

# Lightpaper Aqaro

Introduction to the decentralized housing market

June 2023

<b>Introduction</b>	<b>2</b>
<b>Decentralized Housing Market</b>	<b>3</b>
<b>Aqaro Token and Tokenomics</b>	<b>4</b>
<b>Funding</b>	<b>6</b>
<b>Aqaro DAO and Governance</b>	<b>8</b>
<b>Mortgage System and DeFi Model</b>	<b>9</b>
<b>User Experience and Platform Features</b>	<b>10</b>
<b>Security and Trust</b>	<b>12</b>
<b>Roadmap and Future Development</b>	<b>14</b>
<b>Conclusion</b>	<b>16</b>

# Introduction

Welcome to the Aqaro Litepaper, where we invite you to explore the future of the housing market. Aqaro is a decentralized housing platform that leverages the power of blockchain technology to revolutionize the way people buy, sell, and invest in real estate. By eliminating intermediaries and utilizing the transparency and security of blockchain, Aqaro aims to create a more accessible, efficient, and equitable housing market for everyone.

In today's traditional housing market, buyers, sellers, and investors face numerous challenges, including high transaction costs, lack of transparency, and limited access to financing options. Aqaro seeks to address these pain points by providing a decentralized marketplace that enables direct peer-to-peer interactions, eliminates unnecessary intermediaries, and empowers users with innovative tools and opportunities.

Through this litepaper, we will delve into the fundamental principles and key features of the Aqaro platform. We will explore the Aqaro token and its role in incentivizing participation and driving ecosystem growth. Additionally, we will highlight the Aqaro DAO, a decentralized autonomous organization that ensures transparent governance and decision-making within the platform.

Join us on this journey as we unveil a new era in housing, where trust, efficiency, and accessibility are at the core of every transaction. Let's discover how Aqaro is reshaping the real estate landscape and empowering individuals to achieve their dreams of homeownership, investment, and financial freedom.

# Decentralized Housing Market

The traditional housing market often involves multiple intermediaries, such as real estate agents, banks, and lawyers, which can result in inefficiencies, high costs, and a lack of transparency. Aqaro aims to disrupt this traditional model by introducing a decentralized housing market powered by blockchain technology.

In the Aqaro ecosystem, buyers, sellers, and investors can directly interact with each other without the need for intermediaries. The blockchain serves as a secure and transparent ledger, recording all transactions and property-related information. By leveraging blockchain's immutable nature, Aqaro ensures that the data remains tamper-proof, providing a higher level of trust and transparency to participants.

The decentralized nature of Aqaro brings several advantages to the housing market. First, it eliminates unnecessary middlemen, reducing transaction costs and allowing participants to retain more value from their transactions. By enabling direct peer-to-peer interactions, Aqaro facilitates faster and more efficient property transactions, empowering users to make informed decisions based on accurate and up-to-date information.

Furthermore, Aqaro fosters inclusivity by removing barriers to entry. Traditional housing markets often have high entry costs and limited access to financing options, making it challenging for some individuals to own or invest in real estate. With Aqaro, anyone can participate in the market, list their properties, browse available listings, and explore investment opportunities. This democratization of the housing market opens doors for a broader range of participants, unlocking new possibilities and increasing market liquidity.

Aqaro's decentralized housing market also prioritizes data privacy and security. Personal and property information is securely stored on the blockchain, protected from unauthorized access and manipulation. This mitigates the risks associated with data breaches and ensures that sensitive information remains confidential.

Overall, the Aqaro decentralized housing market offers a transformative alternative to traditional real estate transactions. By leveraging blockchain technology, Aqaro creates a more transparent, efficient, and inclusive housing ecosystem where participants can engage in direct, secure, and cost-effective transactions, free from unnecessary intermediaries.

# Aqaro Token and Tokenomics

The Aqaro token (AQR) lies at the heart of the Aqaro ecosystem, serving as a utility and governance token. With a total token supply of 100.000.000, the Aqaro token plays a crucial role in incentivizing user participation, driving ecosystem growth, and ensuring a fair and transparent governance structure.

The tokenomics of Aqaro are designed to align the interests of participants and reward active engagement within the ecosystem. Here is an overview of the proposed token distribution:

- **Eco System:** 69% of the token supply is allocated to the ecosystem, ensuring a healthy and sustainable growth of the platform. This allocation will be utilized for various purposes, including further development, marketing, partnerships, and community initiatives.
- **Stake Rewards:** 26% of the token supply is dedicated to rewarding users who provide ETH liquidity for the mortgage pool. By staking their ETH, users become liquidity providers and earn rewards in AQR tokens. This incentivizes liquidity provision and ensures a vibrant and well-functioning mortgage system.
- **DAO Rewards:** 11% of the token supply is allocated to rewarding participants who actively contribute to the governance and decision-making process of the Aqaro DAO. Token holders who actively participate in voting and proposal submission are eligible for DAO rewards, encouraging democratic participation and shaping the future of the platform.
- **Airdrop:** 5% of the token supply is reserved for an airdrop program, which aims to distribute tokens to a wider audience and foster community engagement. The airdrop enables more individuals to become part of the Aqaro ecosystem and benefit from its growth.
- **Legal:** 3% of the token supply is allocated to cover legal expenses and ensure compliance with relevant regulations. This allocation underscores our commitment to transparency and compliance with the legal frameworks governing the real estate and blockchain industries.
- **Mortgages:** 24% of the token supply is dedicated to the mortgage system. These tokens will be utilized to facilitate mortgages for buyers on the platform. As borrowers repay their mortgages with interest, the AQR tokens will be redistributed back to the ecosystem, supporting further growth and liquidity.
- **Presale:** 10% of the token supply is reserved for a presale, allowing early investors and supporters to participate in the Aqaro project at an earlier stage.
- **Liquidity:** 13% of the token supply is allocated to providing liquidity for the Aqaro ecosystem. This ensures a liquid market for the Aqaro token, enabling seamless transactions and trading on supporting exchanges.
- **Early Investors:** 3% of the token supply is allocated to reward early investors who have shown their support and belief in the Aqaro vision from the beginning.

- Team: 5% of the token supply is reserved for the core team members and advisors who are driving the development and success of Aqaro. This allocation recognizes their contributions and aligns their incentives with the long-term growth of the ecosystem.

The Aqaro tokenomics aim to create a fair, sustainable, and community-driven ecosystem, where participants are incentivized to actively engage, contribute, and benefit from the growth and success of Aqaro.

# Funding

Aqaro recognizes the importance of securing adequate funding to support the development, growth, and sustainability of the platform. To achieve this, Aqaro will conduct a presale of 10% of the total token supply, which amounts to 10 million Aqaro tokens (AQR).

The presale offers investors and supporters an opportunity to contribute to the Aqaro project at an earlier stage, allowing them to participate in the growth potential of the platform. The funds raised during the presale will be allocated towards various aspects of Aqaro's development, including:

- **Platform Development:** The funds will be utilized to enhance the Aqaro platform, ensuring a seamless and user-friendly experience for participants. This includes continuous improvements to the user interface, functionality, and security features.
- **Legal and Regulatory Compliance:** A portion of the funds will be allocated to legal and regulatory compliance, ensuring that Aqaro operates within the bounds of relevant laws and regulations. This will help build trust with users, partners, and regulatory bodies.
- **Liquidity Provision:** Aqaro aims to ensure sufficient liquidity for its ecosystem. The funds raised will be utilized to provide liquidity in the initial stages, ensuring a vibrant and accessible marketplace for property transactions and mortgages.
- **Marketing and Community Building:** Aqaro recognizes the importance of raising awareness and building a strong community. The funds will be allocated towards marketing initiatives, partnerships, and community engagement activities, aimed at expanding the Aqaro user base and fostering a vibrant ecosystem.

The presale offers early investors and supporters an opportunity to contribute to the Aqaro project at an earlier stage, allowing them to participate in the growth potential of the platform. The funds raised during the presale will be allocated towards various aspects of Aqaro's development, including platform development, legal and regulatory compliance, liquidity provision, and marketing and community building.

The presale has a softcap of 1000 ETH and a hardcap of 3000 ETH. The softcap represents the minimum amount required to proceed with the project, ensuring that the necessary resources are secured for initial development and operational needs. In the event that the softcap is not reached, contributors will have the option to claim back their ETH.

Reaching the hardcap of 3000 ETH would provide Aqaro with the optimal funding required to accelerate development, drive adoption, and establish itself as a leading decentralized housing market. This funding will enable Aqaro to invest in robust platform infrastructure, expand its partnerships, and implement strategic marketing initiatives to attract a wider user base.

Aqaro remains committed to transparency and accountability throughout the presale process. Detailed information about the presale, including token allocation, token release schedule, and contribution instructions, will be provided to potential investors. It is essential for interested

participants to carefully review all relevant information and conduct due diligence before making any investment decisions.

With the support gained through the presale, Aqaro aims to secure the necessary resources to propel the decentralized housing market forward. Together with its dedicated community and strategic partners, Aqaro is well-positioned to shape the future of real estate transactions and unlock new possibilities in the digital age.



# Aqaro DAO and Governance

Aqaro embraces a decentralized governance model through the implementation of the Aqaro DAO. The Aqaro DAO is a community-driven organization that allows token holders to actively participate in the decision-making processes and shape the future of the platform.

The Aqaro DAO operates on the principles of transparency, fairness, and inclusivity. It provides an open platform where token holders can propose, discuss, and vote on key matters that affect the ecosystem. By utilizing blockchain technology, the DAO ensures that all proposals, votes, and outcomes are recorded immutably on the blockchain, fostering a transparent and auditable governance system.

Token holders who actively participate in the governance process have the opportunity to influence the development of Aqaro. They can submit proposals for new features, improvements, or changes to existing functionalities, as well as participate in voting on various matters. This participatory model empowers the community to have a direct say in the evolution of the platform.

The Aqaro DAO also serves as a mechanism for incentivizing active participation and contribution. Token holders who actively participate in voting and proposal submission can earn DAO rewards, receiving additional Aqaro tokens as recognition for their engagement. This incentivizes token holders to take an active role in shaping the future of the platform and aligns their interests with the success of Aqaro.

Furthermore, the Aqaro DAO acts as a decentralized lender within the ecosystem. It handles mortgage requests and assesses the creditworthiness of potential borrowers based on transparent criteria. The DAO's decision-making process is guided by pre-defined rules and guidelines coded into the blockchain, ensuring fairness and consistency in approving or declining mortgage requests.

The Aqaro DAO represents a paradigm shift in traditional governance structures, putting decision-making power directly into the hands of the community. It promotes decentralization, transparency, and community involvement, fostering a sense of ownership and shared responsibility for the growth and success of the Aqaro ecosystem. By harnessing the collective intelligence and wisdom of its participants, Aqaro paves the way for a more democratic, inclusive, and sustainable housing market.

# Mortgage System and DeFi Model

The Aqaro mortgage system revolutionizes the way individuals access financing for real estate transactions. By leveraging decentralized finance (DeFi) principles, Aqaro offers a more accessible, transparent, and flexible mortgage experience for buyers and investors.

Aqaro's mortgage system is built upon a decentralized peer-to-peer lending model, enabled by blockchain technology. It connects borrowers and lenders directly, eliminating the need for traditional banks and intermediaries. This creates a more efficient and cost-effective mortgage process, benefiting both buyers and investors.

To obtain a mortgage on the Aqaro platform, buyers can apply for financing by submitting their information to the Aqaro DAO. The DAO assesses the creditworthiness of the buyer based on transparent criteria, including KYC (Know Your Customer) data. This process ensures that mortgages are provided to qualified buyers, minimizing the risk of defaults and enhancing the overall stability of the platform.

Once approved, the mortgage is funded by the liquidity provided by users who stake their ETH in the Aqaro mortgage pool. These liquidity providers earn rewards in the form of Aqaro tokens (AQR) for their participation, creating an incentive for users to contribute to the pool and facilitate mortgages for buyers. This decentralized liquidity pool allows for efficient and flexible financing options, supporting the growth and accessibility of the Aqaro housing market.

Aqaro's mortgage system also offers customizable repayment options tailored to the buyer's preferences. Buyers can choose to pay off a maximum of 35% of their salary each month, allowing them to repay the mortgage more quickly. Alternatively, buyers can opt for a longer-term repayment plan of up to 35 years, with competitive interest rates ranging from 2.5% to 3%. This flexibility ensures that buyers can select the repayment terms that best align with their financial goals and capabilities.

As buyers repay their mortgages with interest, the Aqaro ecosystem benefits from increased liquidity. The interest payments made by buyers go directly back to the liquidity providers, incentivizing them with a return on their investment. This sustainable model ensures the availability of funds for future mortgages and rewards the participants who contribute to the growth and success of the Aqaro platform.

By combining the power of decentralized finance, direct peer-to-peer lending, and customizable mortgage options, Aqaro's mortgage system enables a more inclusive and efficient real estate financing experience. It empowers buyers with greater access to financing options, rewards liquidity providers, and promotes a transparent and sustainable housing market ecosystem. Aqaro is committed to revolutionizing the mortgage industry and providing a fair and accessible platform for property transactions.

# User Experience and Platform Features

Aqaro is dedicated to providing a seamless and user-friendly experience for participants within its decentralized housing market. The platform is designed with intuitive features and functionalities to ensure that users can navigate and engage effortlessly.

**Listing Properties:** Aqaro allows property owners to list their properties easily and securely. Users can create a smart contract that includes relevant details such as location, price, property size, and documentation. This streamlined process simplifies property listings and ensures accurate information for potential buyers.

**Browsing and Offers:** Potential buyers can explore a wide range of properties listed on the Aqaro platform. The intuitive user interface enables users to filter search results based on their preferences, such as location, price range, and property type. Buyers can make offers directly to sellers, facilitating direct communication and negotiation.

**Mortgage Application:** Aqaro streamlines the mortgage application process for buyers. Users can apply for mortgages directly on the platform by submitting the necessary information to the Aqaro DAO. The process is transparent and efficient, leveraging the blockchain to ensure the security and accuracy of data.

**Mortgage Customization:** Aqaro offers buyers the flexibility to customize their mortgage terms based on their financial preferences. Buyers can choose to pay off a maximum of 35% of their salary each month, allowing for quicker repayment. Alternatively, buyers can opt for a longer-term repayment plan of up to 35 years, with competitive interest rates ranging from 2.5% to 3%.

**Secure and Transparent Transactions:** Aqaro leverages blockchain technology to ensure the security and transparency of transactions. All property listings, offers, and mortgage details are recorded on the blockchain, providing an immutable and tamper-proof ledger. This enhances trust and eliminates the need for intermediaries.

**User Dashboard:** Aqaro provides users with a personalized dashboard that displays their property listings, mortgage details, and transaction history. The dashboard offers a comprehensive overview of their activities within the platform, allowing users to monitor and manage their real estate investments effectively.

**Community Engagement:** Aqaro fosters a vibrant community by facilitating interactions between buyers, sellers, and investors. The platform incorporates social features, such as discussion forums and chat functionalities, to encourage networking, knowledge sharing, and collaboration within the Aqaro ecosystem.

**Responsive Customer Support:** Aqaro is committed to delivering exceptional customer support. Users can rely on a responsive support team to address any queries, concerns, or technical

issues they may encounter during their experience on the platform. A dedicated help center and comprehensive documentation further assist users in navigating the Aqaro ecosystem.

Aqaro's user-centric approach and intuitive platform features create a seamless and enjoyable experience for participants. By prioritizing transparency, security, and ease of use, Aqaro aims to empower users in their real estate transactions, making the decentralized housing market accessible to all.

# Security and Trust

Aqaro prioritizes the security and trust of its participants by implementing robust measures to safeguard user data, privacy, and funds. The platform utilizes cutting-edge technologies and industry best practices to provide a secure and transparent environment for real estate transactions.

**Blockchain Technology:** Aqaro harnesses the power of blockchain technology to enhance security and trust. All transactions and property-related information are recorded on the blockchain, creating an immutable and tamper-proof ledger. This ensures the integrity of data and provides transparency for all participants.

**Data Privacy:** Aqaro is committed to protecting user data and privacy. Personal and property information provided by users are securely stored and encrypted. Aqaro adheres to strict data protection protocols, ensuring that user information is accessed only by authorized individuals and for authorized purposes.

**Smart Contracts:** Aqaro utilizes smart contracts, which are self-executing contracts with predefined conditions written into code. Smart contracts automate the execution of transactions, eliminating the need for intermediaries and reducing the risk of human error or manipulation. These contracts ensure that all parties involved in a transaction adhere to the agreed-upon terms and conditions.

**Immutable Transactions:** Transactions recorded on the blockchain are immutable, meaning they cannot be altered or tampered with. This immutability provides a high level of trust and transparency, as all transaction history is publicly available and auditable. Participants can verify the authenticity and integrity of transactions, enhancing trust within the Aqaro ecosystem.

**Secure Storage:** Aqaro employs robust security measures to protect user funds and digital assets. Cryptocurrencies and tokens held within the platform are stored in secure wallets, utilizing advanced encryption algorithms to safeguard against unauthorized access or theft. Cold storage solutions and multi-factor authentication add an additional layer of security to protect user assets.

**Audits and Compliance:** Aqaro conducts regular security audits to identify and address any vulnerabilities or weaknesses in its infrastructure. Compliance with relevant legal and regulatory frameworks is a top priority, ensuring that Aqaro operates within the boundaries of the law and protects the interests of its participants.

**Risk Management:** Aqaro employs comprehensive risk management strategies to mitigate potential risks and protect participants from fraudulent activities. This includes thorough KYC (Know Your Customer) procedures to verify the identities of users and prevent unauthorized access.

By integrating advanced security measures, leveraging blockchain technology, and adhering to industry best practices, Aqaro establishes a foundation of trust and confidence for participants. Security and transparency are at the core of Aqaro's operations, providing a safe and reliable environment for users to engage in real estate transactions with peace of mind.

# Roadmap and Future Development

Aqaro has an ambitious roadmap that outlines the key milestones and development plans to drive the platform's growth and expansion. The roadmap reflects our commitment to continuous innovation and improvement, ensuring that Aqaro remains at the forefront of the decentralized housing market.

## Phase 1: Platform Development and Launch

- Develop and launch the Aqaro platform, providing a user-friendly interface for property listings, mortgage applications, and transactions.
- Establish partnerships with real estate agencies, property developers, and industry stakeholders to expand the property inventory and user base.
- Conduct rigorous testing and security audits to ensure a seamless and secure user experience.

## Phase 2: Ecosystem Expansion and Adoption

- Enhance platform features based on user feedback and market demands, continuously improving the user experience and functionality.
- Expand the Aqaro community by implementing marketing and awareness campaigns to attract a diverse range of participants, including buyers, sellers, and investors.
- Forge strategic partnerships with financial institutions and liquidity providers to increase the availability and accessibility of mortgages on the Aqaro platform.

## Phase 3: Integration of Additional Services

- Integrate additional services and functionalities to further enhance the Aqaro ecosystem. This may include features such as property management solutions, rental services, or property data analytics tools.
- Explore partnerships and collaborations with PropTech companies to leverage innovative technologies that complement the Aqaro platform and add value to users.

## Phase 4: Global Expansion and Market Penetration

- Scale the Aqaro platform to new markets and regions, expanding its reach and impact in the global housing market.
- Collaborate with regulatory bodies and legal experts to ensure compliance with local laws and regulations in target markets.
- Foster international partnerships and alliances to accelerate adoption and drive ecosystem growth on a global scale.

## Phase 5: Research and Development

- Continue research and development efforts to innovate and integrate emerging technologies that can further enhance the Aqaro ecosystem, such as artificial intelligence, machine learning, and Internet of Things (IoT).
- Stay at the forefront of industry trends and adopt new standards and protocols to continuously improve security, scalability, and user experience.

The roadmap is a dynamic and flexible guide that will evolve in response to market dynamics, technological advancements, and user feedback. Aqaro remains committed to delivering a future-proof and innovative platform that revolutionizes the housing market and empowers individuals worldwide.

By following this roadmap, Aqaro aims to become the leading decentralized housing market, providing a secure, transparent, and efficient platform for property transactions. Together with the community, Aqaro will shape the future of the housing market, creating a more accessible, inclusive, and sustainable ecosystem for all stakeholders.



# Conclusion

Aqaro represents a groundbreaking solution in the real estate industry, redefining how properties are bought, sold, and financed. With its decentralized housing market, powered by blockchain technology and a community-driven approach, Aqaro offers a transparent, secure, and efficient platform that benefits buyers, sellers, and investors alike.

By eliminating unnecessary intermediaries and leveraging the power of blockchain, Aqaro streamlines property transactions, reducing costs and increasing accessibility. The Aqaro token (AQR) and the Aqaro DAO provide a robust governance structure, enabling participants to actively shape the future of the platform and be rewarded for their engagement.

The Aqaro mortgage system introduces a decentralized finance (DeFi) model, allowing borrowers to access financing directly from the community. By providing liquidity for mortgages, users can earn rewards and contribute to a more inclusive and flexible real estate financing ecosystem.

With a commitment to security, trust, and privacy, Aqaro prioritizes the protection of user data and assets. Blockchain technology ensures the immutability and transparency of transactions, while comprehensive risk management measures mitigate potential risks.

The Aqaro roadmap outlines a clear vision for the platform's development and future expansion. Continuous innovation, strategic partnerships, and global market penetration are key components of Aqaro's growth strategy, ensuring its position as a leader in the decentralized housing market.

Join us on this exciting journey as we revolutionize the real estate industry. Experience a decentralized housing market where transparency, efficiency, and accessibility converge. Together, we can create a future where homeownership and property investment are within reach for everyone, empowering individuals worldwide to achieve their dreams and build a stronger, more inclusive global housing ecosystem.

Invest in the future of real estate with Aqaro and be part of the decentralized housing revolution.

Thank you for joining us on this transformative journey.