

UMF Group Inc. (UMFG)

A Colorado Corporation

1942 Broadway Street Suite 314
Boulder CO 80302

Initial Basic Disclosure

As of November 30, 2017

Prepared in accordance with
OTC Pink Basic Disclosure Guidelines

1) The exact name of the issuer and its predecessor (if any)

UMF Group Inc. (the “Company”), formerly known as South-Mont Corporation, Black Cat Entertainment Corporation, Mobile Airwaves, Inc., and American Community Development Inc. was incorporated under the laws of the State of Colorado in 1988.

The Company acquired Mobile Airwaves, Inc. a California corporation, on December 13, 2004, concurrent with the acquisition the Company changed its name to Mobile Airwaves Corp.

On September 15, 2009, the Company changed its name to American Community Development Inc.

On February 2, 2017, the Company changed its name to UMF Group Inc.

On November 3, 2017, the Company entered into an Agreement of Purchase and Sale of Business Assets and IP to acquire BitBao Group Inc. (“BBGI”). BBGI has developed an app called “CryptoSecure”, which is described more fully below.

2) The address of the issuer’s principal executive offices

The Issuer’s principal executive offices are located at:

1942 Broadway Street Suite 314, Boulder CO 80302

Phone: 360-232-6062
Email: seanross@umfgroupinc.com
Website(s): www.umfcrypto.com

3) Security Information

Trading Symbol: UMFG

Exact title and class of securities outstanding: Common

CUSIP: 902897107

Par or Stated Value: \$0.001

Total shares authorized: 300,000,000,000	as of: September 30, 2017
Total shares outstanding: 121,321,878	as of: September 30, 2017
Total Preferred Authorized: 25,000,000	as of: September 30, 2017
Total Preferred outstanding: 500,000	as of: September 30, 2017

Transfer Agent:

Action Stock Transfer Corporation

2469 E. Fort Union Blvd. Suite 214
Salt Lake City, UT 84121
Telephone: (801) 274-1088

Action Stock Transfer Corporation is registered with the Securities and Exchange Commission as a transfer agent pursuant to Section 17A(c) of the Exchange Act.

List any restrictions on the transfer of security: None.

Describe any trading suspension orders issued by the SEC in the past 12 months: None.

4) Issuance History

None

5) Financial Statements

The Issuer has provided, via the OTCMarkets website, the following financial statements for the most recent period ending September 30, 2017, the most recent fiscal year ending December 31, 2016, and for year ended December 31, 2015.

- A. Balance sheet;
- B. Statement of income;
- C. Statement of cash flows; and
- D. Financial notes.

These unaudited financial statements are incorporated by reference herein.

6) Describe the Issuer's Business, Products and Services

- A. A description of the issuer's business operations;

Business Description: UMF Group Inc. (the "Company"}, formerly known as South-Mont Corporation, Black Cat Entertainment Corporation, Mobile Airwaves, Inc., and American Community Development Inc. was incorporated under the laws of the State of Colorado in 1988.

The Company acquired Mobile Airwaves, Inc. a California corporation, on December 13, 2004, concurrent with the acquisition the Company changed its name to Mobile Airwaves Corp.

On September 15, 2009, the Company changed its name to American Community Development Inc.

On February 2, 2017, The Company changed its name to UMF Group Inc.

On November 3, 2017, the Company entered into an Agreement of Purchase and Sale of Business Assets and IP to acquire BitBao Group Inc. ("BBGI"). BBGI has developed an app called CryptoSecure, which is described more fully below.

Through the acquisition of BBGI, the Company is now developing a crypto currency wallet, "CryptoSecure". The app is in its final stages of beta testing.

CryptoSecure - Crypto Currency Wallet App

When it comes to investing in the Bitcoin/crypto currency ecosystem, the CryptoSecure wallet is the strategic high ground. The crypto currency industry's pot of gold (and ultimate success metric) will be a world in which digital currency is a payment mechanism as widely accepted as Paypal or American Express, or any other major world currency, and we are seeing more evidence of this happening, mostly outside the US. Countries like Brazil, India, and Russia are leading the way in bitcoin adoption and bitcoin usage has increased by 332% since two years ago.

Vision

We strive to be a market leader in the era of a digital world by providing unparalleled security, convenience and service to our users. With a focus on the future, CryptoSecure aims to create and foster long term relationships with clients, partners and our team of R&D innovators to maintain the latest offerings.

Mission

The CryptoSecure wallet's goal is to help currency owners stay in charge of their own money, while helping them navigate the cryptocurrency's ecosystem. The wallet client helps users buy bitcoins, secure their funds, and store their assets without worrying about others being in charge of their money.

CryptoSecure wallet features:

Sleep Well Knowing Your Digital Currency Is Safe

Our best in class security gives you peace of mind.

Withdraw With Confidence

The Vault can have multiple co-signers for withdrawals.

1. Make a withdrawal with your 2-factor verification
2. Co-signers will get an email to approve the withdrawal
3. The transfer will complete after the waiting period

Authorization.	Sign up/sign in form to access wallet.
Bitcoin Wallet:	To send and receive bitcoins (or other crypto currencies), check the balance.
Most used addresses.	To access frequently used addresses.
Conversion rates.	To track bitcoin price.
Paper Wallet import.	To scan paper bitcoin wallets.
QR code scanner.	To send and request money easily.
Merchant services.	To browse bitcoin merchants and to work as a merchant.
Push notifications.	Alerts on transactions, changes in bitcoin price etc.
Security.	To set a password and PIN to protect the app.

Time Delayed Withdrawals: Withdrawals from your vault have a 48-hour window during which they can be canceled.

Multiple Approvers: Joint accounts can be used for extra security, requiring multiple approvers to initiate a withdrawal.

Simple: Securely store your crypto currency and instantly transact with anyone in the world.

Safe & Secure: Our step-by-step Security Center helps you backup your funds, and protect them from unauthorized access.

Buy & Sell: Using your CryptoSecure wallet will be both a seamless and secure experience

Sophisticated: Hierarchical deterministic addresses. Monitoring and spending from Watch Only addresses.

Global: 140+ countries served. 20+ currency conversion rates, including JPY, RUB, SGD, USD, CNY, EUR, GBP, and many more. 25+ languages

Always Supported: Should you need help or have a question, our best in class support team will always be there for you.

Speed: The partnership removes Bitcoin acquisition delays by enabling instantaneous wallet funding via credit and debit cards. (Users will also be able to purchase Bitcoin directly from their bank accounts, although wallet funding through this channel will only happen as fast, or as slow, as the bank transfers themselves are able to settle.)

Ease: Bitcoin acquisition has, in the past, been hampered by opaque, complex and lengthy identity verification procedures. Simply said, it's a process that's neither easy nor easily understood by the average consumer. Now, users funding their wallets can instantly authenticate payment methods and purchases by simply confirming the values of two separate, nuanced transactions charged to their cards. It's straightforward, fast, easily understood and easily executed.

Security: Previous attempts by the Bitcoin industry to increase both speed and ease have come (at the hand of custodial wallet providers) at the cost of compromised security. It's been a compromise many Bitcoin advocates have been unwilling to make.

Crypto Currency on All Your Devices

Access your CryptoSecure wallet securely anywhere you go. CryptoSecure app will be available for Android, through the Google Play Store and iOS, through the Apple App Store, but also works on Windows, Mac OS, and Linux. CryptoSecure is currently in Beta testing and we anticipate launching the App in multiple app stores in the coming weeks.

With this app you can easily send and receive Bitcoins using your mobile device. It allows for cold-storage integrations with hardware wallets like Trezor or KeepKey, and has a unique feature to help manage your private keys as well as a secret number that allows Bitcoins to be spent.

Advanced options that, for example, help users control their fee settings, select their local fiat currency, and their preferred language.

Merchants and consumers can transact with a variety of digital currencies including Bitcoin, Ethereum, and Litecoin.

With AES hardware encryption, app sandboxing, keychain and code signatures, CryptoSecure represents a security advance over Web and desktop wallets and other mobile platforms.

Clients can easily send and request money via NFC or QR code. For this and other purposes, you can connect your PayPal, bank account, credit and debit cards to the wallet.

The wallet also has a variety of handy links, that can direct users to buy.bitcoin.com so they can buy bitcoin, to Bitcoin.com's forum so they can be a part of the discussion, and to Bitcoin.com's pool so they can get their hands on some freshly baked bitcoins.

CryptoSecure shows users price charts to track real-time and historical cryptocurrency exchange rates. Also, it uses alerts to notify people about changes in price, transactions and other important messages. App security is provided with a passcode. It protects the app if your phone was stolen or lost. In this case, you can remotely deny access to your funds within this app.

Unparalleled Security

The CryptoSecure mobile wallet is not only accessible and practical; it also incorporates other layers of security to ensure users' currencies are not compromised. The CryptoSecure Hierarchical Deterministic (HD) wallet provides a more simplified back-up and better privacy than non-HD wallets.

The CryptoSecure wallet greatly improves your privacy compared to non-HD wallets by being able to generate new addresses whenever you send and receive funds, making your transaction activity and total balance very hard to track. When using a single address wallet, all your transactions will be associated with a single address, and because all bitcoin transactions are public, anyone can see what addresses you are sending funds to and how much money you have.

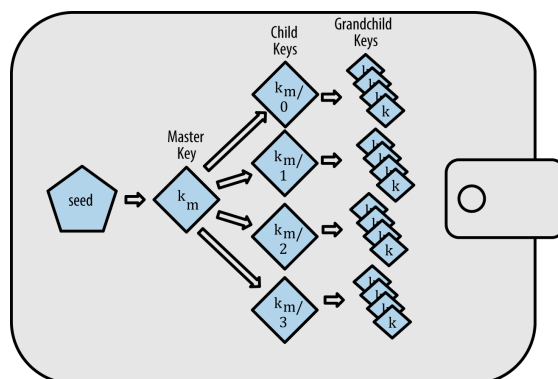
With privacy and security being the utmost of importance to CryptoSecure, the wallet also offers private key deletion and 'watch only' accounts.

CryptoSecure utilizes the highest standard for encrypting private keys with a passphrase and encoding them with Base58Check so that they can be stored securely on backup media, transported securely between wallets, or kept in any other conditions where the key might be exposed. The standard for encryption uses the Advanced Encryption Standard (AES), a standard established by the National Institute of Standards and Technology (NIST) and used broadly in data encryption implementations for commercial and military applications.

Hierarchical Deterministic

The technical specs of hierarchical deterministic wallets are defined by BIP32. The gist of BIP32 is that it defines how a tree of private keys can be derived from a single master key in a deterministic manner. “Hierarchical” refers to the tree-like structure. “Deterministic” means that so long as one follows the specs, a given master key is guaranteed to always produce the exact same tree regardless of how many times one carries out the derivation.

In the Figure below we can see that Hierarchical deterministic wallets contain keys derived in a tree structure, such that a parent key can derive a sequence of children keys, each of which can derive a sequence of grandchildren keys, and so on, to an infinite depth.



The Cryptosecure HD wallet offers two major advantages over random (nondeterministic) keys. First, the tree structure can be used to express additional organizational meaning, such as when a specific branch of subkeys is used to receive incoming payments and a different branch is used to receive change from outgoing payments. Branches of keys can also be used in a corporate setting, allocating different branches to departments, subsidiaries, specific functions, or accounting categories.

The second advantage of HD wallets is that users can create a sequence of public keys without having access to the corresponding private keys. This allows HD wallets to be used on an insecure server or in a receive-only capacity, issuing a different public key for each transaction. The public keys do not need to be preloaded or derived in advance, yet the server doesn't have the private keys that can spend the funds.

With BIP32, the line between the user responsibilities and wallet responsibilities is clear – user keeps the master key safe; and it's the only Backup that will ever be needed.

While the wallet generates keys in the tree when necessary, for example, whenever an address is used for receiving funds, the wallet generates the next address in line to be used for the next transaction. The user always gives out the current address wallet displays for optimal privacy, while the wallet needs to watch all the addresses it has ever generated for the purpose of receiving funds. In case a user loses his/her device that has the wallet, they can enter their master key in an HD wallet on another device. The wallet goes ahead and derive the tree of private keys, scans each key for funds. And there we go, a wallet recovered.

However, this deterministic wallet does not stop there. In fact, the latest CryptoSecure deterministic wallets go beyond the simple design described above and has two key properties. The first of these properties is the concept of a “master public key”. A master public key is a key that can be generated from the wallet's master private key (either the same thing as the “seed” or a derivative of it) that has the power to generate all of the addresses in a wallet, but none of the private keys. Thus, someone with access to a master public key can look at the balance of a deterministic wallet, but cannot actually spend the balance because they have no way of generating the private key

corresponding to each address. The second property is hierarchy: the private keys that you generate from a master private key are themselves master private keys and can in turn be treated as deterministic wallets in their own right.

What are watch-only addresses?

A watch-only address is a public bitcoin addresses you've imported into your wallet. This is a cool, useful feature if you want to monitor activity at a particular bitcoin address. You can import *any* existing bitcoin address into your wallet as a watch-only address, which will incorporate all of its incoming and outgoing transactions into your live transaction feed. You can tell which transactions are for watch-only addresses, because they'll be labeled as such.

Protect Your Wallet With Two-Factor Authentication

Even if you aren't planning to store crypto currencies on an exchange for an extended period of time, we recommend protecting your account. Most (non-bitcoin) online services require users to authenticate with just a username and password, which is not exactly the most secure way of protecting your credentials and personal information.

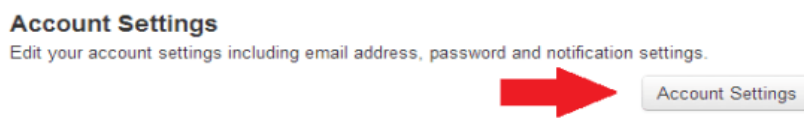
In recent years, it has become apparent that more layers of security need to be implemented on top of the standard authentication protocols. One of the more popular solutions to tackle this problem is called Two-Factor Authentication (TFA or 2FA abbreviated) is a process to verify your identity when trying to access a service on the web, using two forms of authentication. Failing to enter the correct combination results in an error message.

It's not uncommon for an unauthorized third party to get access to your username and password credentials. This is not always a fault of the individual, as some online services may use unsecure methods of storing these details. Enabling 2FA adds a layer of security on top of that to safeguard your data and money.

On CryptoSecure, our 2FA uses your regular password in combination with one of the following methods: SMS message (text message), Yubikey, Google Authenticator, or Email. For best security practices, we'd recommend the first three options as being superior to Email.

The way it works is when you create a wallet with CryptoSecure, you have the option to select a second form of authentication in the Security section, where it says Two-Factor Authentication. Let's walk through a common selection choice, SMS message.

To get setup with 2FA security on your CryptoSecure wallet, after your initial login, you will want to navigate to Account Settings, as shown below.



After clicking Account Settings, on the left menu click on Security. You will then see Two-Factor Authorization, with a drop down of choices. For this example, you will select SMS Message.

Here is where you will setup your 2FA with your mobile phone, as a second form of authentication to login to your wallet. You will need to enter in your mobile phone number. You will then be sent an authorization verification code via text message. Enter in the code in the SMS Verification Code field and click Verify.

Once you verify your phone number, you will have just successfully setup 2FA on your CryptoSecure wallet. When you login now, you will need to enter in your password plus the text message code, which will be a unique code that is sent to you on each login attempt.

Another common type of 2FA comes in the form of Google Authenticator, which is an application you can install on any mobile device. Using Google Authenticator is quite simple. After you download the app to your mobile device, you set up a new account:

1. Log in to the service or platform you want to protect with 2FA.
2. Scan an associated QR code with the camera of your mobile device.
3. Use that QR code to link to your authentication details, pairing it to your mobile device.

Why is 2FA Important for Security?

2FA is extremely important, not just for CryptoSecure, but for any website or application that deals with sensitive data. Keeping your crypto currency secure is always paramount. To ensure that your wallet is never compromised by a third-party, you should always enable 2FA. In addition, you should also always make sure that your password is secure.

Password Security

Securing your CryptoSecure wallet begins with having a secure password. Because we don't have access to your password, it's essential that you treat your password with the same value you'd treat your funds. If you forget your password, we can't retrieve it for you. Write your passwords (and mnemonic) down and store them somewhere safe (just as you would store cash, gold or other valuables).

We prefer to think of our passwords as passphrases. The term password indicates it ought to be one word. A secure password should be anything but one word. It should be a unique lengthy combination of upper and lowercase letters, numbers and symbols.

When signing up for a new wallet, it's so important to make sure your password meets several criteria:

- | | |
|---------------------|--|
| Is there a pattern? | Your password shouldn't be repetitive or a discernible pattern. |
| Possibly a word: | Your password shouldn't contain a dictionary word, the name of someone you know or someone famous. |
| Length: | How many characters is your password? It should be at the very minimum 10 characters (we'd recommend one even longer). |
| Character variety: | Ensure you use a combination of upper and lowercase letters, numbers and symbols. |

Our wallet page will help you create a password that is unique and fulfills all the requirements that help build a strong password. After you've typed in your password, take a look below to view its strength. Here are some results you'll see when an insecure password is entered:

Password Strength

We require a password of at least 10 characters in length to ensure that even if our database is compromised your wallet will remain secure. A password 10 characters in length will take over 1000 years to decrypt.

- **Common Password: In the top 10 most used passwords**
Your password is very commonly used. It would be cracked almost instantly.
- **Possibly a Telephone Number / Date**
Your password looks like it might be a telephone number or a date. If it is and it has personal significance then it might be very easy for someone to guess.
- **Length: Short**
Your password is quite short. The longer a password is the more secure it will be.
- **Character Variety: No Symbols**
Your password only contains numbers and letters. Adding a symbol can make your password more secure. Don't forget you can often use spaces in passwords.

As you make your password stronger, these criteria will slowly be eliminated and it will indicate whether your password is too short or a decent length.

Manage My Accounts

Swipe to the Accounts tab on the left. If you have more than one account, you can select your receiving account by pressing to highlight it. If you wish to archive your account, press it to select it, and press «Archive» at the top. This will deactivate the account, while storing it for later use. All the private keys will still be retained.

Note, you can archive your Local Trader account, marked by green «Local Trader account key» text, and still use it for your Local Trader functions.

To activate an archived account, press it to select it, and press «Activate» at the top.

To label your account, press it to select it, and press the tag icon at the top.

To delete an account, press it to select it, open the pop-up menu, and press Delete.

Note, you cannot delete your HD accounts, only single address accounts. When deleting an account, you are given the option to delete the account completely, or only delete its private key. Deleting only the private key will convert the account into a watch-only address, allowing you to monitor the balance and receive payments to the account, but not to spend from it.

Other Settings

- You can change the block explorer that sends information to your wallet- just use the top right-side menu button to change the source.
- This menu is where you can also set the miner fee from a small pool of options.
- You can even have your Bitcoin denominated in fractions for easier use.

Our Network

The Company's networks are based on Amazon Web Service (Amazon Web Services (AWS) is a secure cloud services platform, offering compute power, database storage, content delivery and other functionality to help businesses scale and grow. AWS cloud products and solutions provide users with opportunity to build sophisticated applications with increased flexibility, scalability and reliability.)

Our developers use a vast array of technologies including a combination of Ruby, Node.js, PostgreSQL, MongoDB, Redis, Swift (for iOS), and Java(for Android).

CRYPTOSECURE WALLET INTEGRATIONS

Coinapult: Hedge against USD and other fiats.



Glidera; Buy and sell bitcoins using a bank account in the USA and Canada. Easy to use. Simply connect your US bank account to buy bitcoin. The bitcoin is delivered directly to your wallet.



TREZOR | LEDGER: Use hardware security tools.



Secure Chat: All chat conversations are end-to-end encrypted using your keys, and their context is only accessible to the people involved in the chat. The only things CryptoSecure servers receive is encrypted text with time stamps.



Monetary Parameter Alternatives: Litecoin, Dogecoin, Freicoïn

Bitcoin has a few monetary parameters that give it distinctive characteristics of a deflationary fixed-issuance currency. It is limited to 21 million major currency units (or 21 quadrillion minor units), it has a geometrically declining issuance rate, and it has a 10-minute block "heartbeat," which controls the speed of transaction confirmation and currency generation. Many alt coins have tweaked the primary parameters to achieve different monetary policies. Among the hundreds of alt coins, some of the most notable examples include the following.

Litecoin

One of the first alt coins, released in 2011, Litecoin is the second most successful digital currency after bitcoin. Its primary innovations were the use of *scrypt* as the proof-of-work algorithm (inherited from Tenebrix) and its faster/lighter currency parameters.

- Block generation time: 2.5 minutes
- Total currency: 84 million coins by 2140
- Consensus algorithm: Scrypt proof of work
- Market capitalization: \$3,400,743,051

Freicoïn

Freicoïn was introduced in July 2012. It is a *demurrage currency*, meaning it has a negative interest rate for stored value. Value stored in Freicoïn is assessed a 4.5% APR fee, to encourage consumption and discourage hoarding of money. Freicoïn is notable in that it implements a monetary policy that is the exact opposite of Bitcoin's deflationary policy. Freicoïn has not seen success as a currency, but it is an interesting example of the variety of monetary policies that can be expressed by alt coins.

- Block generation: 10 minutes
- Total currency: 100 million coins by 2140
- Consensus algorithm: SHA256 proof of work
- Market capitalization: \$218,323

New To Digital Currencies?

Like paper money and gold before it, crypto currency such as bitcoin allow parties to exchange value. Unlike their predecessors, they are digital and decentralized. For the first time in history, people can exchange value without intermediaries which translates to greater control of funds and lower fees.

The decentralized network, allows users to transact directly, peer to peer, without a middle man to manage the exchange of funds.



The digital asset, bitcoin, is used like other assets in exchange for goods and services. Unlike traditional currencies and assets, bitcoin is easily portable, divisible, and irreversible.

Future of Currencies

The future of cryptographic currencies overall is even brighter than the future of bitcoin. Bitcoin introduced a completely new form of decentralized organization and consensus that has spawned hundreds of incredible innovations. These inventions will likely affect broad sectors of the economy, from distributed systems science to finance, economics, currencies, central banking, and corporate governance. Many human activities that previously required centralized institutions or organizations to function as authoritative or trusted points of control can now be decentralized. The invention of the blockchain and consensus system will significantly reduce the cost of organization and coordination on large-scale systems, while removing opportunities for concentration of power, corruption, and regulatory capture.

B. Date and State (or Jurisdiction) of Incorporation:

The name of the Issuer is UMF GROUP INC. (the “Issuer” or “Company”). UMF Group Inc. was incorporated in the State of Colorado in 1988. The company has an established fiscal year end of December 31.

C. The issuer’s primary and secondary SIC Codes;

The Primary SIC code for the Company is 7389 – Business services

D. The issuer’s fiscal year end date: December 31st

E. Principal products or services, and their markets;

Our Market:

Our market is the Merchants and consumers who can utilize the CryptoSecure wallet to transact with a variety of digital currencies including Bitcoin, Ethereum, and Litecoin. CryptoSecure connects directly to the bitcoin network with fast performance.

Products and Services:

With this app the end-user can easily send and receive Bitcoins using their mobile device. Clients can easily send and request money via NFC or QR code. For this and other purposes, you can connect your PayPal, bank account, credit and debit cards to the wallet. It allows for cold-storage integrations with hardware Bitcoin wallets like Trezor or KeepKey, and has a unique feature to help manage your private keys as well as a secret number that allows Bitcoins to be spent. With AES hardware encryption, app sandboxing, keychain and code signatures, CryptoSecure represents a security advance over Web and desktop wallets and other mobile platforms.

CryptoSecure shows users price charts to track real-time and historical cryptocurrency exchange rates. Also, it uses alerts to notify people about changes in price, transactions and other important messages. Security is provided with a passcode which protects the app if the phone is stolen or lost.

In this case, you can remotely deny access to your funds within this app. The wallet also has a variety of handy links, that can direct users to buy.bitcoin.com so they can buy bitcoin, to Bitcoin.com's forum so they can be a part of the discussion, and to Bitcoin.com's pool so they can get their hands on some freshly baked bitcoins.

The Company's networks are based on Amazon Web Service (Amazon Web Services (AWS) is a secure cloud services platform, offering compute power, database storage, content delivery and other functionality to help businesses scale and grow. AWS cloud products and solutions provide users with opportunity to build sophisticated applications with increased flexibility, scalability and reliability.)

7) Describe the Issuer's Facilities

The Company does not own any property. It currently has access to office space provided without charge by management of the Company.

8) Officers, Directors, and Control Persons

Sean Ross was appointed President, Secretary, Principal Executive Officer, Chairman of the Board of Directors and as a Director on December 1, 2014.

A. Names of Officers, Directors, and Control Persons.

<u>Name</u>	<u>Position</u>	<u>Share Ownership</u>
Sean Ross	President	53.92%

B. Legal/Disciplinary History.

1. A conviction in a criminal proceeding or named as a defendant in a pending criminal proceeding (excluding traffic violations and other minor offenses)

None of the above applies to the Company's sole officer and Directors.

2. The entry of an order, judgment, or decree, not subsequently reversed, suspended or vacated, by a court of competent jurisdiction that permanently or temporarily enjoined, barred, suspended or otherwise limited such person's involvement in any type of business, securities, commodities, or banking activities

None of the above applies to the Company's sole officer and Directors.

3. A finding or judgment by a court of competent jurisdiction (in a civil action), the Securities and Exchange Commission, the Commodity Futures Trading Commission, or a state securities regulator of a violation of federal or state securities or commodities law, which finding or judgment has not been reversed, suspended, or vacated; or

None of the above applies to the Company's sole officer and Directors.

4. The entry of an order by a self-regulatory organization that permanently or temporarily barred suspended or otherwise limited such person's involvement in any type of business or securities activities.

None of the above applies to the Company's sole officer and Directors.

C. Beneficial Shareholders.

<u>Name</u>	<u>Position</u>	<u>Share Ownership</u>
Sean Ross	President	53.92%

9) Third Party Providers

Legal Counsel
None

Accountant or Auditor
None

Investor Relations Consultant
None

Other Advisor
None

10) Issuer Certification

I, Sean Ross, certify that:

1. I have reviewed this quarterly disclosure statement of American Community Development Inc.
2. Based on my knowledge, this disclosure statement does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this disclosure statement; and
3. Based on my knowledge, the financial statements, and other financial information included or incorporated by reference in this disclosure statement, fairly present in all material respects the financial condition, results of operations and cash flows of the issuer as of, and for, the periods presented in this disclosure statement.

Date: November 30, 2017

A handwritten signature in black ink, appearing to read 'SR', is positioned above a horizontal line.

Sean Ross
President

