

# HETAC

## Home Equity Tokens And Coins

### *Coining a New Real Estate Term*

Accumulating equity is the easy part, that happens naturally with a great piece of real estate.

Accessing that equity has never been easy, until this new concept of attaching tokens and coins to real property and issuing those assets for exchange on the ledgerized blockchain.

This framework, HETAC (Home Equity Tokens And Coins), to coin a new crypto term in the real estate space.

The idea is free-trade real estate. This is the new prairie. We are witnessing the advent of a new economy. One that is open to anyone who wants to head west and homestead.

Mike Waters, a long time real estate investor and Christian Barlow real estate defense attorney, sought out a legal vehicle of truly attaching a cryptographic token to hard assets like real estate.

The cryptocurrency market topped \$2 Trillion in 2021, that's aside from an estimated \$4 Trillion dollar pool of liquidity in real estate tokenization.

Tokenizing real estate equity re-defines the real estate market, not just in trading equities alone, tokens can be sold to eliminate mortgages altogether.

Before bumping into this story, there was no way to pull 100 percent of your equity out without selling the property. The possibility of that happening is near impossible.

Typically, the only way to access any equity would be leveraging, putting up the equity and committing to pay even twice or three times more in interests and fees. Basically accruing more debt to cover existing debt.

At best, taking on multiple mortgages means banks only will lend up to about 75% of the total value. The more debt you accumulate the bigger of a liability you are to lenders and the more difficult it becomes to keep borrowing.

For most borrowers, that model has worked, though extremely burdensome, unless they hit a jackpot, get in on a lucrative investment, or have a really profitable rental portfolio.

However, once the equity has been drenched in debt as security for a loan or mortgage, the once high value asset is now marginally profitable, or flipped as a loss on the balance sheet.

Even those who abstain from the debt cycle, still get walled in, their equity breathes on paper only. Now there is a universally

accessible method of releasing that liquidity on the open market.

No need to liquidate in order to access liquidity. No need to rack up more debts to manage existing debts. And no need to move out of your home to cashflow your living expenses.

HETAC means paying off mortgages and loans, staying in your home, collecting residual income, on top of increased value from saved money being used for maintenance and upgrades..

Quest Crypto patented technology works within the entire real estate eco-system, whether, fee simple, lease-owned, agricultural lands, rainforests, preserves, indigenous territories, and sovereign land ownership.

Now with a legal framework to tokenize real estate, any owner or community can truly access, dollar for dollar, 100 percent of their real estate equity. Welcome to the Era of Harnessing.

*/by Michael Waters*