



***Share the good taste & Hash up the profit.
Token swap made easy as eating hash browns!***

***Open cross-chain DeFi platform,
for everyone with lightning speed & low gas fee.***

November 10, 2021

Version: 1.1

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1. Executive Summary

Designed for mass adoption, HashBrownSwap (“HBSwap”) is the World’s fastest Cross-Chain DeFi platform, with a next generation exchange and an easy-to-use wallet. Anyone can begin crypto trading within minutes by accessing HBSwap via a web browser wallet, with no APP or any software download. Through email and Google Authenticator, you can access your wallets and tokens, without the need to be aware of private keys, which are securely controlled by smart contracts for safekeeping, preventing you from losing access to your tokens, by not remembering the private keys.

HBSwap is a multi-chain ecosystem with a next generation decentralized exchange (DEX), capable of swapping ERC-20, BTC, BEP-20 and other public chain tokens. With our proprietary cross-chain technology, HBSwap can trade token pairs, such as ETH and CAKE, generated on different public chains with lightning transaction, lightning transfer speed & low gas at USD0.10/transfer, which will be waived during initial launch stage of HBSwap. We are building a one-stop shop, where you can do decentralized cross-chain trading with the convenience, speed and liquidity of a centralized exchange (“CEX”), while accessing a wide range of DeFi product offerings.

Solving the major problems of low speed and high gas or transaction cost on major public chains, such as Ethereum and Bitcoin, HBSwap operates at an ultra high speed of 10,000+ transactions per second, at par with VISA and MasterCard. In further development the account name will be linked to a user’s public blockchain address on MASFi public chain. Sending and receiving tokens will be to people and not to public blockchain addresses, as simple as sending money via WeChat or AliPay. In addition, token trading and transferring are completed in 1-3 seconds for BTC, ETH, CAKE, USDT, etc. A cross-border payment, including micropayment can be completed by sending BTC, ETH or USDT and accessing local fiat, through a crypto bank, credit card issuer, exchange or a payment company connected to HBSwap via API.

HBSwap uses an automated market maker (AMM) model meaning that users can trade digital assets on the platform, without an order book to match orders. Users trade against a liquidity pool that is filled with other users’ funds. They deposit their token fund into the pool, receiving liquidity provider (LP) tokens in return and they can use those tokens to reclaim their share of investment plus a portion of the trading fees.

As we build the next generation exchange, we plan to aggregate third party liquidity and combine with our AMM model to achieve highly competitive pricing and liquidity for



institutional or professional traders. Banking and investment product offerings, such as fiat access, collateralized lending, derivatives, and 1 month to 1-year transparent managed fund products, will be continuously introduced. Third party services will be offered to supplement our own product offerings.

Our global marketing strategy is both B2C and B2B2C. We will co-brand and work closely with strategic partners that can utilize our DeFi platform to rapidly launch their services, adding our DeFi or crypto related services, or to include third party Defi product offerings. We will target DeFi, exchanges and Internet firms, including in NFT, game, payment and Metaverse. For B2C our goal is to build a virtual financial center. Any third party DeFi linked with our smart-contract wallets can enjoy automated and transparent fee sharing arrangements. This mutually beneficial and user sharing feature will attract business partners to offer their products or services on HBSwap, as well as business partners to use our platform to connect with their own strategic partners' service offerings.

2. Opportunities and Pain Points in DeFi Market

Today, we are witnessing history in the making with the rise of DeFi that continues to consolidate last year's gains and paves the way for the continued development of the gigantic crypto financial industry. As the blockchain fintech continues to revolutionize the traditional financial systems at an increasing pace, the explosion of DeFi applications including not only crypto or token based commercial banking products and services, but also investment banking products and services, which attracted billions of ETH over Ethereum ecosystem and BNB over Binance Smart Chain ecosystem.

To a certain extent, DeFi has extended from applications of utility tokens and entered into the security business, without the wide application of security tokens. Liquidity pools profit sharing is an example of the security business model, using solely utility tokens.

The combined market cap of all decentralized finance (DeFi) tokens is over USD\$100 billions¹ and DeFi users are probably over 1 million in 2021. Decentralized finance (DeFi) is not only one of the most innovative applications of the cryptocurrency industry but also represents a wide range of lending, trading and betting activities carried out almost entirely on blockchain networks using tokens as currency and collateral.

¹ Data source: <https://www.coingecko.com/en/defi>



Market pain points of DeFi ecosystem

Currently, most of DeFi's solutions and services are built over Ethereum; **high transaction fee or gas, low transaction speed**, and **bad user experience** are always big issues for service providers and users. Although there are some new ecosystems, such as BSC (Binance Smart Chain), EOS, Tron, are catching up with the growth of DeFi over Ethereum, the same issues will inevitably impact when they grow.

3. Why HBSwap

Cross-chain technology allows placing independent business operations on multiple public chains and then linking information, transactions, and interactions in one effective blockchain without losing the speed of operations. We believe cross-chain is the future and the key to solve these issues is that the existing growing blockchain ecosystem can continue to grow and the diversified blockchain services, including DeFi, will be enriched by cross-chain technology enabled services.

We solve the challenges with a cross-chain decentralized platform that enables fast, low cost and unified trading experience. HBSwap, operating on MASFi financial public blockchain, supports interoperability among mainstream decentralized architectures including chains we already crossed: Bitcoin, Ethereum, BSC (Binance Smart Chain) and chains we may choose to cross: IPFS, Hyperledger, XRP LCP, IOTA, FIL, LINK, and NKN depends on market needs. We believe that each type of architecture has its own pros and cons for different use-case applications, and we can truly gain widespread adoption to be the bridges among existing ecosystems and protocols that allow for frictionless transfers of assets.

We believe Decentralized Finance (DeFi) ecosystem is the upcoming mainstream finance market to be adopted rapidly by billions of people worldwide. HBSwap brings diversified experience to consolidate traditional banking, investment banking, trading, etc. with DeFi, together with leading-edge technologies to build a trustworthy lightning decentralized cross-chain DEX ecosystem. HBSwap provides solutions for the trilemma challenge of DEX, by enabling lightning speed and low-cost trading with easy to use user experience.

HBSwap wallet eliminated the need to change Network to store tokens generated on different chains, as on MetaMask. You can send and receive BTC, ETH, BNB into one single HBSwap wallet and swap cross-chain pairs, such as BTC/ETH or ETH/BNB, as easily as on a centralized exchange.



Our Ultra High Speed Cross-Chain Processing

Powered by the MASFi financial public blockchain, all trades on HBSwap are secured by Random Delegated Proof of Stake Authority (RDPoSA) consensus algorithm that is safe, scalable and efficient, up to 10,000 TPS, and solves many problems of the conventional mainstream consensus mechanisms, proving itself as a more effective and practical blockchain. This employs the full security of layer one blockchain architecture while enabling high performance transactions required for decentralized trading. Our cross-chain integration emphasizes interaction among chains and opens up another world of encryption in which digital assets can be quickly transferred, smart contracts can be used and interacted among different blockchain ecosystems, and value can be sent through the Internet. Assets can be transferred from one platform to another platform, so that the integration of tokens, smart contracts, payment, receipt and payment systems make processes simple and quick.

Unlocking Multi-Chain Liquidity

Currently when a DeFi company conducts an IDO, a decision has to be made whether to issue ERC-20 tokens for trading on Uniswap or BEP-20 tokens for trading on Pancakeswap. HBSwap unlocked the liquidity of different chains that we cross!

Using HBSwap's platform token HBS for example. You can offer HBS (Ethereum), HBS (BSC) and HBS (MASFi) in the token offering. You can trade HBS (Ethereum) on Uniswap, HBS (BSC) on Pancakeswap and all 3 types of HBS on HBSwap. You can deposit HBS (Ethereum), HBS (BSC) and HBS (MASFi) into an HBSwap wallet and no matter which chain generated HBS you deposited, you can withdraw HBS to either your Ethereum or BSC wallet.

Low Gas Fee of our Cross-chain Blockchain

All token transfer in our blockchain costs one (1) MASFi gas token MASX with fixed value of USD\$0.10 for now that is comparatively lower than most of current mainstream public blockchain. All token transfer transactions on MASFi blockchain are free of gas initially to attract more users and applications to be deployed in our ecosystem.

Great User Experience of HBSwap

HBSwap is being designed to be easy to use without the steep learning curve that is similar to the user experience with Uniswap. Users can use our innovative cross-chain wallet and existing wallets such as Metamask for a familiar DeFi approach. Our aim is to make DeFi trading a better overall experience for users.



With cross-chain technology, users can even transfer different tokens generated on different public chains, like ETH and CAKE in HBS without having to do so on traditional and external DEX or CEX. Keeping interoperability in mind will break past barriers of the fragmented DeFi ecosystem wherein users had to trade on many different platforms to make different kinds of trades.

Our plans for blockchain and crypto ecosystem

Besides the DeFi explosion with active activities associated with token deposit and lending, trading, and liquidity pools on DEX (or decentralized exchanges), Staking, Asset Management Protocols, this year NFT (Non-Fungible Token) came in like a thunder and became the center of focus! This sub-sector of the Security Token industry has quickly gained a very high growth momentum. Therefore, HBSwap is only one of the deployments in our plan to expand our comprehensive products and solutions in the blockchain and crypto market.

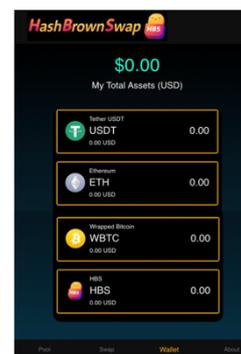
4. Our Solutions

4.1. MASFi financial public blockchain and Cross-chain with BTC, ETH, BSC

HBSwap is a decentralized exchange empowered by high speed and high security blockchain, MASFi blockchain, using RDPOSA (Random Delegated Proof Of Stake Authority) consensus mechanism that crosses chains with BitCoin, Ethereum, and BSC. The cross-chain capability enables HBSwap to embrace much more transactions over different blockchains and to build more innovative business of DeFi and cross-chain activities for more business opportunities.

4.2. Cross-chain Smart Contract Wallet

HBSwap wallet supports all transactions of HBSwap services, including token swap, liquidity pool with APR, token deposit as well as withdrawal, and provides cross-chain lightning transaction capability to enable low cost, high speed, and better user experience for mainstream blockchains, such as Bitcoin, Ethereum, and BSC.



High Security & Easy to adapt UI

HBSwap wallet transactions are managed by smart contracts. No need for users to remember and keep private keys anymore and wallets can be restored by e-mail with further identification verification.

Smart and advanced Wallet

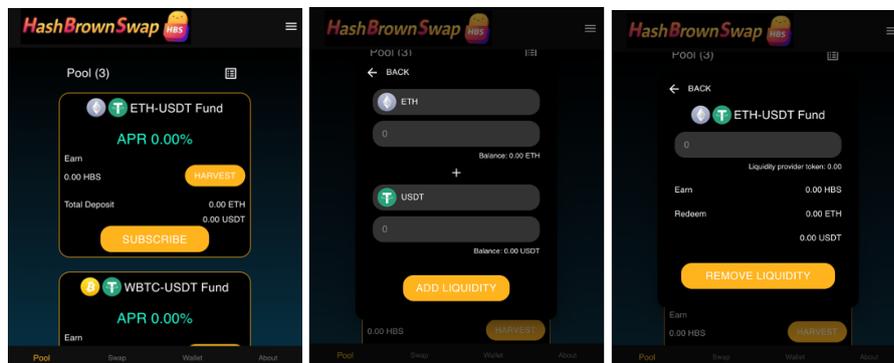


HBSwap wallet uses smart contract to manage wallet access and is designed to be a non-custodial smart contract wallet with built-in recovery tools and improved accessibility features over blockchain. The wallet also crosses the chain with mainstream blockchain, like Ethereum and BSC (Binance Smart Chain) to enable comprehensive applications of DeFi and smart contract related activities.

4.3. Cross-chain DeFi Features

HBSwap continuously develops and supports diversified DeFi activities, including:

- Non-custodial stablecoins
- Liquidity Pools
- Lending and borrowing protocols
- Yield Aggregators
- Derivatives
- Synthetics
- Insurance
- Prediction
- DEXs



When users subscribe to a token pair fund with APR, a digital certificate will be issued by HBS to users and can be redeemed to claim the capital and interest.

5. Tokenomics

5.1. Token Scheme

HBSwap multi-chain token including both ERC-20 and BEP-20

| | |
|---|---------------|
| Symbol | HBS |
| Maximum # of token available for issuance | 1,000,000,000 |
| Decimals | 18 |



5.2. **IDO Plan**

We are starting the HBS private token sale now and plan to start fixed priced token swap in December, 2021. We may issue Ethereum HBS and/or BSC HBS for trading on Uniswap and PancakeSwap, in addition to trading on HBSwap, as early as Q1 2022.

5.3. **Token Privileges**

5.3.1. Trading Fee Discount

The standard token swap fee is 0.3% of the trading amount. To encourage traders to use HBSwap, users can benefit from up to 50% discount in trading fees.

| Tier | HBS held as % of Margin Balance (denoted in USDT) | Discount ² |
|----------|---|-----------------------|
| Gold | 0 - 5% | 20.0% |
| Diamond | 5% - 10% | 30.0% |
| Platinum | 10% or more | 50.0% |

5.3.2. Staking Incentive

- Liquidity Pool Staking – Rewards with various multipliers for AMM liquidity pools
- Incentivized Staking – the longer you stake HBS, the higher reward multiplier may apply

5.3.3. HBSwap buys back HBS tokens and burns

HBSwap will buy back HBS tokens and burn them based on fees collected and profit of the project overall to ensure HBS token value appreciation in the long run.

5.3.4. Participating Governance of HBSwap

HBS token owners can participate in various activities governed by the community, such as staking rewards, fee discounts, or incentive model.

5.4. **Token Allocation**

HBS tokens will be supported to cross Ethereum ERC-20 and BSC BEP-20. We plan to sell an estimated total of USDT1,000,000 to USDT3,000,000 of HBS tokens in combined private sale and public sale.

5.4.1. Private sale

Price USDT0.015 per HBS token

² The discount is subject to change.



Estimated amount = USDT800,000 or 53,333,333 HBS tokens

Non-public sale token release schedule: At IDO

Month 1 = 25%;

Month 2 = 15%;

Month 3 = 15%;

Month 4 = 15%;

Month 5 = 15%;

Month 6 = 15%

5.4.2. Public sale

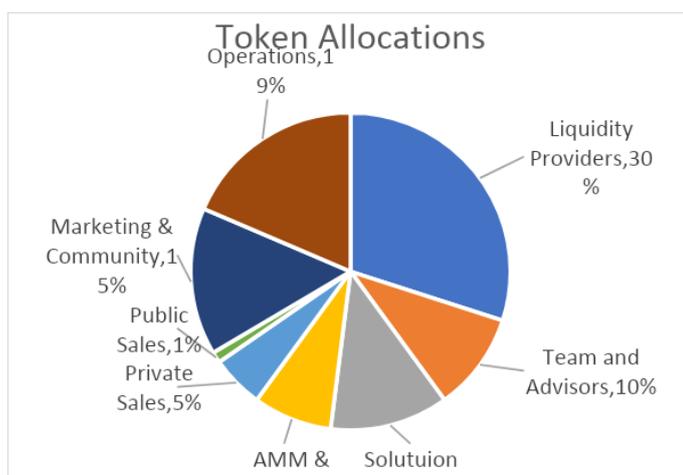
Price USDT0.018 per HBS

Estimated amount = USDT200,000 or 11,111,111 HBS tokens

5.4.3. HBSwap (HBS) Token Allocation

| | |
|-----------------------|--------|
| Liquidity Providers | 30.00% |
| Team and Advisors | 10.00% |
| Solution Development | 12.00% |
| AMM & Liquidity | 8.00% |
| Private Sales | 5.34% |
| Public Sales | 1.12% |
| Marketing & Community | 15.00% |
| Operations | 18.54% |

* Based on estimated combined private and public sale amount of US\$1 million



6. Roadmap

We will continue to build out our DeFi platform with the following planned activities.



| | |
|------|---|
| 2021 | |
| Q4 | <ul style="list-style-type: none"> ■ Private and Public Token Sales ■ Public Beta of www.HashBrownSwap.com ■ HBSwap wallet, supports BTC, ETH, BNB and HBS ■ HBSwap DEX, with two swap pairs and two liquidity pools: BTC/USDT and ETH/USDT ■ Launchpad with fixed price swap for HBS ■ BTC collateralized lending |
| 2022 | |
| Q1 | <ul style="list-style-type: none"> ■ Listing on DEXs and CEXs ■ Add short sell, perpetual contract, margin or leveraged trading ■ Open Launchpad for business client to issue tokens and trade ■ Web3 wallet, Metamask, integration ■ Partnership announcement |
| Q2 | <ul style="list-style-type: none"> ■ Crossing additional chains for token trading ■ Introduce managed investment products ■ Introduce Predictions, NFTs ■ Individual and team trading contest in HBSwap |

Other development and functions enhancement depending on market and community needs in the roadmap include:

7. Partners and Strategic Investors



- MAS Capital (CI) Inc. is an investment firm, which provided seed capital to HBS.
- CDzExchange is a Cross-chain Decentralized Derivatives Exchange with Fast, Low Fees and Unified Trading Experience
- TTChain is a global service provider for decentralized blockchain and cross-chain lightning transaction ecosystems.



8. Team and Advisors

Our core team:

| | |
|--|---|
|  | |
| <p>Kevin Wu, CEO</p> | |
| <ul style="list-style-type: none"> • COO of TTChain since May 2019 • Director (Operations & Technology, APAC) at ICORA, a blockchain and ICO service provider • Program Director (Singapore) at AIRmaker, an IoT startup accelerator • Regional Director (Solutions and Services Lead, APAC) at Brightstar, a Softbank company • Senior Director (Product Marketing & Operations, Greater China) at Asurion • FET/Taiwan (2006), Guangdong Mobile (2010), Hubei Mobile (2010), and Zhejiang Telecom (2011) |    |
| | |
|  | |
| <p>Simon Hsu, CTO</p> | |
| <ul style="list-style-type: none"> • Architect Director – Microsoft Technology Center April 2004 to June 2016. Cook enterprise solution through Prove of concept, Architecture Design Session, Envision Center Demo to provide key customer solution in key project • CTO of TTChain since its inception in November 2018 • Master’s degree in Computer Science, University of Illinois Urbana-Champaign (UIUC) |   |

| | |
|---|---|
| | |
| | |
|  | |
| Sunny Chiu, Project Manager | |
| <ul style="list-style-type: none"> ● From June 2009 to the present, Sunny served as Sr. Program Manager of Dell Technologies, one of the largest multinational computer technology companies in the world ● Prior to June 2009, Sunny served as Sr. Financial Analyst of Novellus Systems, a serviced semiconductor equipment company in San Jose, California |   |
| | |
|  | |
| Abrahan Chen, Senior Technical Manager | |
| <ul style="list-style-type: none"> ● Sr. Technical Manager of TTChain, a cross-chain protocol ● Sr. Development Manager in S&S Plus, ROJO, and Chain BBN ● Established RocketDB multi-threads solution with relay bridge. |  |
| | |

| | |
|--|---|
|  | |
| Allen Li, Senior Blockchain Architect | |
| <ul style="list-style-type: none"> ● Layer2, RocketDB Sr. Architect Microsoft Search Center, TTrail banking ● Established B2B Supply Chain with Microsoft RosettleNet, and contribution on decentralized Cloud-Nodes architecture. |  |
| | |
|  | |
| Sharma Jinkya, Senior Smart Contract Developer | |
| <ul style="list-style-type: none"> ● NFT MAX Protocol developer. Sr. Technical Manager & Primary Engineer in Mobisoft, SignEasy, and QNAP. ● Focus on dAPP and off-line APP solution in Node - API routing design. |  |

9. Legal and Disclaimer

9.1. Legal

HBSwap is referred to as “HBSwap” or “HBS”, which is under development by HBSwap Inc., to be formed in Anguilla, however in the event, the incorporation of the Company in the Anguilla is not yet effective, the Company in its sole discretion, elects to perform its obligations hereunder, using a nominated entity, i.e. MASB of America (BVI) Inc. (“MASB”), a BVI company having its corporate address at Vistra Corporate Services Centre, Wickhams Cay II, Road Town, Tortola, VG1110, British Virgin Islands. MASB’s



lawful performance of the obligations of the Company hereunder, shall duly discharge the Company from all of its direct or indirect, expressed or implied obligations to You.

All of the Company's rights and obligations hereunder are deemed assigned and shall be applicable to MASB, in case MASB performs Company's obligations hereunder.

However, all of Your rights and obligations will automatically transfer back from MASB to HBSwap Inc. Inc. upon its lawful incorporation.

Website: <http://www.HBSwap.com>

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