Litepaper Aqaro

Introduction to the decentralized housing market

June 2023

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.
    - 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.
    - 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.
- 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.
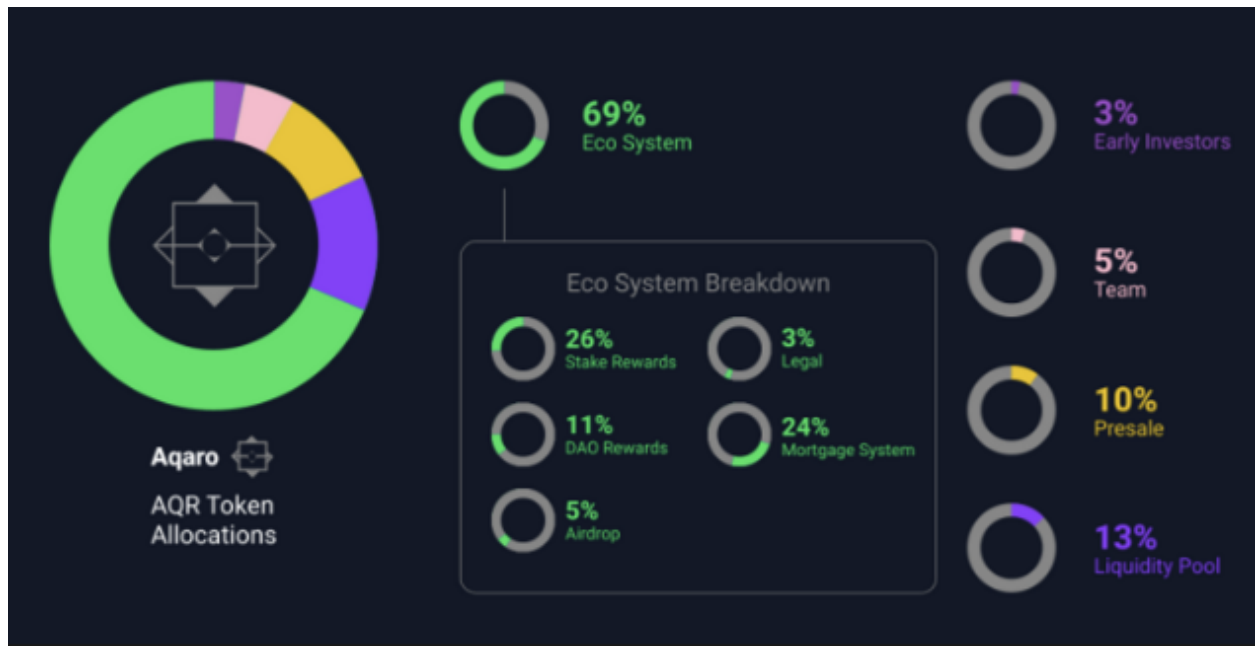
[Aqaro token allocations]

Funding: seed round

Aqaro is thrilled to introduce our Seed Round, a significant milestone in our mission to revolutionize the real estate industry. The Seed Round presents a unique opportunity for early investors to join us in our vision and contribute to the growth and development of Aqaro.

During the Seed Round, we are allocating 3% of the total token supply, providing investors with a chance to secure a stake in the future of Aqaro. These tokens will be available at a fixed price of 0.000125 ETH per token, ensuring accessibility and inclusivity for all investors who believe in our mission.

By participating in the Seed Round, investors not only support the ongoing development of the Aqaro platform but also become valued members of our growing community. As an early investor, you will enjoy exclusive benefits and opportunities, including privileged access to updates, events, and valuable insights into our progress.

The funds raised during the Seed Round will play a pivotal role in fueling our growth and accelerating our efforts. We will utilize these resources to hire additional developers, expedite product development, and expand our operations, ensuring that Aqaro becomes the leading decentralized housing market platform.

Join us on this exciting journey to shape the future of real estate through the Aqaro Seed Round. Together, let's build a decentralized housing market that empowers individuals, fosters transparency, and creates boundless opportunities for buyers, sellers, and investors.

Public Sale

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.

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: Alpha Launch
During the Alpha phase of Aqaro, we have several exciting milestones planned to kickstart our journey in revolutionizing the housing market. Here's what you can expect:

1. Gauging Market Interest: The Alpha launch provides us with a valuable opportunity to gather feedback and assess market interest. We invite users to explore the platform, test its features, and share their thoughts to help us refine and improve the Aqaro experience.
2. Seed Round: Simultaneously with the Alpha launch, we are launching an exclusive seed round for early investors. This round is crucial to raise funds that will drive the development of Aqaro, ensuring we have the resources to build a robust and innovative platform.
3. Listing Properties: Users will be able to list their properties on Aqaro, showcasing them to potential buyers. This feature allows sellers to reach a wider audience and streamline the property listing process, making it easier and more efficient.
4. Staking: Aqaro introduces a staking mechanism, allowing token holders to stake their Aqaro tokens and earn additional rewards. By participating in the staking program, users can contribute to the liquidity of the platform while unlocking the potential for increased returns.
5. Mortgage Requests: Users can request mortgages through Aqaro, making the process more accessible and streamlined. With our decentralized autonomous organization (DAO) overseeing mortgage requests, users can benefit from a fair and efficient evaluation process.
6. DAO: Feature Request System: The Aqaro DAO plays a crucial role in the platform's development and governance. During the Alpha phase, users will be able to participate in the DAO by submitting feature requests and suggestions, actively contributing to the future development roadmap.
7. Implementation of Basic Features: The Alpha launch focuses on implementing fundamental features that allow users to experience the core functionalities of Aqaro. These features will provide a solid foundation for future enhancements and iterations.
8. Legal Advisors: As we strive for compliance and transparency, we have engaged legal advisors to ensure our operations align with regulatory frameworks. Working closely with legal experts, we prioritize building a platform that is both secure and compliant.
9. Platform Improvements: Throughout the Alpha phase, we will actively gather user feedback and suggestions to identify areas for improvement. This feedback-driven approach will guide us in enhancing the platform's usability, performance, and overall user experience.

Phase 2: Beta Launch

As we move into the Beta phase of Aqaro, we have exciting developments in store to further enhance the platform and bring us closer to our vision of revolutionizing the housing market. Here's what you can expect in Phase 2:

1. Public Sale: The Beta launch will mark the opening of the public sale, providing an opportunity for a wider audience to acquire Aqaro tokens and become part of our community. This stage enables broader participation and supports the growth of our ecosystem.
2. Listing Properties V2: Building upon the foundation established in the Alpha phase, we will introduce enhancements to the property listing feature. Sellers will have access to improved tools and functionalities, making it even easier to list and showcase their properties to potential buyers.
3. Request Mortgage V2: The mortgage request process will be further refined and expanded in the Beta phase. Borrowers will experience a more seamless and user-friendly interface, enabling them to submit mortgage applications with ease and efficiency.
4. DAO - Implementation of AIP: The Aqaro DAO will play an increasingly vital role during the Beta phase, with the implementation of Aqaro Improvement Proposals (AIPs). This empowers the community to actively participate in shaping the platform's future through voting and decision-making.
5. Basic Implementation of Accepting Mortgages: As part of our commitment to providing comprehensive services, we will begin the implementation of accepting mortgages on Aqaro. This feature will expand the options available to potential buyers and facilitate smoother transactions within the platform.

Throughout the Beta phase, we will continue to gather user feedback, refine existing features, and introduce new functionalities. We remain dedicated to delivering a robust, secure, and user-centric platform that addresses the pain points of the traditional housing market.

Phase 3: Beta Update
In Phase 3 of Aqaro's roadmap, we are excited to bring you a comprehensive update that takes the platform to the next level. Here's what you can look forward to:

1. All Features Implemented: Building upon the successes of the previous phases, we will finalize the implementation of all planned features. This includes refining existing functionalities and adding any remaining features to ensure a seamless user experience.
2. Full Implementation of DAO: The Aqaro DAO will be fully implemented, allowing community members to actively participate in decision-making and governance. Through voting and proposals, the DAO will play a pivotal role in shaping the future direction of Aqaro.
3. Mortgage DeFi Protocol: We are proud to introduce our Mortgage DeFi Protocol, which leverages the power of decentralized finance to offer innovative mortgage solutions. This protocol will enhance accessibility and efficiency in mortgage transactions, benefiting both borrowers and lenders within the Aqaro ecosystem.
4. Testing Phase: Prior to the official launch, we will enter an extensive testing phase to ensure the platform's stability, security, and performance. This rigorous testing process will involve real-world simulations and user feedback to identify and address any potential issues.
5. Continuous Platform Improvement: As always, we remain committed to improving the Aqaro platform. During Phase 3, we will dedicate resources to further enhancing the user interface, optimizing platform speed and reliability, and incorporating valuable feedback from our community.

By the end of Phase 3, Aqaro will be a fully functional and robust decentralized housing market, ready to revolutionize the real estate industry. We are excited to bring this transformative platform to the world, and we invite you to join us on this journey towards a more accessible, transparent, and equitable housing market.

Phase 4: Mainnet Launch

Phase 4 of Aqaro's roadmap marks a significant milestone in our journey towards revolutionizing the real estate industry. Here's what you can expect:

1. Mainnet Launch: The long-awaited moment has arrived! We will officially launch the Aqaro platform on the Ethereum mainnet, making it accessible to users worldwide. This milestone represents the culmination of our efforts to create a decentralized housing market that empowers individuals and transforms the way properties are bought, sold, and financed.
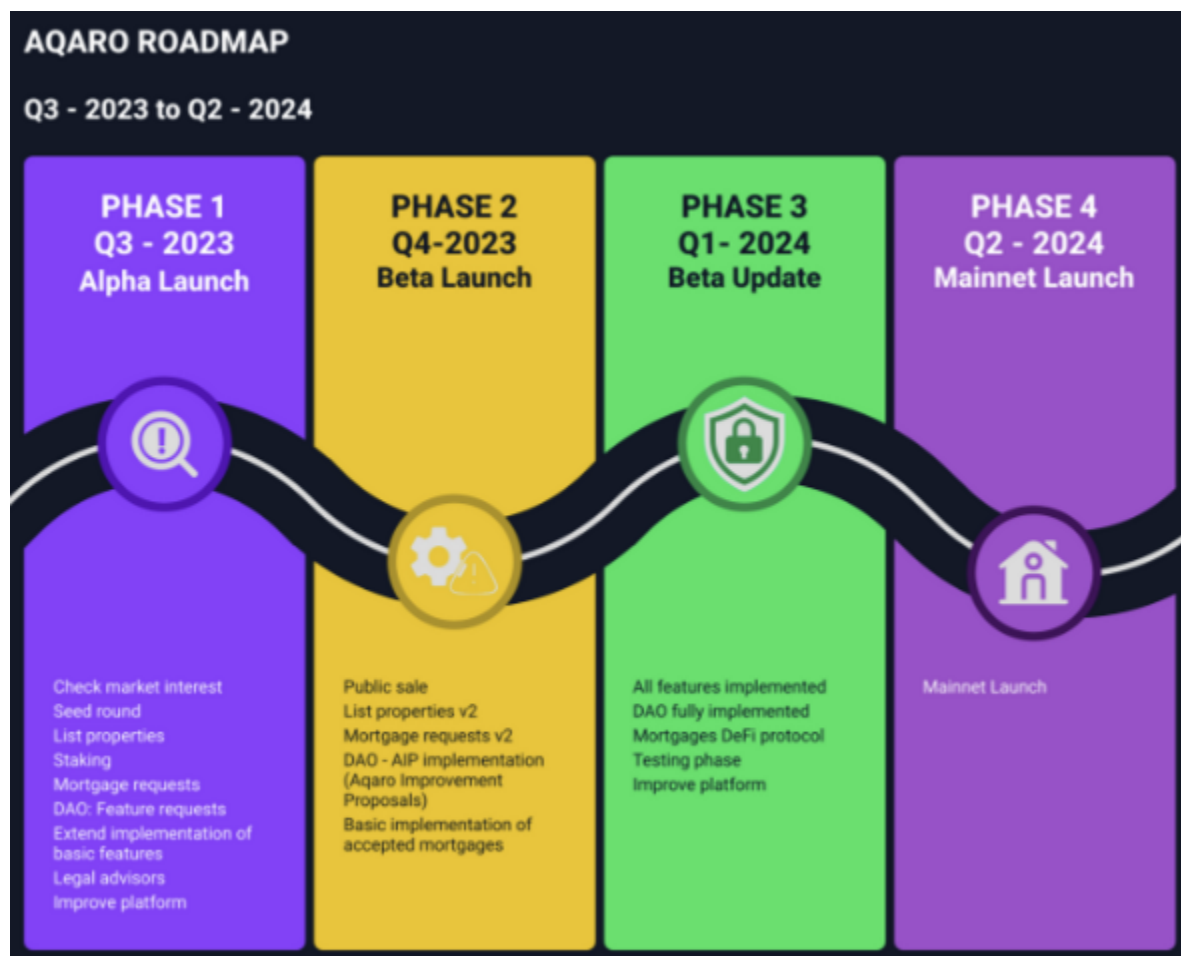
[Aqaro roadmap]

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.