



CARNOMALY

JANUARY 2021



Table of Contents

03	Introduction
04	The Current Issues
05	The Solution
06	The Carnomaly Ecosystem
	a. CarrChain
	b. CarrDefi
	c. Carnomaly
11	CARR Token
	a. Tokenomics
	b. Rewards
	c. Use of Funds
16	Roadmap
17	Founder
18	Legal



Carnomaly stands alone when it comes to crypto projects and auto trading platforms. Creating a bilateral platform between the crypto and automotive industries, Carnomaly provides consumers and dealers a digital solution powered by blockchain technology.

With Carnomaly, everyone benefits: novice investors, crypto veterans, car buyers and dealers.

CARNOMALY

CARNOMALY [car-näm-ə-lē]

noun

a new kind of automotive platform

Definition of Carnomaly

- 1: A one-of-a-kind company in the automotive sector
- 2: Making new rules and bridging the gap between car buying and cryptocurrency



The Current Issues

The automotive industry is one of the most profitable and influential industries in the world. Not only does it affect car sales, but it also touches many other industries such as technology, natural resources, fossil fuels, financial institutions, common laborers (mechanics and engineers), R&D, marketing, and local economies.

Carnomaly sees a need to correct the issues plaguing the online automotive industry.

These include:

- Undervalued trades
- High interest rates
- Overpaying for vehicles
- A confusing buying process
- Inaccurate vehicle history reporting



The Solution

Carnomaly is bridging the gap between the automotive and cryptocurrency worlds by creating a new type of online automotive platform – one that benefits both consumers and dealers.

Carnomaly will change the auto industry climate by being the first to:

- Offer flexible financing options for all credit types
- Incentivize members with CARR Token rewards
- Create a tokenized ecosystem controlled by consumers
- Utilize blockchain technology with CarrChain to offer comprehensive, verifiable vehicle reports

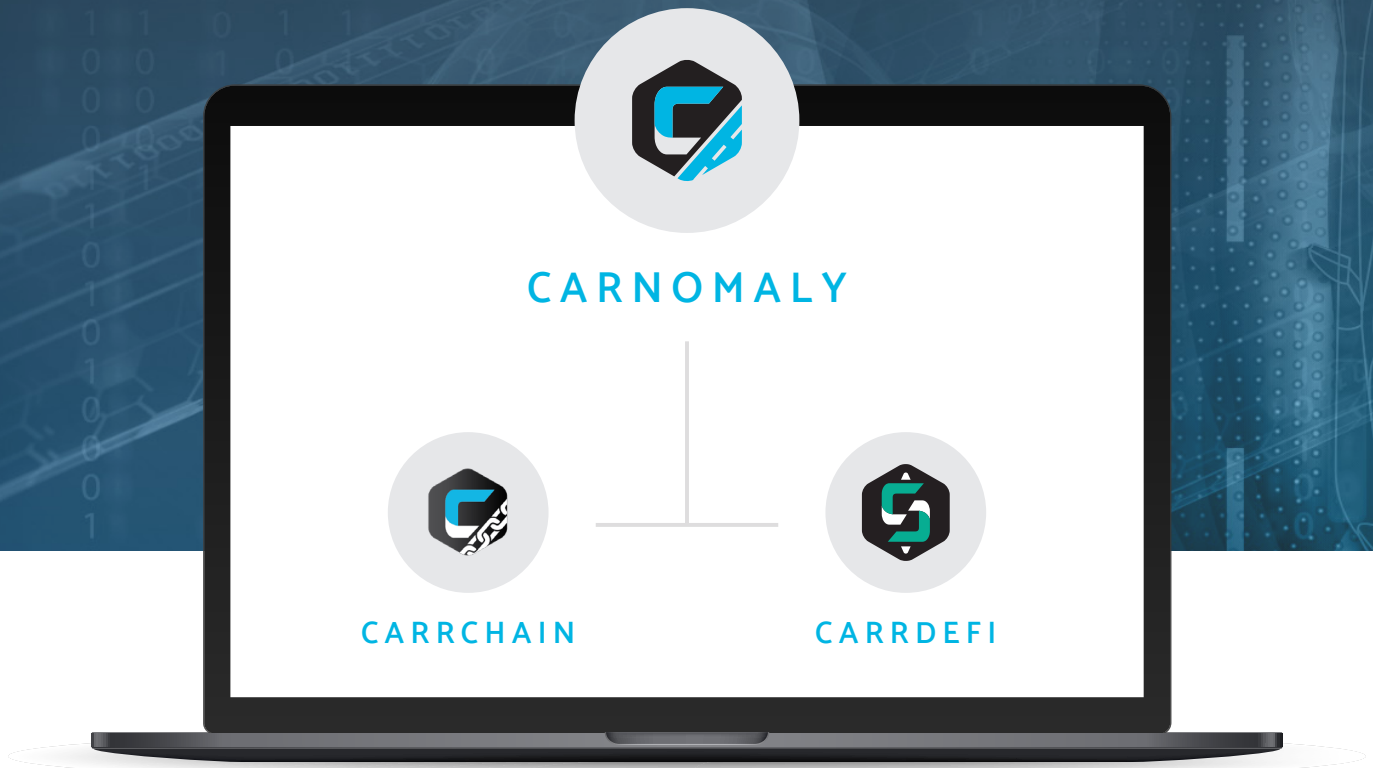
Carnomaly looks to become the standard for online vehicle shopping. Whether consumers are looking for something new or used, the Carnomaly online marketplace will have it all. The website will offer guidance for the following demographics: first-time buyers, individuals unsure of their budget needs, and others looking for the current value of their vehicle. Carnomaly will also offer streamlined and innovative services, including test drive deliveries for busy consumers.

Buying a car is the second largest purchase people make in their lives. At Carnomaly, we want this process to be quick, easy, and reliable. Carnomaly will provide services to dealers around the world at a fraction of the price they currently pay for online marketplaces, which means higher profits for them and better deals for consumers.



The Carnomaly Ecosystem

The Carnomaly ecosystem will bring innovative solutions to the automotive and digital world. Carnomaly, CarrChain, and CarrDefi will work together with blockchain technology to bring this ecosystem to life. Together, these services will change the way we buy, sell, shop for, and finance vehicles. CarrChain will give vehicle owners the ability to interact with their vehicle's history report while earning points toward their vehicle's unique reputation score. CarrDefi will give borrowers the flexibility to choose anonymous or credit-based conventional and residual-based loans, all reported to the CarrDefi payment blockchain. Carnomaly will change the online automotive landscape by empowering both the consumer and the dealer with the infrastructure to properly communicate, without manipulation.





CARRCHAIN

CarrChain, the Comprehensive Automotive Records Repository, is a web-based application powered by blockchain technology. CarrChain.com will give vehicle owners the power to manage and update their vehicle's history report. Users will earn points towards their vehicle's reputation score by completing services and keeping up with the vehicle's history. Along with data from dealers, insurance companies, collision centers, and DMVs, CarrChain.com will give owners the ability to upload photos of receipts from independent service facilities as well as notate maintenance or repair work they may have completed on their own. Oil changes, insurance claims, new tire purchases, scheduled maintenance visits, and safety recalls will be securely stored within their vehicle account.

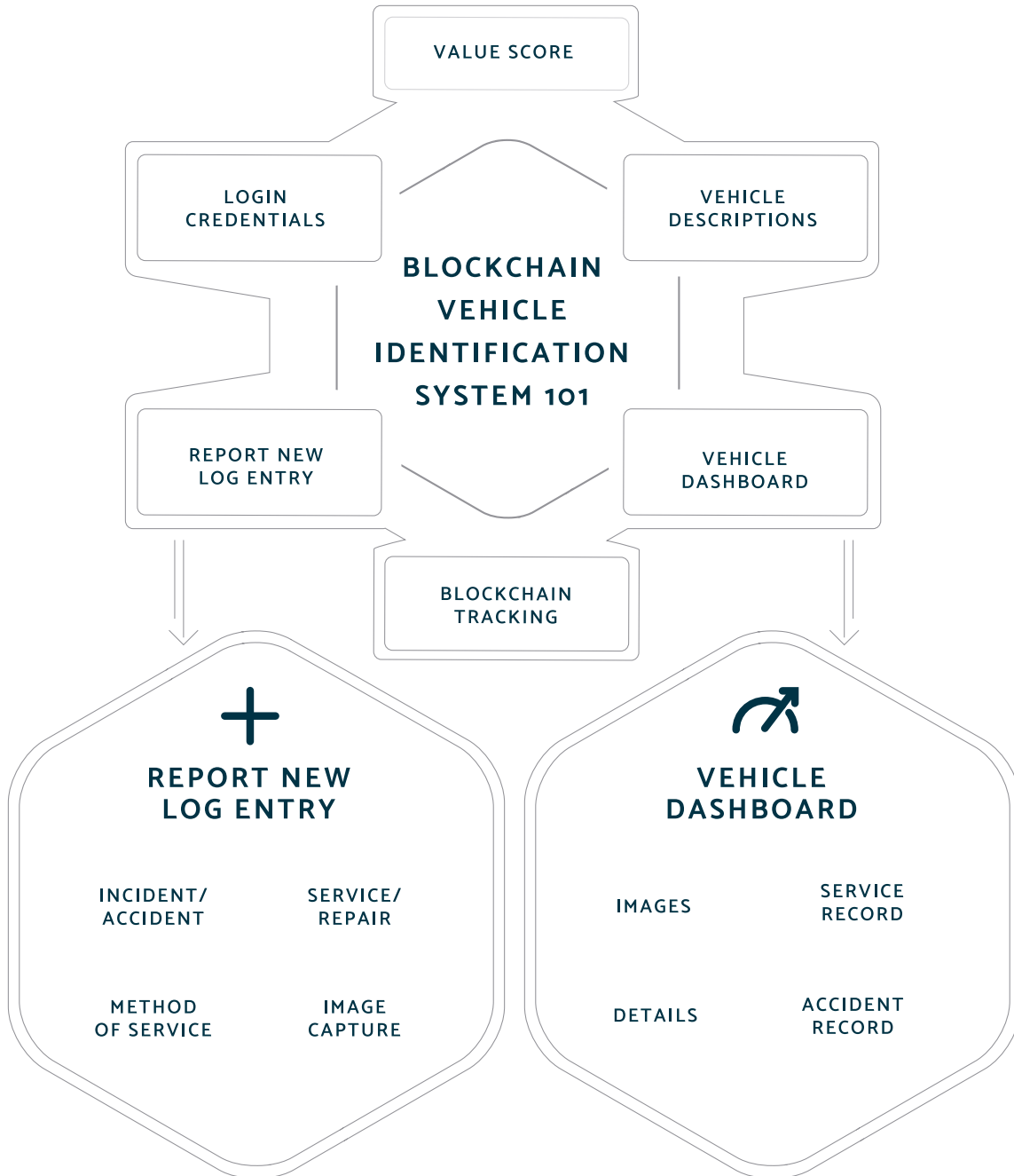
Today, all vehicles have a unique VIN or "Vehicle Identification Number." CarrChain will create a unique DVIN "Digital Vehicle Identification Number" for every vehicle that will be permanently tied to its VIN. This information will all be stored under each vehicle's DVIN and secured behind the blockchain. CarrChain.com will also allow vehicle owners to transfer ownership after a sale in real time. This will eliminate the risk of unwanted toll and red light camera bills, and even lawsuits.

The CarrChain application will serve as the foundation for the Carnomaly platform and will one day be the new worldwide standard in vehicle ownership transfers.



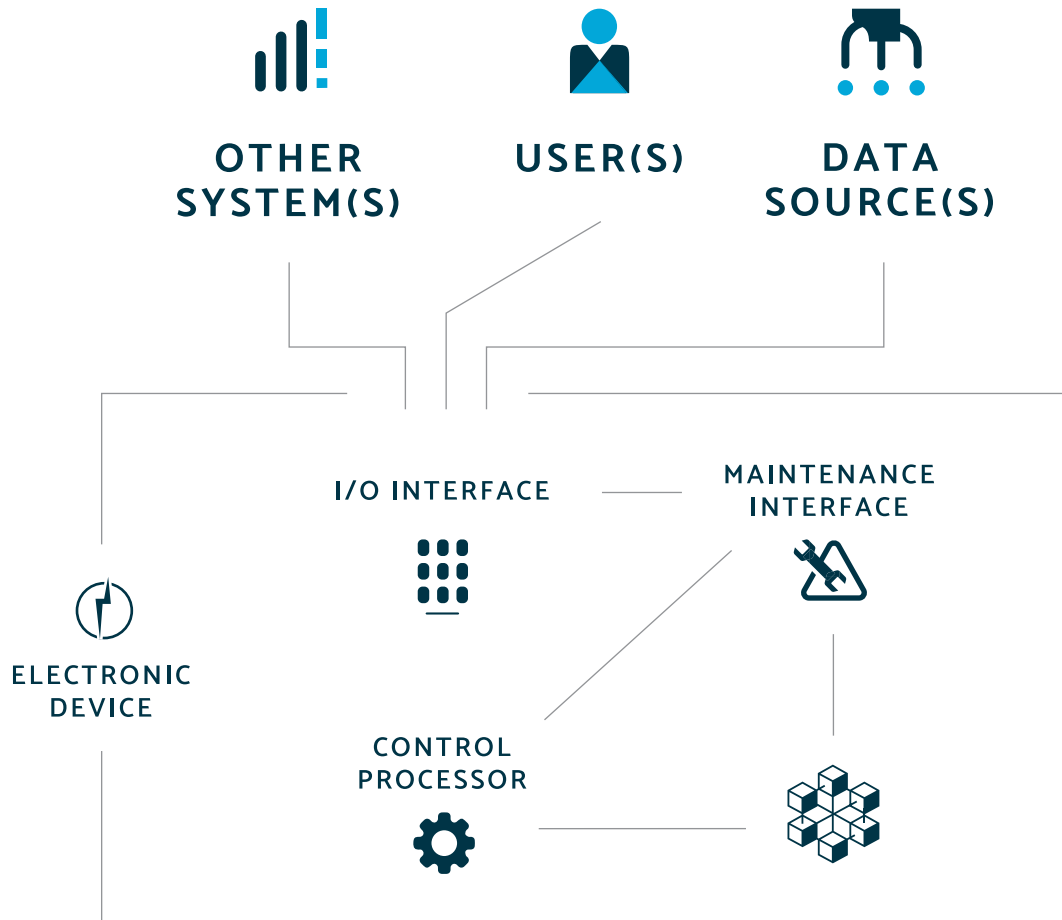


BLOCKCHAIN VEHICLE IDENTIFICATION SYSTEM 101





SCHEMATIC OF ELECTRONIC SYSTEM





CARNOMALY.COM

The Carnomaly platform will give consumers and dealers the ability to buy and sell cars with integrity by providing accurate comprehensive vehicle reports, improved search functions, greater privacy control with our proprietary anonymous search function, and a rewarding streamlined purchasing process.

Carnomaly will empower consumers and dealers with the infrastructure to effectively communicate without manipulation. In addition, token holders will be able to earn CARR Tokens on their automotive purchases, in varying reward amounts based on their membership tier. Carnomaly will also allow a seamless exchange of inventory between dealers.

Eventually, many additional innovative features will also be offered. Looking ahead, Carnomaly envisions solutions that bridge the gap between digital and physical service. For instance, scheduling a pickup for an oil change at your office or having a vehicle delivered to you for inspection before purchase.

With greater automation and lower fees, Carnomaly plans to take up some of the market share in this industry with only a few key players.

CONSUMER PORTAL:

Buying

In the current digital marketplace, consumers have few good options when hunting for a vehicle. Most car buying websites only allow you to sort by limited search criteria. Carnomaly will elevate the market to the next level by offering new ways to search for the perfect vehicle. One of those options will be anonymous browsing. Shoppers can browse for their vehicle without giving away personal data to the dealer network. This will prevent unsolicited texts, emails, and calls from pesky dealers. For used vehicles, customers will be able to see what the cost is for their desired vehicle on a sliding scale, from a no-options version up to the fully-loaded model.

Selling

Currently, there are few safe ways for consumers to sell their vehicle. This typically entails going from dealer to dealer, and shopping for the best bid. Dealers don't want to just buy your car they also want to sell you one, using coercive tactics and sales pressure. This is where we come in. Carnomaly will guide the consumer through the listing process to increase the odds of selling the vehicle at max value. It will also enable dealers to silently bid on vehicles so they can gain access to additional inventory. This will allow the consumer multiple opportunities to sell their vehicle under one platform, while alleviating high auction costs for dealers.



DEALER PORTAL:

Carnomaly will charge dealers a nominal fee compared to the competition, while offering vastly more features.

We will assist dealers in two ways: the first being how dealers connect with consumers, and the second with how they buy or sell inventory from other dealers. Carnomaly will host an online auction for vehicles and facilitate the shipment of the cars bought at auction to the dealer.

In the current system, dealers send vehicles to set locations to be auctioned off. The dealers incur fees for each vehicle submitted to the auction, regardless of whether they're sold or not. On top of that, the dealers have to pay a percentage of each sale to the auctioneer. The dealer has to recoup those costs somewhere, so they pass them on to the consumer by charging erroneous fees and hiking prices. By utilizing the Carnomaly platform, dealers save the high cost of traditional auction fees. This allows them to easily and quickly auction unwanted inventory, passing those savings onto you.





CARRDEFI

CarrDefi is creating the first-ever decentralized, tiered automotive lending platform with blockchain payment history. Borrowers will have the option to choose what type of loan they would like to apply for, either a credit-based or asset-backed loan.

The CarrDefi underwriting team will use its 50-plus years of financing experience to compile pools of loans that will maximize returns and minimize risk. Cryptocurrency holders are the lenders and will fund selected pools based on risk and rate of return. Funding loan pools will be open to several different cryptocurrencies, however, if you choose to fund loans with the CARR Token, you will earn a higher rate of return. As borrowers make payments, lenders will be paid their portion of that loan pool, plus interest, until repayment is complete.

The CarrDefi lending platform allows any cryptocurrency holder to become “The Bank,” earning interest from the borrowers – a financial solution offered exclusively within the Carnomaly ecosystem. In addition, users will be able to move into higher tiers with regular loan payments. CarrDefi will securely track payment history and record it to the blockchain. This will help the CarrDefi team analyze and track varying loan pools to improve future underwriting decisions.

UNDERWRITING GUIDELINES

RATES			
Tier	Prime	Mid-Prime	Sub-Prime
A	3.0%	7.0%	12.0%
B	4.0%	8.0%	15.0%
C	5.0%	9.0%	18.0%

LTV			
Tier	Prime	Mid-Prime	Sub-Prime
A	140.0%	110.0%	80.0%
B	130.0%	100.0%	70.0%
C	120.0%	90.0%	60.0%



TOKENOMICS:

The primary function of the CARR Token is to allow members to earn rewards in CARR on vehicle maintenance and purchases worldwide. All you need to do to become a member is purchase some CARR Tokens, then set up a profile on the website (www.carnomaly.io) to receive your rewards.

The CARR Token powers the Carnomaly Ecosystem including Carnomaly, CarrChain, and CarrDefi. Modeled after popular wholesale membership rewards programs, Carnomaly memberships will have three tiers. These membership levels will offer you access and increasing rewards across the Carnomaly Ecosystem based on your tier.

Rewards include:

- Incentives on a new or used car purchase
- Incentives when you service your car
- Enhanced vehicle history reports
- Exclusive early access to prime Defi pools

These are just a few of the myriad functions and rewards that will be available to you when using the CARR Token in the Carnomaly Ecosystem.

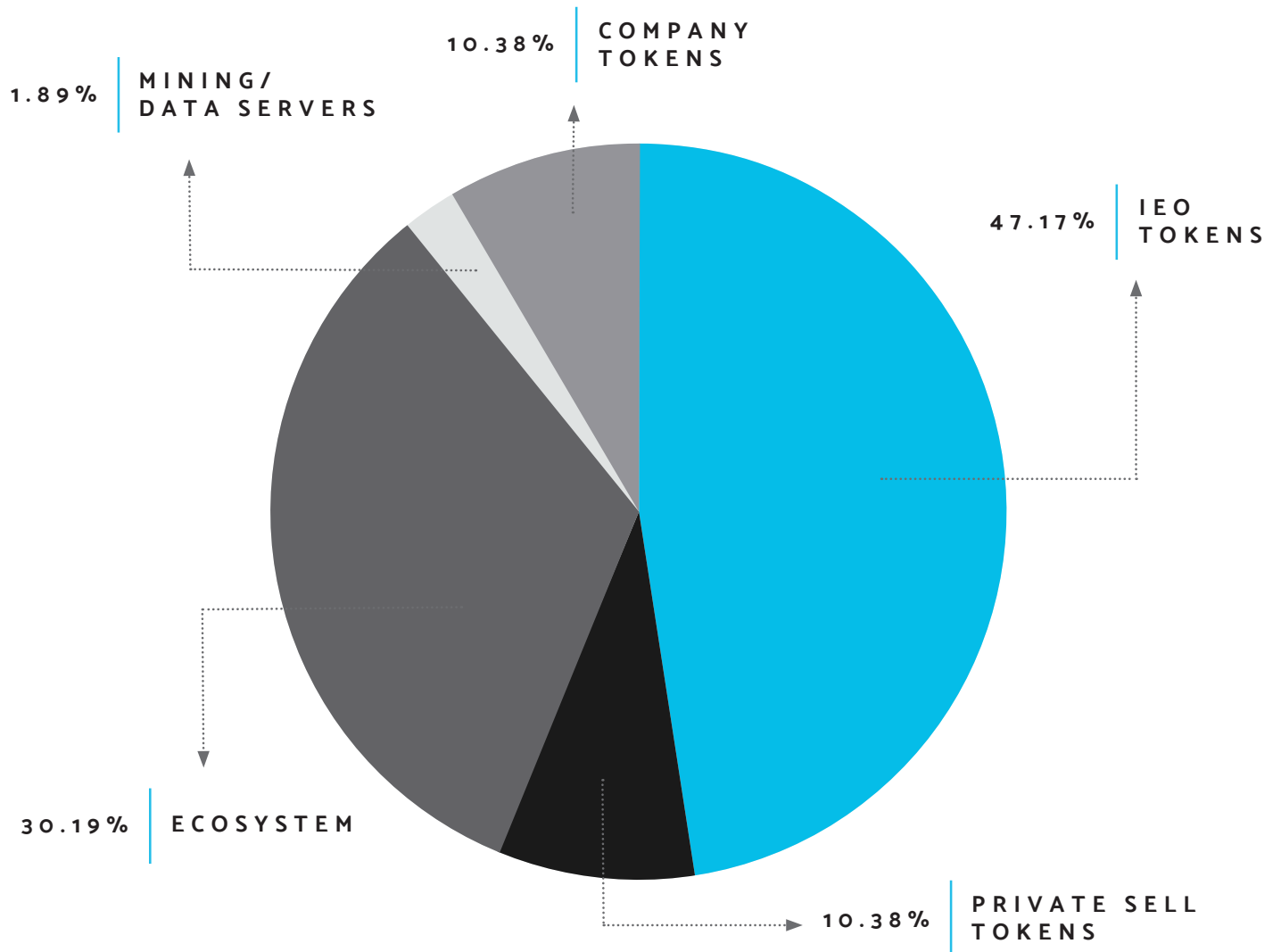


ERC-20 CRYPTO TOKEN PROJECT:

Carnomaly will use the Ethereum network and its ERC-20 smart contract to host the CARR Token. ERC-20 tokens are designed and used solely on the Ethereum platform. They follow a list of standards so that they can be shared, exchanged, or transferred to a crypto wallet. Carnomaly has allocated 32.59% of the token supply to the Carnomaly reward ecosystem. Utilizing only the Ethereum network will make it simpler to analyze how many tokens each member is holding and what level of membership each member has achieved. The total supply of the CARR Token is 530,000,000. This is the permanent total supply and no more tokens can be minted. The CARR Token was created by mywish.io.

CARR TOKENS

CARR TOKENS		PERCENTAGE	LOCKUP
IEO Tokens	250,000,000	47.17%	No Lockup Period
Private Sell Tokens	55,000,000	10.38.%	No Lockup Period
Ecosystem	160,000,000	30.19%	As Needed
Mining/Data Servers	10,000,000	1.89%	As Needed
Company Tokens	55,000,000	10.38.%	50% 90 Days post IEO / 50% 1 year post IEO
Total Supply	530,000,000		





MEMBERSHIP & REWARDS:

To become a Carnomaly member all you have to do is be a CARR Token holder. Details surrounding membership and its benefits are outlined below:

Carnomaly will become the first company to offer a worldwide reward program for an automotive purchase. Both new and used vehicles qualify as long as they are bought from a verified legal dealer. Upon completion of the consumer platform (www.carnomaly.com), Carnomaly will begin buying back tokens to replenish consumer rewards for years to come. The proceeds from the consumer platform will supply revenue to purchase tokens on the open market.

ADDITIONAL HOUSEHOLD VEHICLE IN CARR TOKENS

	TIER 1	TIER 2	TIER 3
Membership fee in dollar value of CARR Tokens	\$9.00	\$15.00	\$19.00
Additional Household Vehicle in dollar value of CARR Tokens	\$5.00	\$7.00	\$9.00
Yearly Renewal Fee in dollar value of CARR Tokens	\$7.00	\$13.00	\$15.00

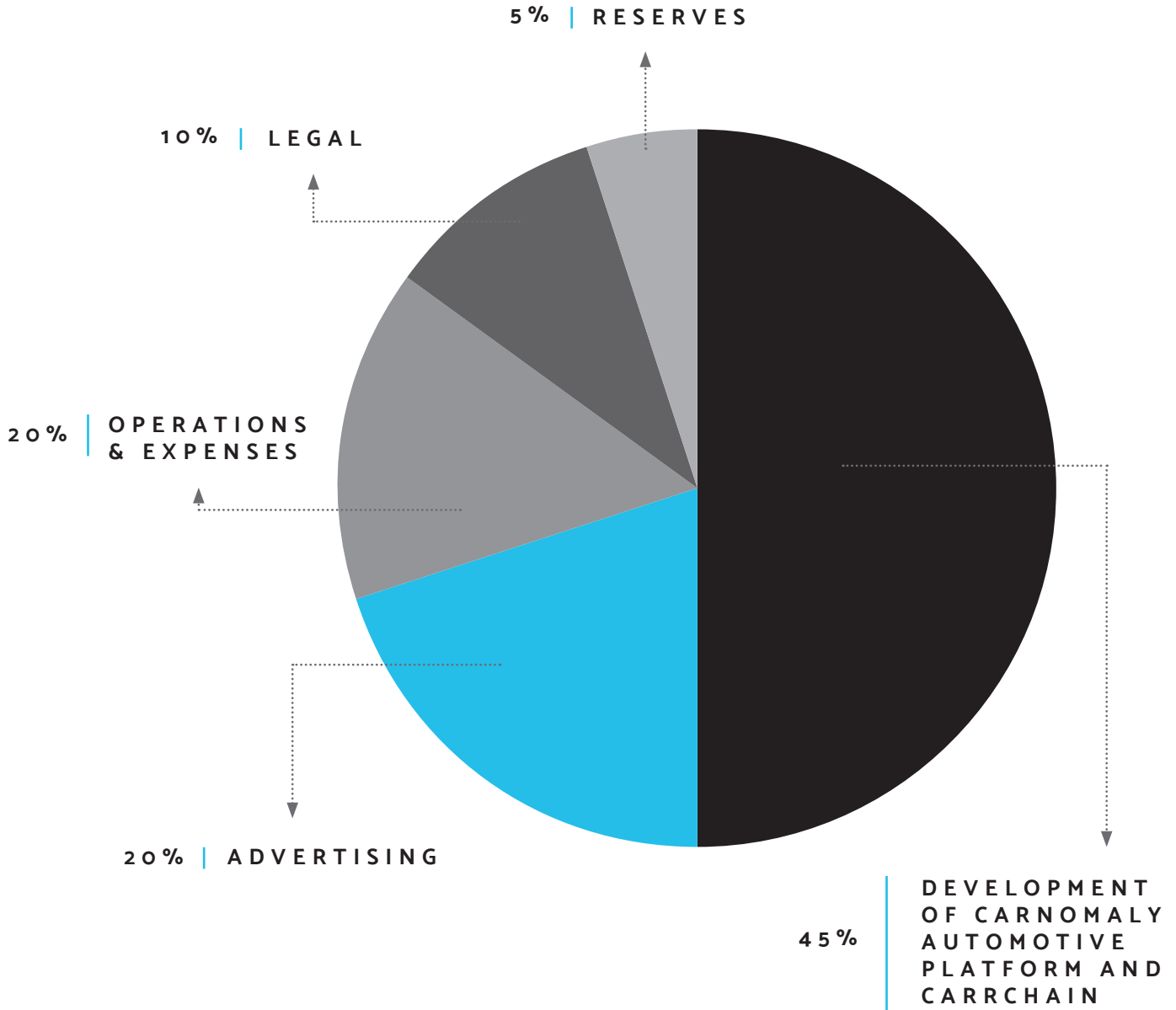
Vehicle Price	Vehicle Reward Chart		
Purchase Price**	1%	3%	5%
Vehicle Maintenance	Maintenance Reward Chart		
Maintenance Cost***	3%	5%	10%

- * Limited to one membership per household
- ** Maximum price reward will be paid on is \$50,000.00
- *** Max Maintenance cost \$1,000.00
- *** Membership is based on 2 household vehicles

All Rewards are based on pre taxed amounts



USE OF FUNDS





3RD QUARTER 2020

- ✓ CarrChain 1.0 beta testing
- ✓ Patent application submitted
- ✓ IEO exchange announcements
- ✓ Digital marketing begins
- ✓ Release of updated whitepaper
- ✓ Carnomaly.io site content updated

4TH QUARTER 2020

- ✓ CarrChain 2.0 Beta Released
- ✓ Increased Digital Marketing
- ✓ CarrDefi Whitepaper and Licensing

1ST QUARTER 2021

- CARR Token Airdrop
- Additional IEO Exchanges Announced
- IEO'S Launched
- Consumer Rewards Portal Opens
- Development on Carnomaly.com Consumer & Dealer portal begins
- CarrChain Apple/Android apps released
- NADA (National Automobile Dealers Association)
- Additional Exchange Listings
- CarrDefi Beta

2ND QUARTER 2021

- Additional features added to CarrChain apps
- Carnomaly.com development enters alpha phase
- Dealer advisory board is formed
- CarrDefi completes first Automotive Defi Loans

3RD & 4TH QUARTER 2021

- Carnomaly.com consumer and dealer portal beta market testing begins

1ST QUARTER 2022

- Carnomaly.com consumer and dealer portal released on Apple/Android
- Super Bowl marketing campaign
- NADA

THE FUTURE

- Carnomaly will continue to grow and implement new ideas and solutions into the online automotive marketplace.



SCOTT HENINGER:

Scott has spent 18 years in the retail automotive world. During that time, he has had the opportunity to work with several manufacturers including Honda, Cadillac, Toyota, Nissan, Lexus, and Hyundai. Scott started his car career as a salesperson and worked his way up to General Manager. He is very passionate about the automobile industry and is committed to bringing new ideas to the industry.



This Whitepaper, in its form above, is strictly for informational purposes only, and creates or construes no legal or binding relationship whatsoever of any kind between the reader and Carnomaly. The Whitepaper is modifiable and changeable at will, and is not meant in any way to limit or restrict Carnomaly or reader in any way.

THIS IS NOT LEGAL ADVICE AND DISCLAIMERS

This Whitepaper should not be seen as, referred to, or assumed to be any form of legal advice, nor should it be seen, characterized, or understood to be legal advice in connection with any business or investment opportunity or endeavor. No representations or warranties have been made to the reader or its advisers as to the accuracy or completeness of the information, statements, opinions or matters (express or implied) arising out of, contained in or derived from this whitepaper or any omission from this document or of any other written or oral information or opinions provided now or in the future to any interested party or their advisers. No representation or warranty is given as to the achievement or reasonableness of any plans, future projections or prospects and nothing in this document is or should be relied upon as a promise or representation as to the future. To the fullest extent possible, all liability for any loss or damage of whatsoever kind (whether foreseeable or not) which may arise from any person acting on any information and opinions contained in this whitepaper or any information which is made available in connection with any further inquiries, notwithstanding any negligence, default or lack of care, is disclaimed.

CARNOMALY

sales@carnomaly.com
support@carnomaly.com

5601 Granite Parkway #340
Plano, TX 75024