

INTRODUCTION

BORN is a universal lending protocol created for DeFi that focuses on scalability, composability, and adoption. This platform has been designed as an open network infrastructure running on a public network to facilitate end-to-end lending and digital asset lending, as well as related financial products. The freedom to create new financial products and adapt existing products paves the way for unlicensed innovation. 'Proof of Reputation' contracts establish creditworthiness and promote greater efficiency and transparency for better lending and borrowing opportunities. Non custodial contracts allow seamless on-chain & offchain transactions of digital assets across markets and participants while retaining custody of the original owner. The network design is compatible with TRON and blockchain agnostic allowing instant settlement of assets over different blockchain networks while maintaining custody of the network of asset owners. cross-chain frameworks enable lending and borrowing across a spectrum of global markets including private platforms and public networks without a license. The network is secured with a proof of ownership mechanism, organized through participating voters to reach consensus among network participants. We believe this technology can transform the lending ecosystem while maintaining higher efficiency, lower transaction costs, lower dependability, and greater transparency.

