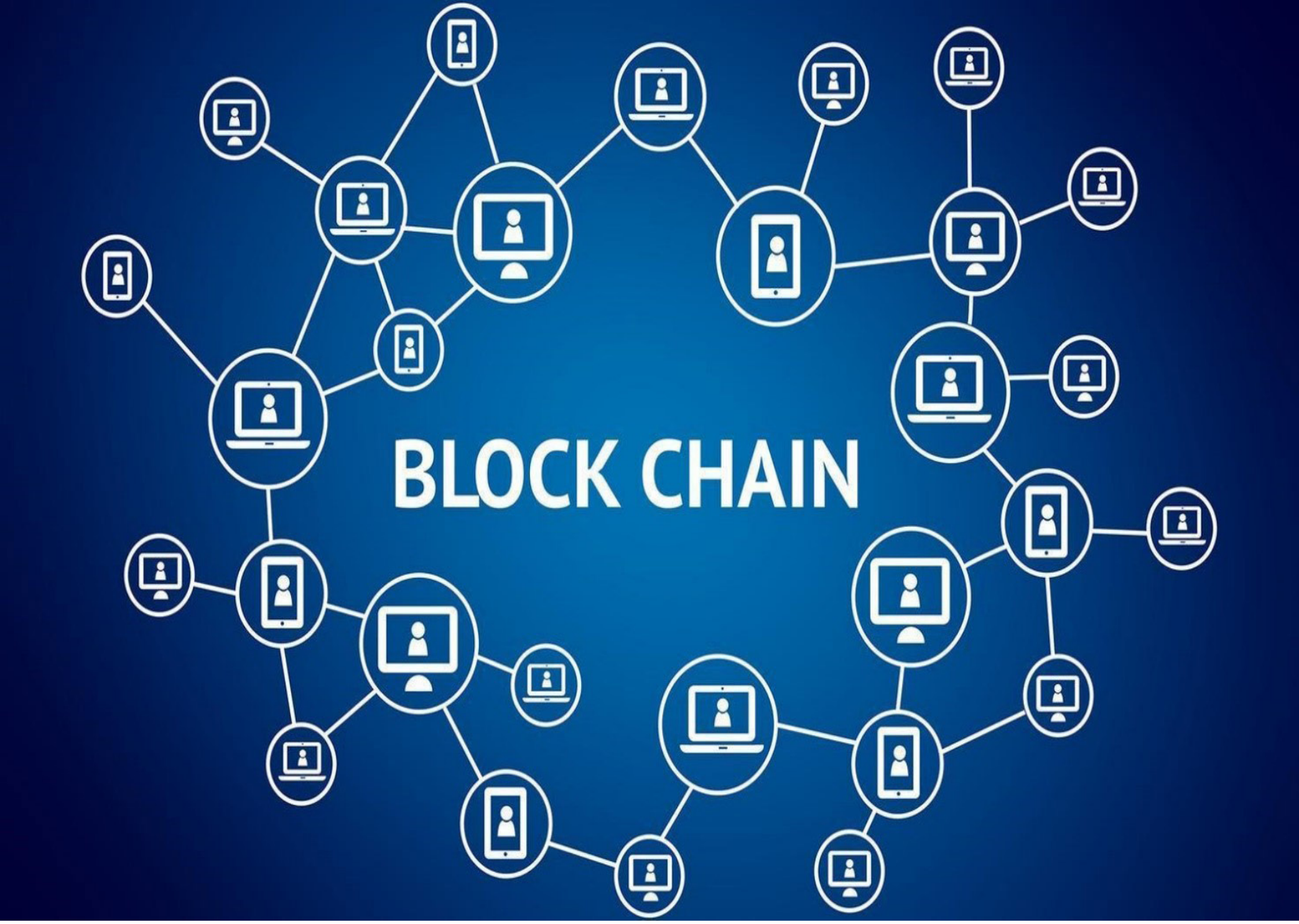

Blockchain technology helps level the financial playing field.

Our proprietary ecosystem across the blockchain platform will make the transfer of asset holdings require minimal constraints, alleviate tax inefficiencies, and make cross-border transactions simple; in addition to eliminating substantial overhead faced in certain jurisdictions due to unnecessary middlemen.

Using blockchain technology will allow assets to be uniquely identified via a digital record that contains information regarding occupancy, physical characteristics, legal status, historical performance, and financial position.

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BLOCKCHAIN

Blockchain has the potential to help accelerate the adoption of a sharing economy; likewise, NCF II's mission is to provide capital in communities lacking financial resources. NCF II has positioned itself uniquely in the industry with plans to unite a third-party broker lending network in a decentralized open and fairer lending ecosystem. By using a blockchain lending platform, NCF II will build the next generation's global lending structure based on blockchain technology and smart contracts.

By supplying lending network warehouse lines of credit with underwriting guidelines developed to conform to targeted demographics, smart contract technology will provide an automated transparent system for lenders, and investors alike.

Warehouse lines for our lending network will be provided by opening up significant amounts of previously untapped private capital through NCF II's tokenization process. By using token crowdsale funding mechanism that support our ecosystem initiative opposed to traditional venture capital, NCF II will completely change the way asset ownership is acquired, held and transferred.

NCF II's blockchain platform and asset lending structure is the solution for the industry's most crucial problems, such as financial limits due to the lack of democracy, transparency, and trust in targeted demographics.

Fundraising and the use of NCF II's A$$ETcoin Tokens (ACTs) will help to finance product development, marketing and advertising for the development of the blockchain platform. Eighty-nine percent of all funds raised in the initial round will be escrowed for lending only. ACT is an internal currency of NCF II's blockchain platform and will be used for all investment operations and profit distributions.

NCF II's ecosystem is developed on the premise that "***credit should be a human right.***" This analogy comes from on-going economic concerns over universal access to food, shelter, clothes and health. We argue these concerns are better addressed by providing access to the tools most likely to deliver the basic elements needed for a better lifestyle. So we contend that food, shelter, clothing, health and credit are the basic fundamental elements of life; for example, most people don't pay cash for a house, car, or a college education. Yet they are all elements needed for a better quality life; therefore, we believe that access to credit is a very powerful element needed to create better financial opportunities to help overcome adversity.

NCF II's innovative asset-based lending platform utilizes cutting-edge technology that leads to more lending flexibility.

We deliver strategically designed Wall Street-quality financial products and services designed to help more individuals with asset acquisition and wealth building in ways traditional financial institutions fail to do.

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STANDARD & POOR'S

FitchRatings

MOODY'S INVESTORS SERVICE

The Three Rating Agencies:

- S & P rating AAA
- Strong Fitch rating AAA - very strong
- Moody's rating AAA - exceptional

Because it's collateralized with assets, cash and monthly cash flow with the principal and interest of the loan 100% protected for the life of the loan, **ACLO loans** can be sold as investment grade paper. In addition, ACLO has a built-in investment hedge with an attractive yield engineered to provide the highest possible leverage at the lowest blended costs.

Past lending cultures developed a system focused on identifying the credit worthiness of the borrower; however, no measuring tool can predict the future.

More importantly, given the fact the banking industry has remained essentially unchanged since the middle ages; maybe it's time to replace or displace the notion of a classical credit cultural society.

Even when all risk factors are in favor of a borrower repaying a loan many things can happen in life to create different results. In other words, no matter how good the standard traditional risk data is; it cannot predict if the borrower will lose his/her job, have a major illness, or a financial crippling crisis preventing them from paying the loan in full. Since it's impossible to predict any unforeseen financial crisis, ACLO loan products aims to make them irrelevant factors.

Instead of trying to guess how the borrower will perform over the life of the loan; its better to structure the loan so its behavior remains predictable under all conditions. The ACLO loan lending structure gives NCF II the ability to predict and control the loan until it is paid in full; the ***beauty of our loan lending structure is, once the loan is generated the loan becomes self-dissolving paying itself-off with or without the borrower.***

NCF II's ecosystem is the foundation our Credit Movement is built on; because ACLO is engineered on a self-dissolving platform, it frames a lending structure that simultaneously reduces asset acquisition cost while enhancing owner's credit worthiness and ability to build wealth.

The worst that can happen with ACLO loan products is the borrower defaulting; however, the loan will continue to pay itself off.

Two Types of ACLO Loans:

1. ResMo ACLO – Residential ACLO
2. ComMo ACLO – Commercial ACLO

If asset ownership becomes too heavy, we can help by purchasing the asset from the borrower.

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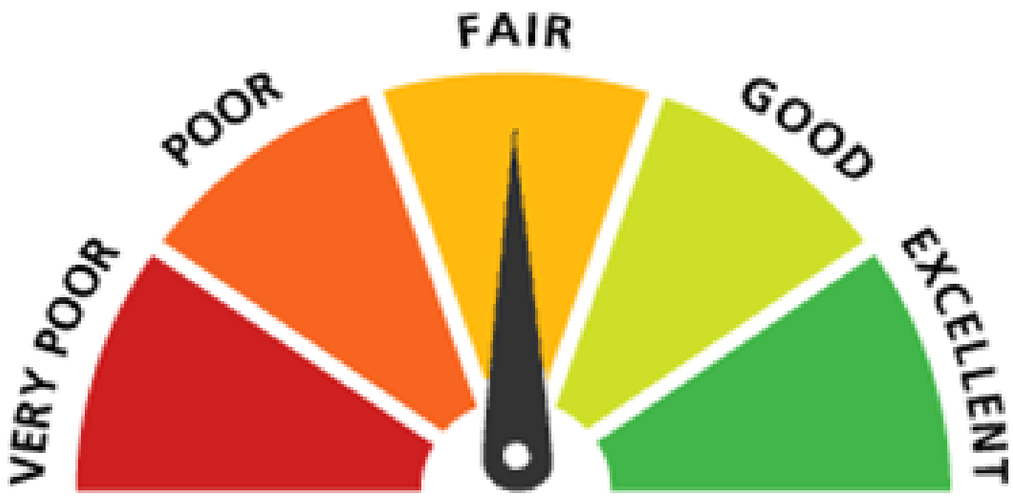
NCF II does not use credit score or pay history to underwrite loans!



The family home continues to hold iconic status for most Americans; it's a tangible indication middle class has been achieved; this is also a sign of guaranteed membership into a neighborhood - a defining characteristic of who people are and how they raise their children. The home is also a family's hedge against economic reversals and rent increases in the community; with each monthly payment, families who buy, rather than rent protect themselves against the risk of rising rents. Traditionally, they also build wealth in their home, securing an appreciating asset that can provide them rent-free housing in their old age, a source of funds in an emergency, and possibly an inheritance for their children. NCF II intends to bring back the "American Dream" to as many people as possible through real estate ownership.

We believe there is something fundamentally wrong with a credit market that leaves out more than half the population of the world, because they are considered not credit-worthy. It is paramount that we redesign the way capital is distributed globally; likewise, we propose the concept of social business that offers greater capital available to more people.

Platform's Three Main Objectives:

- Disruption
- Decentralization
- Democratization

By **disrupting** inefficient and unfair practices used by traditional capital market, we will **decentralize** the process using our blockchain platform designed to reduce costs and ensure error-free transactions; thereby, **democratizing** the financial market, making it more lender friendly.

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Sharing economy is a socio-economic ecosystem built around sharing human and physical resources for the good of all.

Through its blockchain platform, NCF II is building the next generation global asset-based lending structure based on smart contracts. We believe blockchain has the potential to help accelerate the adoption of the "Sharing Economy" which has already begun to unleash market disruption by opening significant amounts of previously untapped private capital through tokenization. Our proprietary ecosystem will completely change asset acquisition and ownership titling as we know it; that is why, we are using the token crowdsales mechanism to pre-sell our project and finance the development opposed to traditional venture capital.

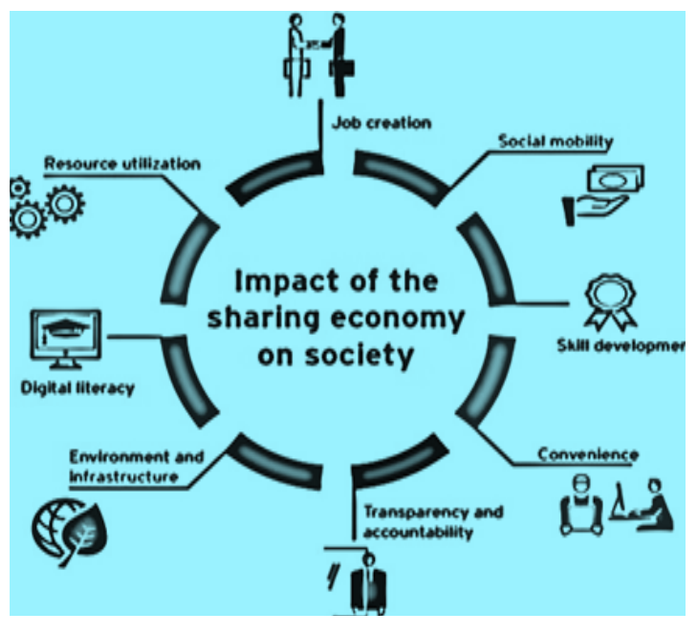
Because real estate is the largest asset class in the world, yet one of the most inefficient, NCF II will empower the trillion-dollar global real estate market to do business in an easier, more transparent and liquid environment.

In 2016, homeownership was at its lowest in 50 years (63.4%); however, in urban markets homeownership has taken a much bigger hit. As a result, those looking to purchase a homes have a harder time due to tighter mortgage-lending requirements; unfortunately, this adds to the trouble for urban would-be home-buyers including buyers across the market in general.

In spite of the many challenges faced by the urban communities there are many families that live and work in those communities that deserve to have a stake in them through real estate ownership. They are gainfully employed with stable employment for many years; these hard-working Americans should be allowed to pursue a piece of the "American Dream" - real estate ownership. We want to help the millions of Americans suffering with poor credit and the inability to come up with a twenty percent (20%) down payment.

Despite a wide variety of federal, state and local programs designed to enable homeownership, a very large number of American families are automatically closed out of the home ownership market; likewise, NCF II want to include them using ACLO to make real estate ownership possible.

Real estate ownership is one of the most important components of wealth building because it provides the simplest and safest way to create wealth. Besides that, it is the only asset that depreciates and appreciates at the same time while offering ways to reduce tax obligations and build equity as a wealth building component - for most people their home becomes their biggest wealth building asset.



The concept of our business model is based on the belief that the availability of real estate ownership allows people to improve their economic position. Enabling families to send their children to college, start a business, or weather a financial crisis. Real estate and business ownership provides communities with a solid foundation on which to grow and prosper; on the other hand, the lack of access limits choices and opportunities.

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Our Products

Proprietary asset-based lending structure

Alternative for Collaterized Loan Obligation (ACLO)

The ACLO loan ownership structure is engineered on a self-dissolving platform that frames a proprietary structure that simultaneously reduces the risk and costs of asset acquisition while providing a wealth building component inside the loan. In other words, ACLO is a ***self-dissolving platform that simultaneity reduces asset acquisition risk and cost while providing wealth building life tools.***

It is investment grade collateralized with assets, cash, and cash flow with principal, interest, taxes and insurance 100% protected throughout the life of the loan. ACLO has a built-in investment hedge with an attractive yield designed to provide the highest possible leverage at the lowest blended costs.

Res ACLO

Residential Mortgage Alternative for Collaterized Loan Obligation

Com ACLO

Commercial Mortgage Alternative for Collaterized Loan Obligation

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A$$ET Credit Enhancement (ACE)

Managed by experienced fund managers, Capital Management Fund Operations will invest and manage A$$ET Credit Enhancement (ACE) account funds to be invested in various investment instruments.

The fund employs a top down proprietary investment approach using a fundamental and technical analysis to identify value opportunities in the equity, fixed income, and derivative markets domestically and globally.

- The capital growth of the ACE funds will be on a 50/50 split of the fund's growth; 50% to the borrower and 50% to NCF II over and above the principal.
- The principal will be returned to the borrower when loan is paid in full, these funds represent the cash part of the ACLO loans; however, will only come under the control of the borrower when the loan is paid in full.

To achieve capital preservation and risk-adjusted returns, we will employ a systematic trading operation using quantitative trading methods that provides multiple advantages.

First, quantitative trading methodologies; (rooted in scientific research), leverage the domains of math, statistics, econometrics, computer science and finance yielding a highly structured, scalable ecosystem with repeatable processes. This creates a better management of risk, both internally and externally to the capital markets; more importantly, decisions are made in a systematic way, with human discretionary being at a minimum, if not non-existent. This strategic process eliminates the various cognitive biases that may arise within a traditional or discretionary trading apparatus.

Strategy hypotheses will undergo a statistical testing process, results yielding a favorable probability possessing statistically verifiable advantage are further tested with anticipation of making it to production - those that fail to produce a statistically verifiable advantage are discarded.

Because our means of trading employs cutting edge technological solutions, results produce an automatic higher level of productivity and efficiency; along with, a reduction in operational costs. Strategies primarily seek to establish market neutral positions to be employed across a variety of asset classes and geographies; for the most part, this further aids the aim of risk adjusted returns. After all, success of the operation is not contingent upon the direction of the market, but a variety of statistical relationships verified through statistical testing.

Risk management is further enabled as the holding period for such trades will not exceed a trading session; overall, this eliminates overnight exposure and negates any adverse changes in portfolio composition due to an outlier event. Sharpe Ratio of the trading operation increase because;

- **All trading is completely automated providing another layer of risk management.**
- **Ensures all trades are taken based on quantitative research and analysis.**
- **Provides a firewall for common emotional deviations from a strategy's desired implementation.**

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A$$ET Finance Centers (AFC)

Our AFCs are multipurpose!

Asset Financial Centers are office locations where legal documents for ACLO loans will be stored; in addition, these locations will serve as a place to educate potential borrowers, investors and close our loans. The community can come into our AFCs and get information about our loans or purchasing ACT, or the cryptocurrency industry in general.

One of the voids in the cryptocurrency industry is the lack of bricks and mortar; ***presently, no physical locations exist to purchase tokens or get education about the industry.*** The cryptocurrency industry only exists on the Internet; anyone not technology savvy will find it hard to navigate; likewise, there's a real need for a physical location to help users set up their digital wallets, get information, education and help purchasing tokens (A$$ETcoin). Our AFC's will start to bridge the gap; our goal is to have at least one AFC's in every major city in the United States and around the world.

Our financial education centers are expected to employ 6 to 12 employees, many of which will be hired from the communities in which they live.

AFCs have a multi-purpose:

- Educating the public about the cryptocurrency industry
- ACLO loan closings
- Token sales
- Provide employment for the local community

AFCs will have a positive impact on our business; as well as, communities in which we do business.

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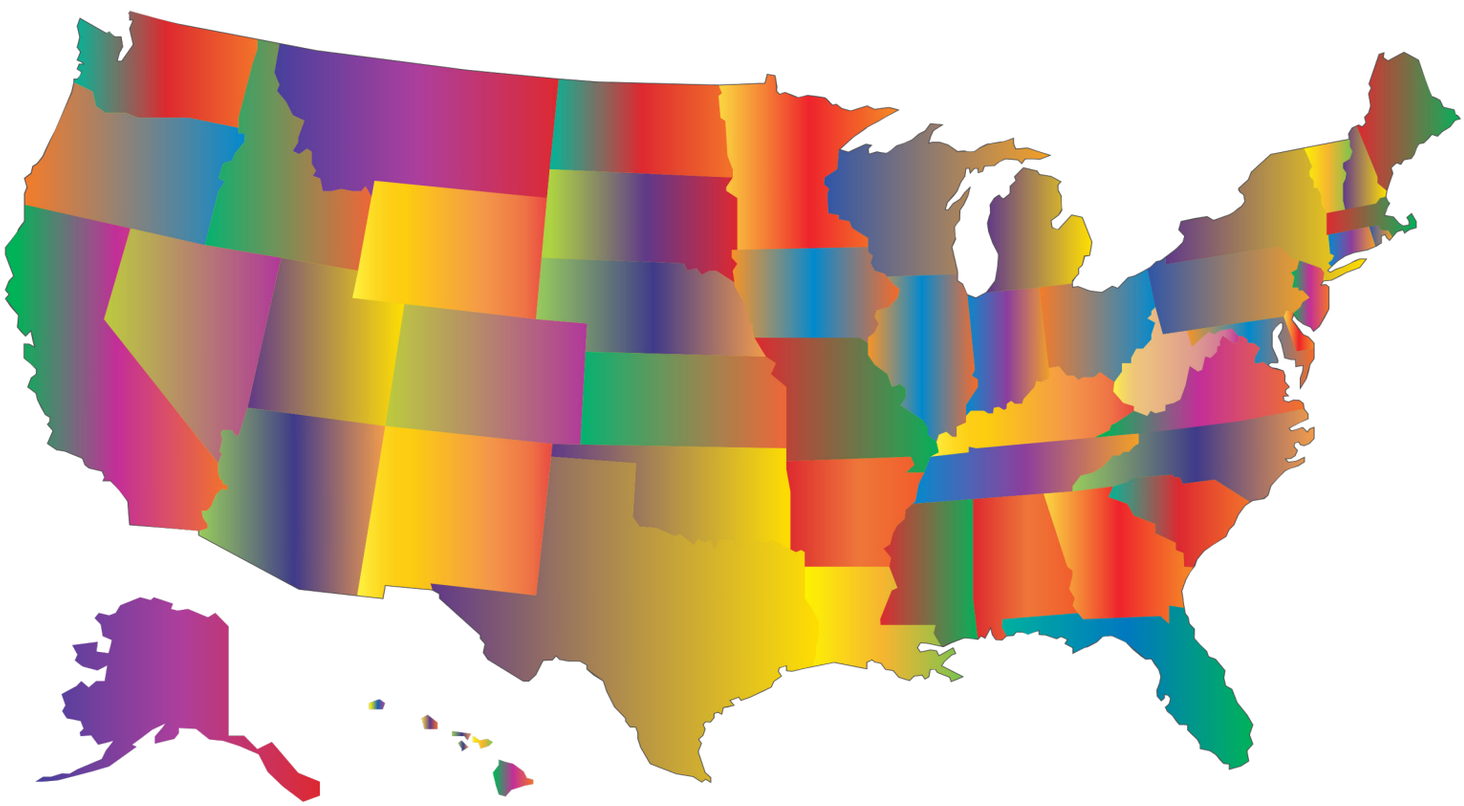
In our initial roll-out, 75 domestic AFCs and 25 international AFCs will be launched; these locations will be staged over a 24 months schedule. All staff will have training in lending and blockchain technology; along with, being trained to originate the documents and transfer titling to SPCs through smart contracts over an ERC20 Ethereum blockchain platform. We will also train staff to employ ***Borrower Experience Management*** – the universal consequence of the association between a brand and its client.

The necessity for Borrower Experience Management is twofold:

- **Build consumer loyalty to encourage word of mouth.**
- **Decrease real estate churn and reduce critics who spread undesirable views about the company.**

The map below identifies the future locations of AFCs nationally; build out is expected to last over a 60-month time period. Some will be standalone buildings while others will be operated out of our A$$etnet Partners offices. This will reduce our overall costs and improve our build time schedule.



The First 25 Domestic Location Roll-out Plan

- Philadelphia, PA
- New York, NY
- Cleveland, OH
- Atlanta, GA
- Orlando, FL
- Little Rock, AR
- Portland, OR
- San Francisco, CA
- Detroit, MI
- Harrisburg, PA
- Richmond, VA
- Columbus, OH
- Jacksonville, FL
- Nashville, TN
- Dallas, TX
- San Diego, CA
- Sacramento, CA
- Washington, DC
- Hartford, CT
- Montgomery, AL
- Miami, FL
- Memphis, TN
- Houston, TX
- Los Angeles, CA
- Chicago, IL

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A$$ETnet Partners

A$$ETnet Partners

A$$ETnet Partners are supporters who will originate ACLO loans under their broker or banker lending licensing. ASSETnet Partners are licensed asset lending brokers, bankers, credit union, and law firms.

- NCF II will offer a contractual compensation arrangement based on a sliding scale rate.
- A$$ETnet Partners will be identified based on their mandate of demographics that parallels our own.

NCF II will not do direct lending domestically with the ACLO products but will be a direct lender in some international markets. In the international market all AFCs will be established in the offices of A$$ETnet Partners with each receiving monthly quote assignment of funds based on NCF II monthly available lending capital.

NCF II will employ a sales force of in-house Account Executives (AE) to help build and support the A$$ETnet Partner network. The A$$ETnet Partners will be identified based on their mandate of demographics that parallels our own.

AE's will train A$$ETnet Partners in the use of our Alternative Financial Processing System (AFPS) i.e. smart contracts across our ERC20 Ethereum Blockchain Platform; finally, our A$$ETnet Partners will offer our ACLO loan products direct to their clients using AFPS.

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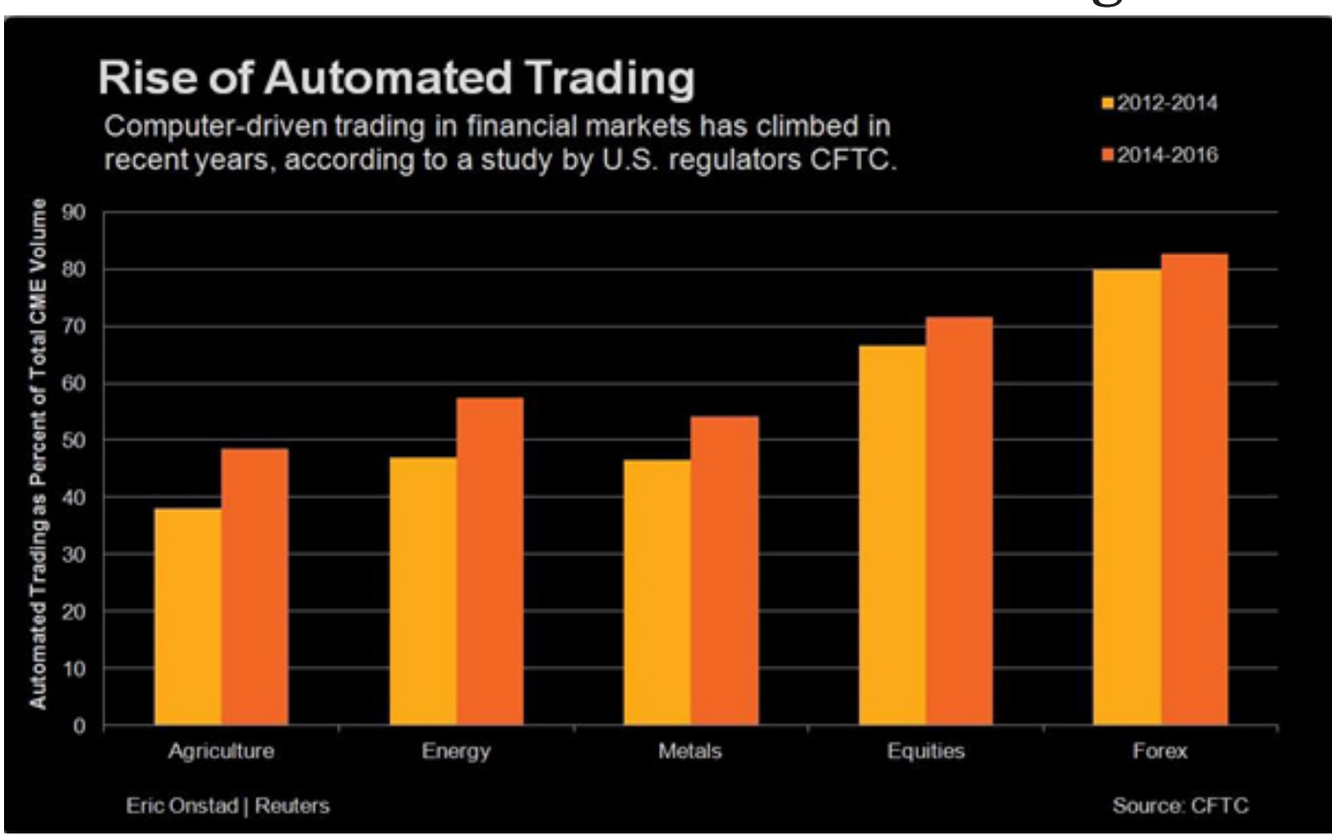
NCF IIs Ecosystem is Well Suited for the Global Market.

NCF II's market focus is to tailor loans to service national, international and emerging markets; therefore, ACLO loans are suited for many international markets with similar demographics to domestic markets in the United States.

Private Investment and Funds Management



In 2016, Michael Farmer, Founding Partner of the Red Kite Fund that specializes in copper, accused high-frequency traders of using super-fast computers to distort the market to obtain an unfair advantage. Exasperated by the automated trading driving nearly half of U.S. commodity futures trading, other investors have taken refuge in related sectors or left commodities altogether. A study by the U.S. Commodity Futures Trading Commission last year showed computerized trading on the world's largest futures exchange, CME Group, accounted for 49% of the volume in agriculture contracts and 58% for some energy contracts.

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Day-to-Day Operations

Day-to-day operations of our systematic trading operation rely upon a variety of roles working cohesively; primary to these functions are the *Quantitative Researcher, Quantitative Developer, and Quantitative Trader.*

The **Quantitative Researcher's (QR)** role is very critical as it serves as the origin of the statistical trading methodologies; primarily responsibilities include, statistical modeling, scientific research, data collection, manipulation, and visualization.

Once the QR as statistically verified the legitimacy of a strategy's hypothesis, the **Quantitative Developer (QD)** receives verification and is responsible for building the trading infrastructure. This individual is primarily concerned with the development of the trading system; roles of the QR and QD will be outsourced to a quantitative research firm under an annually renewable subscription.

Upon completion of the trading infrastructure, the system must be managed; this oversight is the responsibility of the **Quantitative Trader (QT)** whose primary duty is to ensure all models are behaving normally per the statistical testing results. The QT does not interfere with the automated execution of the model; however, can disengage the model if market conditions render the systems execution inconsistent with statistical results. This individual is also cognizant of the market environment and current regimes and their potential effect on the performance of the systematic strategy.

Using cutting-edge technology and a systematic process produces a greater level of efficiency in operations management; cost associated with establishing the operation are segmented into;

1. Infrastructure Costs
2. Infrastructure Design
3. Quantitative Research
4. Quantitative Development
5. Quantitative Trading

An outside advisory firm will be contracted to design the requisite infrastructure and will be directly responsible for building required relationships with service providers designing the infrastructure and verifying the use of specific technologies, etc.

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Technology and Function

NCF II's technology i.e. ERC20 Ethereum blockchain platform, application programming interface, smart contracts, Ricardian contract, tokens, digital wallets, and the interfaces that bridge them will be developed by third party vendors through a turnkey proposal to be determined later.

NCF II will be uniquely positioned through our tokenization success giving us a large discretionary capital base, and the ability to have a global footprint, and dominant competitive edge supported by our product strategy of investing with low risk high returns. The ability to execute in scale with speed and certainty through our smart contracts across our ERC20 Ethereum blockchain platform, offers NCF II a compelling solution for asset-based acquisition for sellers, buyers, lenders and investors alike.

We can provide asset acquisition to our footprint with a legal structure allowing us to make asset acquisition as simple as purchasing a car. The differences between our asset ownership structure and traditional financing, is that our asset ownership structure allow us to repossess the asset (like a car) instead of foreclosing on it (like a mortgage). In during so it gives us the ability to lower our investors' investment risk and provide funding for asset-based loans to a larger lending footprint.

Blockchain is essentially a distributed ledger that provides transparency, security and immutability for all permissioned participants on the network, giving them real time access to all data and transactions.

Advantages associated with bringing ACLO into the digital world using our unique blockchain platform

- NCF II will be able to establish unparalleled relationship with our borrowers.
- Our ERC20 Ethereum blockchain platform identifies and executes large complicated transactions with speed and certainty.
- The ability to offer attractive pricing metrics.
- The use of smart contracts dedicated to logistics, asset-based lending process and loan servicing.
- Invaluable real-time transparency for crowd sale token purchasers.
- Our platform keeps our team informed of operational conditions of the company in real time.

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Blockchain Formation

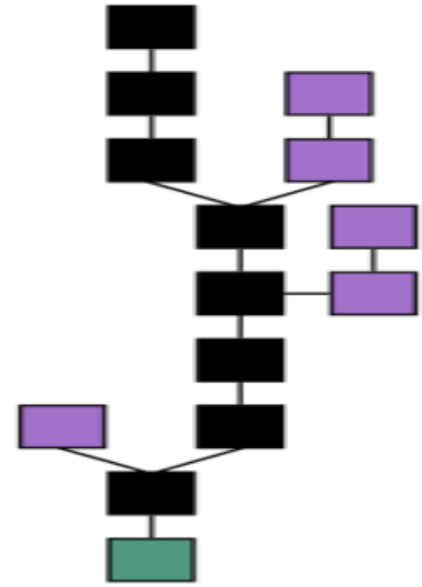
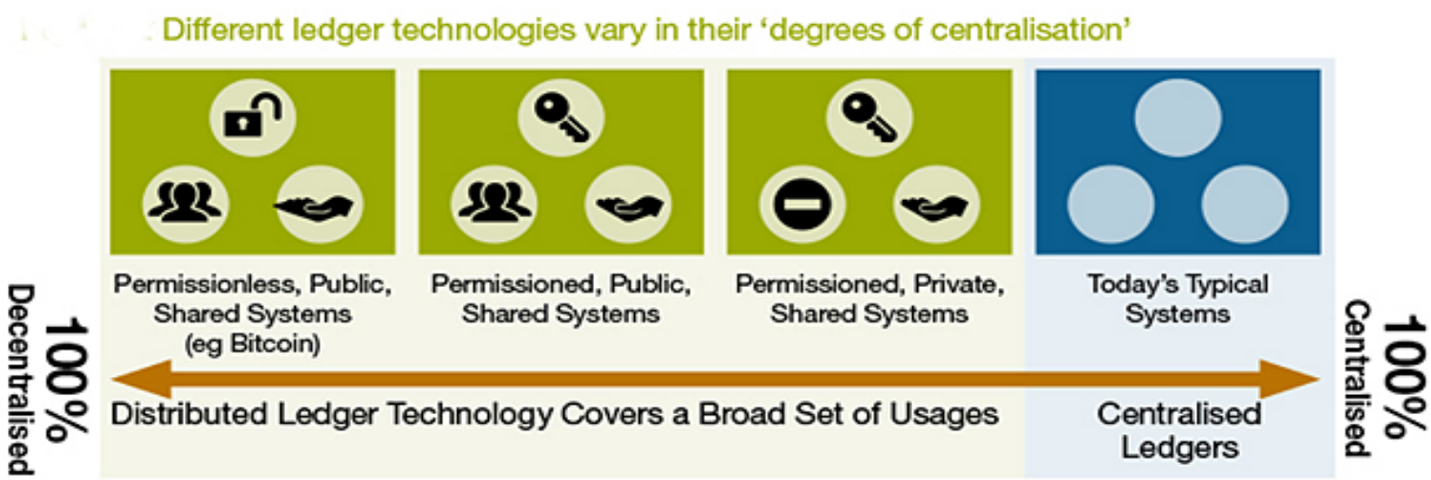


Figure on the right displays the main chain (black) consists of the longest series of blocks from the genesis block (green) to the current block. Orphan blocks (purple) exist outside of the main chain.

By design, blockchains are secure and exemplify a distributed computing system with high byzantine fault tolerance and ability to achieve decentralization. Linked and secured using cryptography, a blockchain is a continuously growing list of records (blocks) with each block typically containing a cryptographic hash (time stamp and transaction data) of the previous block. Blockchains are resistant to modifications of data and are considered an open distributed ledger that records transactions between two parties efficiently and in a verifiable and permanent way. Once recorded, data in any given block cannot be altered retroactively without alteration of all subsequent blocks, which requires collusion of network majority.

Advantages of Blockchains



Efficiencies resulting from Distributed Ledger Technology (DLT) can add up to some serious cost savings; in fact, DLT systems make it possible for businesses and asset ownership to streamline internal operations, dramatically reduce expenses, mistakes, and delays caused by traditional methods for reconciliation of records.

Widespread adoption of DLT brings enormous cost savings:

1. DLT's are much cheaper to maintain than traditional accounting systems; the employee headcount in back offices can be greatly reduced.
2. Nearly fully automated DLT systems result in far fewer errors and the elimination of repetitive steps.
3. Minimizing the processing delay also means less capital being held against the risks of pending transactions.

Blockchain's removal of almost all human involvement in processing our loans are particularly beneficial in cross-border asset lending, which usually take much longer because of time-zone issues and the fact that all parties must confirm payment processing. NCF II's Blockchain ecosystem can set up smart contracts or payments triggered when certain conditions are met.

Blockchain is the first native digital medium for peer to peer value exchange with protocol establishes rules in the form of globally distributed computations and heavy duty encryption. Every business, institution, government, and individual can benefit in profound ways; blockchain is already disrupting the financial services industry, r***ather than just re-distributing wealth we can pre-distribute it by first democratizing the creation of wealth.***

As with all major paradigm shifts there will be winners and losers; as far as NCF II is concerned, we plan to do the right thing so blockchain technology can usher in a halcyon age of prosperity for all associated with our company and products.

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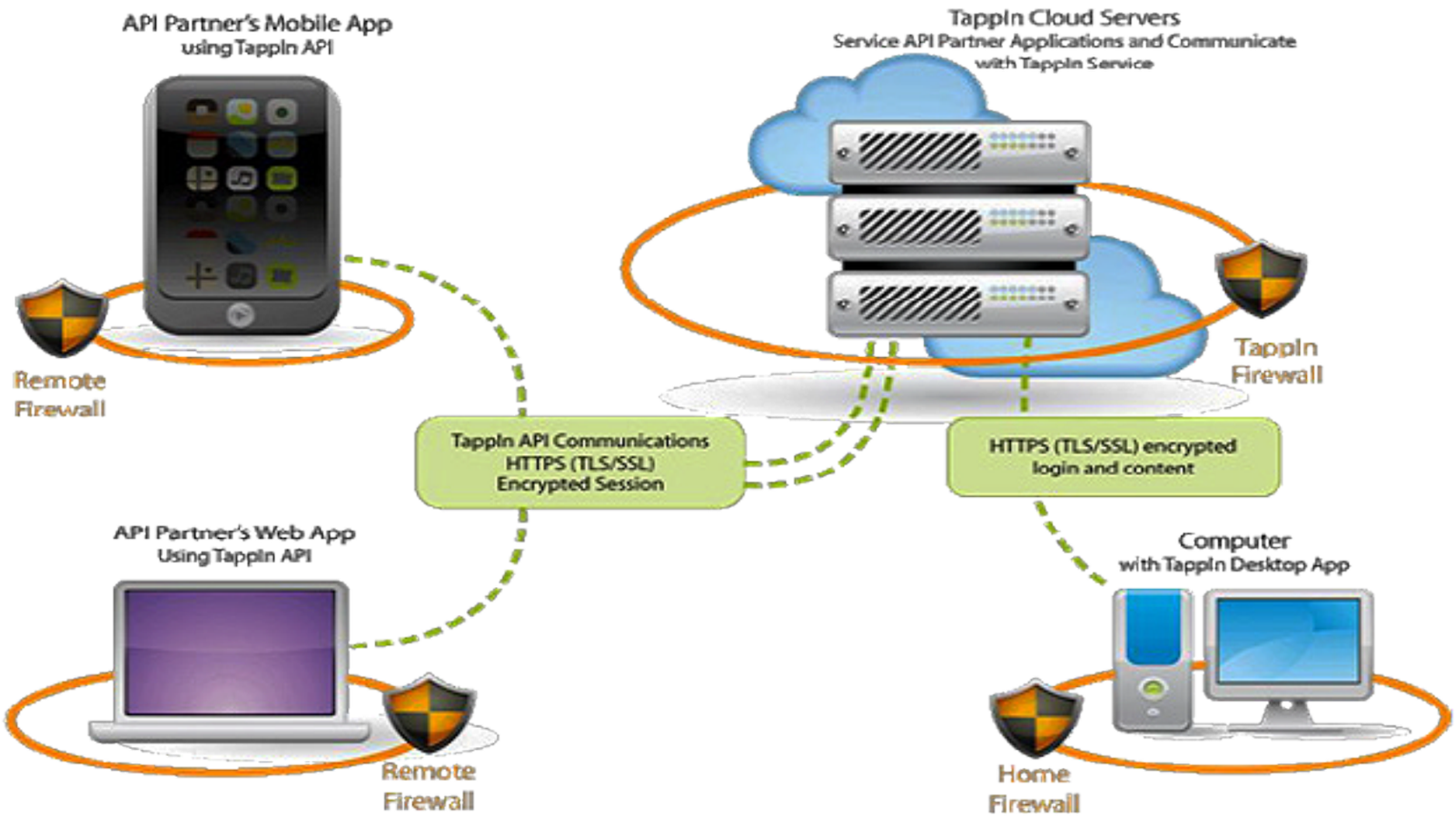
Application Programming Interface



API

API is the acronym for **Application Programming Interface,** a software intermediary that allows two applications to talk to each other.

When you use an application on your mobile phone, the application connects to the Internet sending data to a server who retrieves and interprets it performing all necessary actions to send back to your phone. The application then interprets that data presenting you with the information you wanted in a readable way via API.

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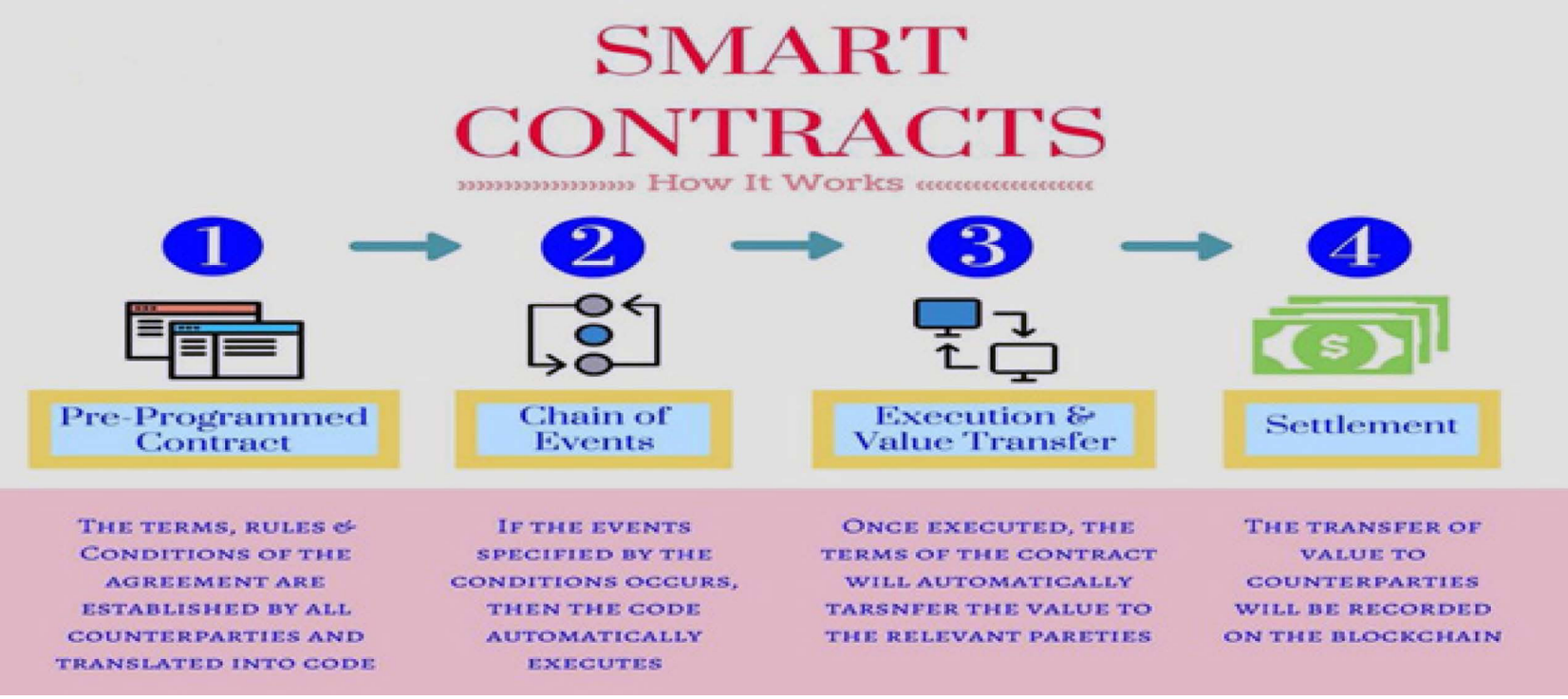

Smart contracts guarantee a very, specific set of outcomes, there's never any confusion or need for litigation.

Smart contracts will help us exchange money, property, tokens, or anything of value in a transparent, conflict-free way while avoiding the services of a middleman. Because they enable us to hard code agreements into digital protocols that self-execute and enforce terms and conditions, without external interference. Smart Contracts are key components of our Blockchain Platform.

We will use Democracy Contracts referred to as Decentralized Autonomous Organization (DAO) to shape the way we do business. DAO will allow us to make decisions based on 51% majority vote; all organized through a smart contract, we will tokenize our DAO to give more leverage to users with more invested.

Smart Contracts will provide the following:

Autonomy – You're the one making the agreement; there's no need to rely on a broker, lawyer or other intermediaries to confirm. Incidentally, this also knocks out the danger of manipulation by a third party; since execution is managed automatically by the network, rather than by one or more, possibly biased, individuals.

Trust – Your documents are encrypted on a shared ledger with zero chance of being accidentally lost.

Backup – Imagine if your bank lost your savings account; blockchain, each and every one of your friends has your back - documents are duplicated many times over.

Safety – Cryptography, the encryption of websites, keeps your documents safe and hack-free; in fact, it would take an abnormally smart hacker to crack the code and infiltrate.

Speed – Instead of spending chunks of time filling out paperwork to manually process documents, Smart contracts use software code to automate tasks, thereby speeding up business processes.

Savings – Because they eliminate intermediaries, smart contracts save you money; such as, having to pay for notary service fees.

Accuracy – Automated contracts are not only faster and cheaper, they avoid the errors that come from manually filling out heaps of forms.

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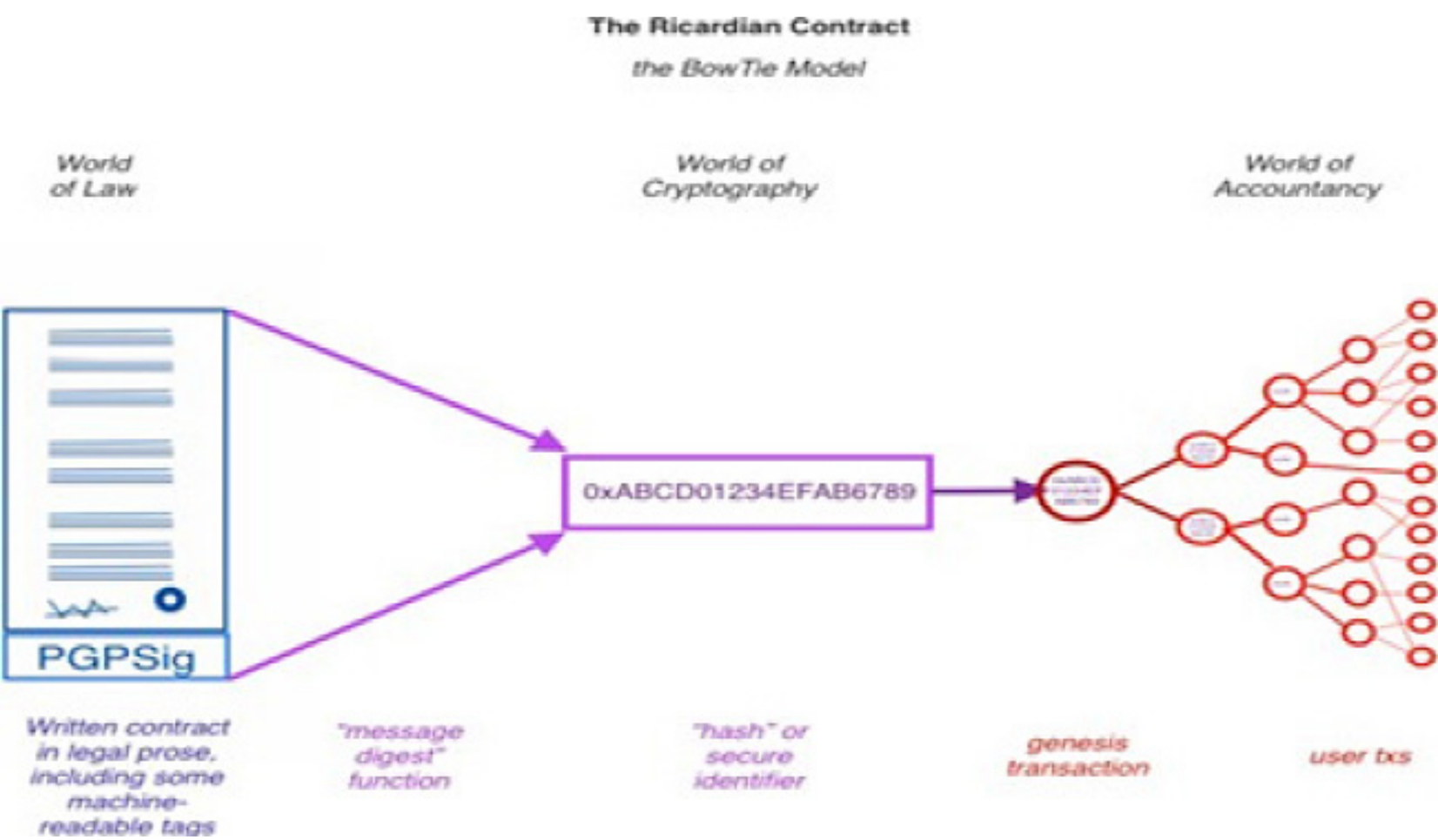
Ricardian Contract

Our Ricardian Contract is a method of recording a document as a contract at law, and linking it securely to other systems; such as accounting, for the contract as an issuance of value. It is robust through use of identification by cryptographic hash function, transparent through use of readable text for legal prose and efficient through markup language to extract essential information.

A Ricardian Contract places the defining elements of a legal agreement in a format that can be expressed and executed in software. The key is to make the format both machine readable and easily extracted for computational purposes; as well as, readable as ordinary text documents for attorneys and contracting parties.

From a legal perspective, the use of markup language embedded within a mostly legal prose document leads to reduced transaction costs; faster dispute resolution, better enforceability and enhanced transparency.

From a computing perspective, the Ricardian Contract is a software design pattern that digitize documents to be incorporated in financial transactions; such as payments, without losing any of the richness of the contracting tradition. Publication of the content and reference to that content by the unique cryptographic message digest eliminates frauds based on multiple presentations.



The Ricardian Contract makes it easy to do business internationally!

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Cryptocurrency Industry

NCF II's Cryptocurrency "A$$ETcoin Token" is a utility token representing a store of value.

A cryptocurrency is a digital asset designed to work as a medium of exchange using cryptography to secure the transactions and to control the creation of additional units of currency. Cryptocurrency is the name given to a system that uses cryptography to secure transfers and exchanges of digital tokens in a distributed and decentralized manner. These tokens can be traded at market rates for fiat currencies (USD); unlike others, NCF II's tokens represent actual share ownership in NCF II with rights to share in the profits of the company.

The decentralization of cryptocurrencies democratizes traditional powers and empowers the masses, no more shall you depend on financial institutions for transferring money that comes with an exorbitant fee. There are many coins (most notably Bitcoin) that allow users to transfer money to anyone at any location with a fraction of the fees. Not only that having private wallets to store your coins gives you full control of your money; in other words, it's like managing your own bank and deciding your own rules.

Moreover, the nature of a decentralized economy powered by Blockchain naturally aligns the economic incentives of participants. Those with bad intentions would find it extremely unproductive and expensive to attack or compromise the system, as the amount of resources needed to do so would be astronomical. Instead of wasting their resources to compromise the system without gaining any incentive, the logical thing to do is to contribute resources to strengthen the security of the system (a process called "mining"). They would, therefore, be entitled to economic rewards for doing so, anyone can take part in the network by contributing resources and earn coins for the commensurate work that you put in. The capacity for any person to participate and power the entire system is the nature of decentralization.

Imagine having the opportunity to be part of the Internet revolution in the 1990s, it was a perfect opportunity for you to acquire a vast amount of wealth and bragging rights. These rights are exclusive to initial investors and backers of the revolutionary technology, and that which could serve as your lifetime legacy - that recognition goes beyond material wealth and it really is currently at your fingertips.

How many can claim the rights of being the few that took part in the development of a revolutionary part of human evolution? The answer is very few. Cryptocurrencies are the gateway to that legacy.

The eye-popping returns generated by cryptocurrencies eclipses returns of other investment classes; such as, stocks or real estate. From 2017 to 2018, the entire cryptocurrency market shocked the world when it grew exponentially from $17.7 billion to $800 billion, achieving a sterling 4,500% growth in just one year.

The crypto world is extremely intimidating; unfortunately, technology complexities, technical jargon and navigating issues often confuses and deter outsiders - this is the main reason why many stay away from Crypto's. However, the fact that Crypto's intimidate most people is the very reason you would want to be in it; after all, jumping on the bandwagon early gives you an edge, both in terms of potential gains and experience. It can be a steep learning curve, but it is well worth the time and effort; once crypto receives adequate mainstream coverage, the masses will pour in to take advantage of the astounding rate of returns. NCF II is here to help you learn the ropes of investing in cryptocurrencies now, so you can reap rewards in the future.

If you're not a big fan of the government, the big banks or monopolistic corporation, then crypto's are perfect for you. Let's face it humans are used to a central authority (a government, institution or any authority) that set rules to dictate the way things should be done. What if the tables are turned and the masses have a real say in how things should operate? Now that is a truly democratic ecosystem.

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The crypto world is blossoming to be a real game-changer that could change the way we do things; as you read, applications are being developed to disrupt the current status quo for the better. Imagine having transparent access to government or organizational activity at your fingertips or allowing part of your computing power to be shared in the advancement of key scientific and medical projects. A decentralized system allows the masses to leverage each other's resources and qualities to uplift the community; it is a force of good you can also get very rich from investing in, so what are you waiting for?

While possibly revolutionary from a technological standpoint, some argue that the conception of cryptocurrencies serves a deeper ideological purpose.

Early adopters of cryptocurrencies were attracted to its nature of decentralization, as it represented a viable alternative to the traditional monetary system. Decentralization means empowerment for the masses, and blockchain was the mechanism that ensures transparency; accountability and fairness, traits thought to be compromised in a centralized monetary system.

Decentralization is the purest form of trust built on absolute (indisputable) truth; for the most part, these are fundamental proofs that laws of nature establish as facts. I trust that we live on what we call 'a planet', I trust there are water and fire and night and day; these are indisputable truths seen by the masses and recognized as forces (science and math) that govern our world. Now let's imagine a community, movement, business or team being built on the principle of absolute truth.

What if I could guarantee without a shadow of doubt that your donations would go to the precise destination it was intended for, without any need for you to doubt or question? There is no leader handling the money, or individual(s) governing where it is spent, we all play a role of consensus to where it is spent; more importantly, everyone can verify every transaction through a public audit trail accessible at any time.

This is the very essence of decentralization through blockchain and cryptographic technology. It is the purist form of trust through indisputable math and science, controlled by no central authority. It can be placed at the heart of any business, movement, country or community requiring processes take place needing some form of verifiable ledger: a vote, transaction, signature, agreement or donation.

Our ICO will be launched in September 2020 and will be one of a very few tokens supported by a hard asset, real estate, cash and monthly cash flow, neither Bitcoin, Bitcoin Cash, Dash or Ethereum has such a platform. Instead they are backed by nothing, yet; as of November 30, 2017, Bitcoin is trading at $9,848.39 per token, Bitcoin Cash at $1,305.68 per token, Ether at $435.05 per token and Dash at $757.86 per token. NCF II's cryptocurrency provides more stability; after all, it is backed by real estate, cash and monthly cash flow with tokens representing actual ownership in the company. It's a win-win situation for everyone, even the company will share profits with token holders through a quarterly dividend.

This ICO is about a financial movement to level the playing field in the asset-based financial lending industry so it becomes a friendlier place to include more people participating. This is more than business it is a financial movement to make capital available to communities that have a pinup need around the world. When our investors invest in our tokens they are helping to make it possible for more people to participate in our worldwide ecosystem; if you wish to support the idea that "credit should be a human right" we encourage you to get on NCF II's supporters list. You can get on the list through the information provided in this document or provide your contact information to your contact person.

Because of its expected impact in and on the financial industry, NCF II needs to be very aggressive in raising funds for this project; with that in mind we seek to raise $350,000,000 plus so we can make an instant market impact and to be put in a position not to be stopped.

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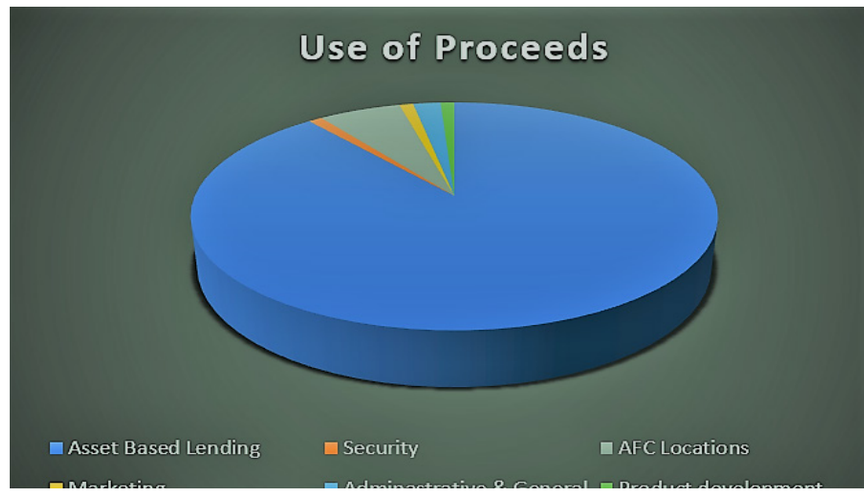
NCF II's Cryptocurrency A$$ETcoin tokens don't exist as a string, but rather as conceptual entries on a ledger. We own these 'tokens' because we have a key that lets us create a new entry on the ledger, re-assigning ownership to anyone; more importantly, we don't store tokens on our computer, we store the keys that let us reassign the quantity. We prefer to think of the 'A$$ETcoin Token' as specific amounts of digital resources which we control and reassign control to someone else.

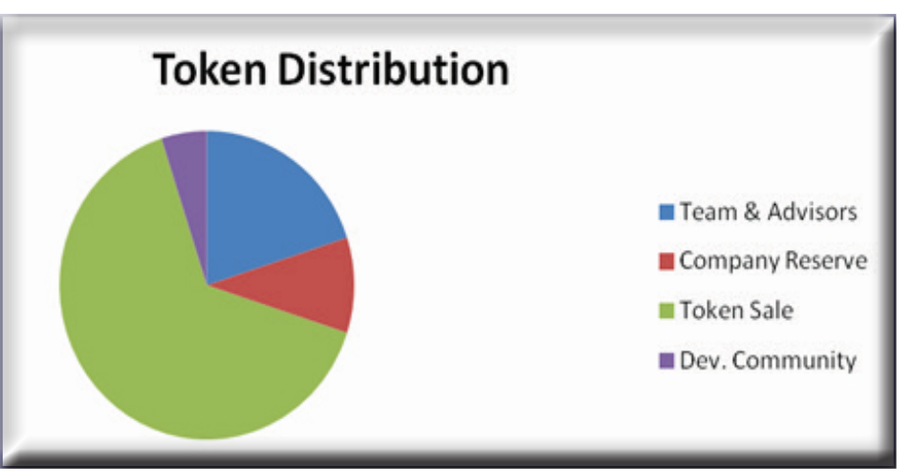
Forward look at $1,000,000,000 Investment

Token Allocation
Contribution Cap: $1 Billion USD
Total Supply: 2 billion tokens (only)

USE OF PROCEEDS			
Total investment	$1,000,000,000		
Asset Based Lending		$890,000,000	89%
Security		$10,000,000	1%
AFC Locations		$60,000,000	6%
Marketing		$10,000,000	1%
Adminastrative & General		$20,000,000	2%
Product development		$10,000,000	1%
Total		**$1,000,000,000**	**100%**
Total non lending expenditures		$110,000,000	11%



Type of Tokens: Ethereum ERC20 Accepted Purchase Method: ETH



Token Distribution

- Token Sale – 65%
- Company reserve – 20%
- Team & Advisors – 10%
- Development Community – 5%
- Pre-sale tokens – (Crowd Sales) $1.00 ea.
- ICO launch - (Exchange Rate) $5.00 ea.

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Target on crowd sale is $350 million, with $50 million coming from the pre-sale.

The token supply will have a 65/20/10/5 distribution, according to the following breakdown;

- 65% will go on sale.
- 20% will go to the company to be locked for 6 years to fuel future innovation and ecosystem health.
- 10% will be allocated to the launch team and advisors and development of the company.
- 5% will be reserved to incenticize the development community.
- $311, 500,000.00 will remain in an escrow only to be released against dollar-for-dollar loans through our smart contracts.

This is a forward-look statement, actual results could differ materially from those projected in the forward-looking statements due to certain risk factors set forth below. The A$$ETcoin Tokens being offered hereby involves a high degree of risk, prospective investors should consider the following risk factors inherent in and affecting the business of the company and an investment in the A$$ETcoin Tokens. Any of the following risks could adversely affect our business, financial condition and results of operations.

RISKS RELATED TO OUR BUSINESS

WE NEED TO RAISE CAPITAL TO MEET OUR FUTURE BUSINESS REQUIREMENTS AND SUCH CAPITAL RAISING MAY BE COSTLY OR DIFFICULT TO OBTAIN.

We are seeking to raise $350,000,000 through crowd sales with $50,000,000 coming from pre-sales at $1.00 per token in this offering to implement our plan and meet capital needs for the next 12 months of operation We will use the proceeds from this offering to pay for administrative and general, product, blockchain platform, security, AFC construction, marketing and asset-based lending cost for our business. See section entitled "Use of Proceeds" for a description of how we plan to use proceeds from this offering; at this time, we have not secured or identified any financing. We do not have any firm commitments or other identified sources of additional capital from third parties or from our officers and directors or shareholders. There is no assurance that additional capital will be available to us, or that; if available, be on terms satisfactory to us. If we do not obtain capital on terms satisfactory to us (or at all); it may cause us to delay, curtail, scale back or forgo some or all business operations. This could have a material adverse effect on business and financial results and investors would be at risk to lose all or a part of any investment in our Company.

Forward revenue look at $311,500,000

Residential	**Commercial**	**Total**
Capital $186,900,000	Capital $124,600,000	$311,500,000
# of loans – 798	# of loans – 166	$1,329
Enhancement - 25%	Enhancement – 15%	
ACE aACT - $46,758,012	ACE aACT - $18,675,000.00	$ 65,433,012
ACE int. – $7,013,702	ACE int. - $2,801,250.00	$ 9,814,952
Average loan - $175,781	Average loan – 637,500.00	
Closing fees - $1,870,512	Closing fees - $1,245,000	$3,115,512
Down payments - $3,741,012	Down Payments - $2,490,000$	$6,231,012
Mthly loan revenue - $12, 048,332	Mthly loan revenue - $8,020,112	$ 20,068,444
Val. Of R/E owned - $140,273,238	Val. Of R/E owned - $105,825,000	$246,098,238

This is a forward look, from the use of $311,500,000 we estimate in 12 months to generate a 13% ROI, hold notes on $246,098,238 worth of real estate, 30 years $223,690,051 interest receivables, $65,433,012 in cash and $39,229,920 generated in fees.

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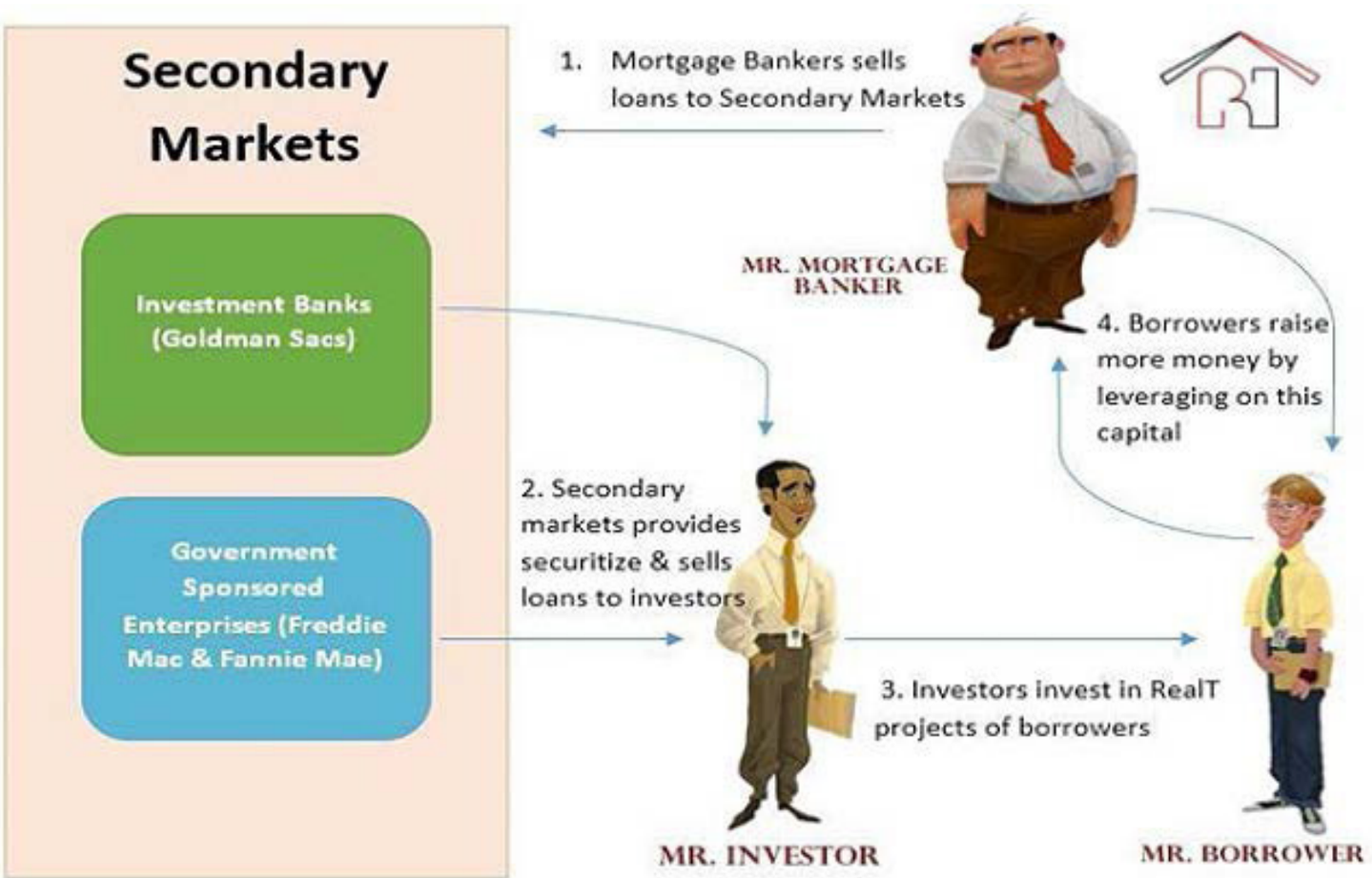
Recapitalization

Because of our need for capital, we must continue to recapitalize, which requires us to do the following to keep capital flowing into our lending operation:

- Sale the real estate note paper on the Secondary Market and rotate the capital back into lending process.
- Secure a Warehouse Line of credit.
- Securitization - is the financial practice of pooling various types of contractual debt such as residential and commercial loan debt obligations which generate receivables and selling their related cash flows to third party investors as securities.

The secondary mortgage assist lenders with recapitalization



Secondary Mortgage Market

The secondary mortgage market allows for the purchase and sale of mortgages that provides liquidity for lenders to fund new loans. Mortgage lenders often originate a loan to a borrower but then sell the loan to large aggregators; such as, Fannie Mae and Freddie Mac.

These companies package loans into mortgage-backed securities based on their risk level and sell the loans to investors, who receive payments from the borrowers of the loan. This circle of funding creates liquidity in the mortgage market and provides credit to borrowers.

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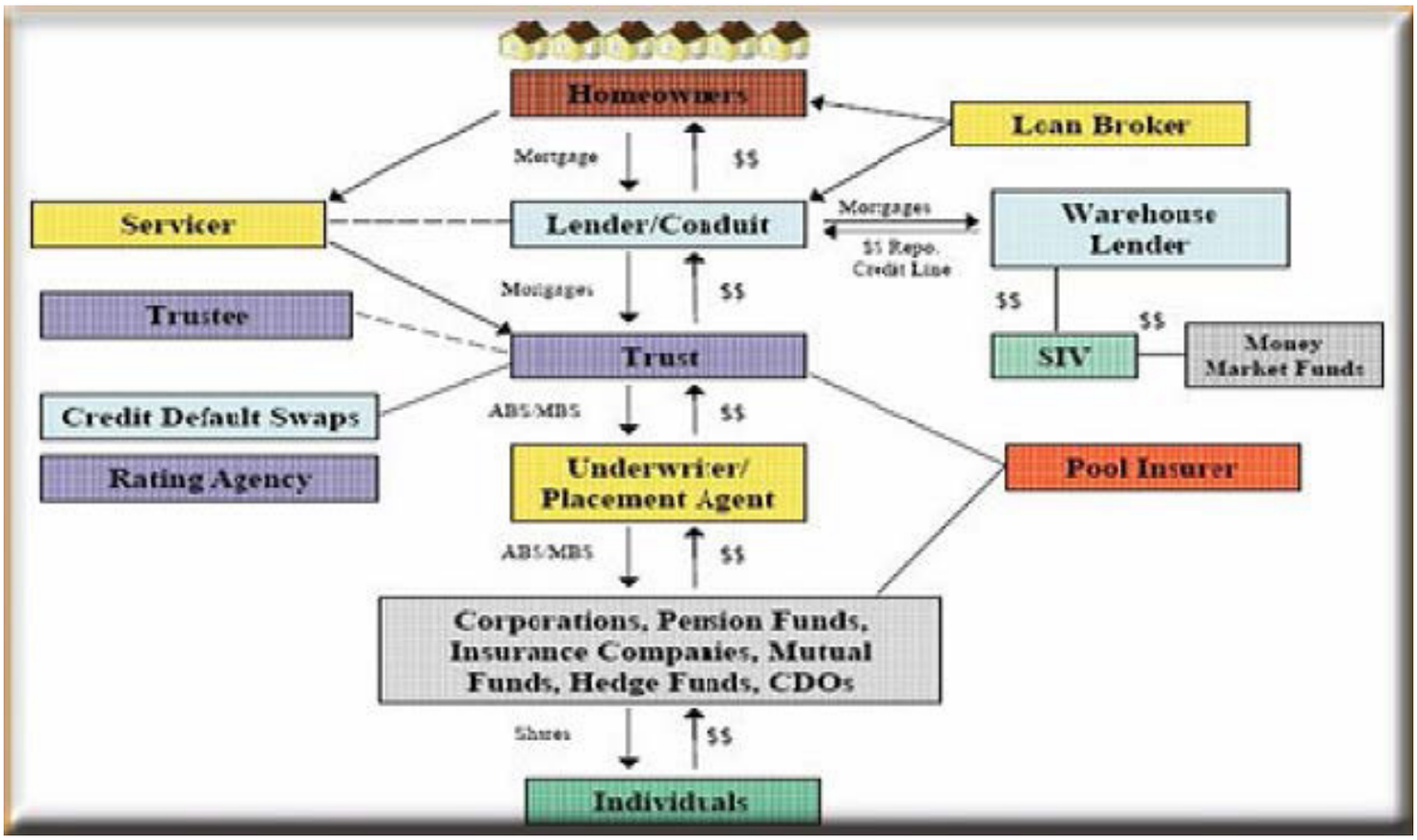
How a mortgage Warehouse Line Works



Mortgage Warehouse Credit Line

A Warehouse lines of credit is a short-term secured real estate line of credit that allows mortgage lenders to fund loans into the secondary market until the loans are purchased by the end institutional investors. The funding source generally offers the necessary funds through a revolving purchase agreement to a mortgage lending company for funding mortgages at closing. All loans are pre-sold in the secondary market to large institutional investors, many of which are New York Stock Exchange listed companies.

The warehouse line funding covers approximately a 15 to 30-day period between loan closing and the sale of the loans to the end institutional investor. Interest is paid on each transaction on the number of days the warehouse lender holds the mortgage loan, from the original funding date to the date the funds are received from the mortgage purchaser. The rate charged is Wall Street Prime or Libor plus a negotiated margin as well as a per transaction fee to cover administrative and other related expenses including the wire fee, overnight deliveries, and the custodial fee.

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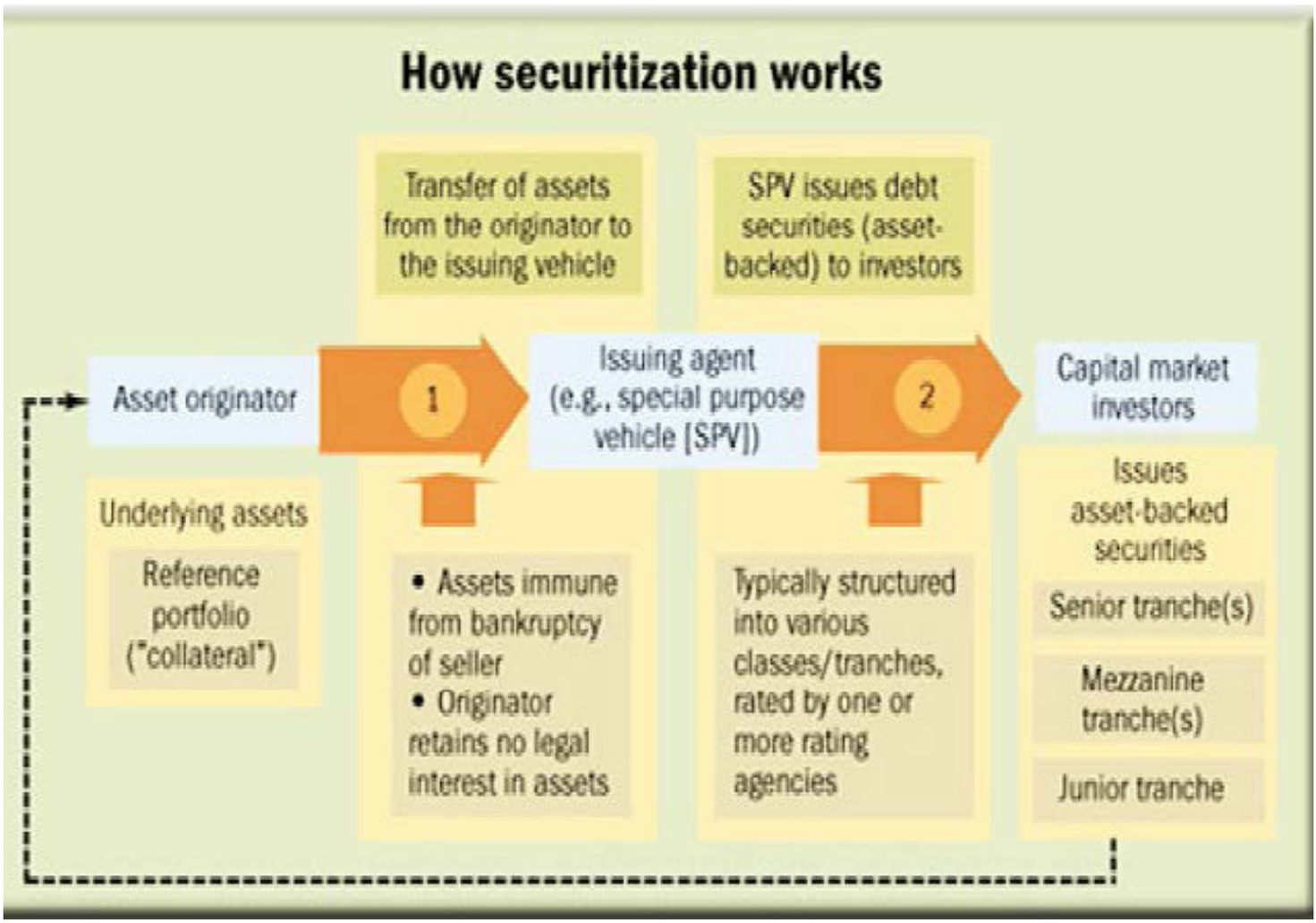
Securitization

Securitization is the financial practice of pooling various types of contractual debt; such as residential mortgages, commercial mortgages, auto loans or credit card debt obligations (or other non-debt assets which generate receivables).

In addition to, selling related cash flows to third party investors as securities often described as bonds, pass-through securities, or collateralized debt obligations (CDOs). Investors are repaid from the principal and interest cash flows collected from the underlying debt and redistributed through the capital structure of the new financing. Securities backed by mortgage receivables are called mortgage-backed securities (MBS), while those backed by other types of receivables are asset-backed securities (ABS).



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The Housing Market

At $26 trillion, the American housing market is the largest asset class in the world, bigger than the U.S. stock market.

- The Economist

In 2015, Congress declared credit scoring to be a monopoly controlled by just one organization, FICO who provides credit scoring for more than 90% of top domestic lenders. The FICO credit scoring system leaves over 26 million Americans "credit invisible" or not credit worthy; along with, an additional 19 million not being worthy due to having no credit score. Globally the situation is even worse; because 38% of the world's population does not have a bank account, over 3 billion people are unable to obtain a credit card and 91% of residents in developing nations have trouble receiving debt financing from traditional financial institutions.

Traditional credit bureaus require borrowers establish debt before obtaining a credit score, leaving millions of potentially credit-worthy individuals outside the current credit market system. Credit scoring is similar around the world; to further exacerbate issues, credit scoring providers do not operate globally. In other words, because credit scores do not follow borrowers, when one moves to a new country, they must rebuild their credit scores from scratch. Since identity verification is also centralized, applying for a loan requires users to expose all personal information; unfortunately, this puts individuals at increased risk for identity theft where crimes exceed $21 billion annually.

Because our lending model has no need of it, NCF II will change the need for credit scoring by underwriting the only two criterion's, debt-to-income and stability of income.

If a potential borrower has stable income and their debt-to-income ratio meet our guidelines we can grant a loan.

It's no more complicated for us than that, our underwriting guidelines will open the door to credit that invites more people in creating a friendlier environment to do business.

In this White Paper, we introduce a global credit underwriting standard across a decentralized blockchain platform designed to reduce costs and risk in lending. Our collaterized loan program addresses many of the existing limitations in lending by removing credit scoring and risk assessment from the borrowers and transferring it to the loan structure.

NCF II presents a novel approach to credit risk assessment joins traditional fiat lending to digital lending thereby issuing responsible loans across our ERC20 Ethereum blockchain platform.

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This will improve the borrower's experience at every layer of the credit process and ACLO presents solutions to the following problems:

1. The need for credit histories or credit record tracking.
2. No need whatsoever for backward-looking creditworthiness assessment: traditional credit systems rely on historical debt repayment information and therefore cannot easily accommodate new credit, no credit or bad credit users. This is especially prevalent among minorities, the poor, the under-banked, and the youth.
3. Lenders have limited ability to offer loans globally.
4. High risk of identity theft, borrowers must expose all of their personal information when applying for a loan - the same information an attacker can use to open new lines of credit.

Housing Market Predictions 2020

Housing market predictions for 2020 and beyond run the gamut from optimistic to pessimistic. For example, Zillow predicts that there will be a housing recession in 2020. They blame monetary policy for this; the market has been expanding rapidly but is due for a correction.

They also cite housing affordability, or a lack thereof. That means the Millennials hitting the ideal age to buy their first home often can't afford it or build it. Nor are we going to see the masses of regulation that limit land use and drive up housing costs repealed any time soon.

Minor tweaks to allow for accessory dwelling units (ADUs) or new denser multifamily housing units take years to achieve. While Millennials are painted as unwilling to settle down (and they are much more likely to rent than prior generations), they do account for a third of all new home buyers. They also account for nearly half of all mortgages.

We can expect them to continue to buy homes and condos at an increasing rate as they settle down and start families. They're just more likely to buy a condo in a walkable community than a single-family house in the suburbs than Generation X.

Millennials are affecting the real estate market in other ways, too. They prioritize a low maintenance home with smart appliances and an energy-efficient design. If you can't offer this, they'll either lower the price or move on to something else.

They also prefer walkable communities over having to drive everywhere. They'll pay a premium to be near public transit, too, since this can offset transportation costs. In short, they'll pay a little more for a house or condo that lets them ditch a car.

What does this mean for our 2020 housing market forecast and beyond? Home prices will continue to rise slowly due to limited supply and demand, but homes that meet Millennial's ideals and their budgets will continue to appreciate at double-digit rates.

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Road-Map

2020 Task	Timeline						
Company Digital Footprint and Branding		May	Jun	Jul			
Blockchain Ethereum ERC 20 Platform				Aug		Sept	Oct
Digital Wallet				Aug			
Smart Contracts						Sept	
Ricardian Contract							Oct	Nov
Documents digitalized								Nov	Dec
Servicing protocols								Nov	Dec

2021 Task	Timeline						
Quantitative trading methodologies			Feb	Mar	Apr		
Bata Test						May	Jun	Jul
Fully Operational									Aug

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Our Entrepreneurial Team

*"There is **immense power** when a group of people with similar interests gets together to work toward the same goals".*

— Idowu Koyenikan

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Management

Rev. Duane A. Quamina – Chief Executive Officer and Senior Managing Partner

Rev. Quamina an innovative business professional with over 25+ years of experience. He is a refined businessman with exemplary people skills. He has experience bridging gaps between business and community concerns, and local government agencies. He can facilitate a team approach to achieve organizational objectives while helping to educate the community and all stakeholders. He easily grasps and can put into application new ideas, concepts, methods and technologies. He is an innovative and self-motivated team builder with exceptional leadership, organizational, oral/written communication, interpersonal, analytical, and problem-solving skills.

In addition to his responsibilities and duties with Northeast Capital Fund, LLC, he also serves as President & CEO of KOH Engineers, LLC, KOH Associates, LLC, Executive Director of Ali Law, PC and is an advisor to several companies, including, technology driven US LED Group, LLC and a leading health trend company Yummy Body Nutrition, LLC.

Ms. Burena "Bree" Morris - Chief Operations Officer & Senior Managing Partner

Ms. Morris has earned two degrees, a Bachelor of Arts in Business Administration and Bachelor of Science in Social Entrepreneurship; in addition, she is currently pursuing her MBA with a concentration in Entrepreneurship. As a certified Grant Writer and Microsoft Office User Specialist and Trainer, she is a proven professional in business operations, communications and policy management in various industries; including, investments and banking, construction, real estate, telecommunications, retail and the cannabis industry.

In addition to her responsibilities, she is Founder and CEO of three companies (MBS, SBS and 444 Edibles) in two billion-dollar industries (crowdsouce and cannabis); at the same time, dedicates her time and entrepreneurial talents to helping startup companies and small businesses both in the U.S. and abroad.

Ms. Morris has 35+ years of experience in business management possessing exceptional talents including; strong English, Writing and Communication skills, Executive Office Management, Marketing, Social Media, Desktop Publishing, Website and Graphic Designing (Creative Cloud). Ms. Morris specializes in managing day to day operations to ensure the entire organization runs efficiently; specifically, implementing and evaluating operation processes and procedures in accordance with company standards. In addition to, ensuring operational processes stay within agreed upon budgets and time-lines; as well, as, assisting CEO in developing strategies and implementation plans to improve operations.

Mr. Allen Redic – Executive VP of Construction and Evaluation and Senior Managing Partner

Allen has earned a Bachelor of Science in Business Administration, and he also carries an MBA specializing in Human Resource Management. Allen is a proven construction industry professional with more than 25 years of construction experience. He has been a key member of every organization of which he has belonged bringing "Hands On" construction expertise as well as leadership ability. Allen has held the following positions throughout his construction career, Carpenter, Carpenter Foreman, Field Superintendent, Estimator, and Project Manager, which attributes to his well-rounded construction experience.

In the managerial phase of his construction career, he was responsible for projects ranging from 100K to 100M, successful in these critical roles he was driven by his ability to create realistic project budgets, develop achievable construction schedules, scrutinize competitive estimates, procure cost effective materials as well as develop and manage skilled workforces while directing the efforts of his back-office personnel.

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Ms. Rhonda S. Coleman, Esquire - Chief Legal Officer

Rhonda S. Coleman, Esquire has earned several degrees: an undergraduate degree in English from Christian Brothers University, a Master of Arts from the University of Memphis and her Juris Doctor (JD) from Loyola University of Chicago where she was admitted to the bar in 2013. Ms. Coleman has also studied at the University of Beijing's School of Business and Economics and at the University of Granada in Spain.

As a distinguished attorney, Rhonda Coleman concentrates her practice on contracts and deal negotiations across industries; particularly technology, food, sports & entertainment, manufacturing, insurance, and consumer products. Currently on the Transactions Contracting team of Accenture, Ms. Coleman negotiates high stakes multi-million-dollar deals with large corporations. In addition, she serves as outside general counsel to Moon Meals - a startup food company that was affiliated with the Polsky Institute of University of Chicago in its early days. She currently mentors tech entrepreneurs at Polsky.

Having consulted for the St. Louis Chess Club; (world's premier chess club), she also managed international professional chess player and world championship challenger Fabiano Caruana. As a loving wife and proud mother of three teenagers, Rhonda and her husband reside in the Hyde Park neighborhood of Chicago where she enjoys films, literature, music, cooking, and traveling.

In addition to her responsibilities with Northeast Capital Fund II as CLO and Board Member, Ms. Coleman serves on the board of directors of several non-profits; including, the Menomonee Boys and Girls Club of Chicago and the Chicago Chess Foundation. She formerly co-chaired the corporate counsel committee of Black Women Lawyer's Association in Chicago.

Mr. Wayne M. King – Executive VP of Housing and Development and Senior Managing Partner

Mr. King is a retiree from the Philadelphia Redevelopment Authority for the City of Philadelphia. He has held numerous position from 2000 until 2014 including the Director of Housing Construction (2000-2004), Director of the Department of Design and Construction (2004-2010), and the Director of Construction Maintenance Department (2010-2014). Mr. King has over 34 years of experience in various government housing; including, housing construction, community development departments and quasi-government agencies. In addition, he has managed, monitored and closed over $600 million in development for the Philadelphia Housing Development Corporation, the City of Philadelphia OHCD and the Philadelphia Redevelopment Authority.

Mr. King management skills included project plan review, project team coordination, RFP issuance for professional services and oversight of professional service contracts. He has extended experience with environmental actions including Phase I & II, tank removal, asbestos remediation RFP/ contracts and PADEP coordination. Mr. King managed the departments of site improvement, housing construction, 1% Art , special projects, Maintenance, office facilities and the environmental unit.

Mr. King attended Macalester College and is presently a member of the Utility Resources and Infrastructure Group in Philadelphia, PA. He continues to volunteer in the Philadelphia community on several projects including but not limited to the Strawberry Mansion Community Development Corporation Board of Directors, a member of the East Park Coalition of Strawberry Mansion, The Discovery Center Community Engagement Board, the West Parkside Sports & Education Group Steering Committee and the Sultan Jihad Ahmad Community Foundation. He is also a member of St. Martin De Porres Catholic Church and sits on it Finance Committee.

TBD – Chief Financial Officer and Senior Managing Partner

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Mr. Gregory "Bo" Kimble – Board Member & Senior Managing Partner

Mr. Kimble has been a well-known personality since his college days at Loyola Marymount where he led the nation in scoring at and later went on to have an NBA career in the late 80s and early 90s. After Mr. Kimble retired from the NBA he served as a board member for the retired NBA Players Association; because of his accomplishment on the court and positive role model for youth – on July 17, 1990 Los Angeles County declared it "Bo Kimble Day".

Later on, he starred in the 1991 movie "Heaven is a Playground" as fictional high school student Matthew Lockhart; currently, Mr. Kimble sits on the board of directors of Forty-Four for Life Foundation, a non-profit organization he co-founded involved in reducing cardiac related fatalities.

Mr. Kimble has a very personable persona and is able to interact with ease in professional environments and have relationships with many potential investors. Mr. Kimble received a Degree in Communications from Loyola Marymount University.

TBD – Executive VP of Recapitalization Operations

TBD – Director of Human Resources

TBD - Executive VP of Fund Management

TBD – Director of Marketing

TBD – Executive VP of AFCs

TBD – Director of IT

TBD – Director of Technology and Development

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Board of Directors – Six Member Board

Rev. Duane Quamina	President
Mr. Allen Redic	Treasurer
Ms. Burena "Bree" Morris	Madam Secretary
Mr. Wayne M King	Assistant Treasurer
Mr. Gregory "Bo" Kimble	Member
Ms. Rhonda S. Coleman, Esq.	Member

Advisory Board – Five Member Board

TBD	Member
TBD	Member
TBD	Member
TBD	Member
TBD	Member

Strategy Partners

Security Exchange Commission	Attorney at Law -
Blockchain Platform Developer	
Public Relations	
Digital Footprint Developer	

Third-Party Service Providers

Corporation Law Firm	Ali Law Firm
Real Estate Law Firm	TBD
Cryptocurrency Industry Law Firm	TBD
Accounting Firm	TBD
Errors and Omissions Insurance Agency	TBD
Banking Relations	Wells Fargo Bank
Blockchain Platform Developer	TBD
Trading Platform Developer	TBD
Technology Support Company	TBD

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Conclusion

Since 2016, the price of cryptocurrency is growing exponentially; for example, Bitcoin has grown nearly 700% and the growth of Ethereum exceeded 3,300% over the same period. Besides that, the number of unique users of cryptocurrency wallets is growing; in 2013, there were 2.9 million users, today over 5.8 million cryptocurrency wallets exist.

Along with the cryptocurrency growth, there is an increase in demand for P2P lending; due to low interest rates, which became possible due to the exclusion of financial intermediaries – banks or other institutions from the deal.

The idea behind A$$ETcoin tokens is simple:

- Unite these two promising areas of real estate lending with the cryptocurrency market.
- Create a platform where we can make loans in any fiat currency.
- Bring in real estate lending opportunities to conclude safe deals using innovative technology.

In this system, borders between states and countries are blurred; the lender and the borrower may be located at different parts of the earth, but conclude a mutually beneficial deal in a matter of minutes, whereas current technology acts as guarantor of fulfillment of obligations by both parties.

Compared to the traditional venture system, society prefers tokenization investments;

1. It's an open door to anyone looking to become an investor to reap future token profits.
2. It accelerates the funding process through the launch of A$$ET.
3. Tokenization is a transparent, modern method of raising capital.

A single currency, A$$ETcoin Tokens (ACT) will be created for settlements within the system on NCF II's ERC20 Ethereum platform;

- The main task of the ACT token is to be a utility store of value.
- ACTs can be purchased for $1.00 per token during Pre-Sale.
- At the ICO roll-out ACTs will be priced at $5.00 per token.
- Investors purchasing ACTs during pre-sale will be rewarded with a 50% discount and up to a 5x multiplier (visit our website for more information: www.assetcoin.gold).

Pre-sale is scheduled for Q1 2021 and will last for 120 days. Investors will be able to purchase ACTs under the most favorable terms. Pre-ICO sales can be completed ahead of schedule if we reach our goal of tokens sold.

The main purpose of the pre-sale is to assess the market and geographical distribution of the investor audience; along with, launching the processes for legalizing main documents.

At this stage, the token price will be fixed at $1.00 per token, the the pre-sale will be carried out over 120 calendar days. The ICO launch will be scheduled 120 days after the pre-sale ends, the token price will be fixed at $5.00 per token.

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Thank You

Over 90 Years of Combined Industry Experience