

Hey Aave community! Thank you for opening.

I'm proposing a new interest rate model for Aave.

Aave Interest Rate Uber Model v0.1

Aave current interest rate model & problems:

1. Current interest rate model is relying too much on utilization of token pool:
2.
  1. If the utilization rate of token pool goes down by more users returning their borrowed amount at the same time or more collateral deposited, and there will be super low rate(only regular amount of users will borrow, borrowing amount won't change as much)
3. If the utilization rate of token pool goes down by more users returning their borrowed amount at the same time or more collateral deposited, and there will be super low rate(only regular amount of users will borrow, borrowing amount won't change as much)
4.
  1. If the utilization rate of token pool goes up by LPs withdrawing their liquidity, or more loans taken and there will be super high rate(people won't borrow, and more borrowers will reterne their fund)
5. If the utilization rate of token pool goes up by LPs withdrawing their liquidity, or more loans taken and there will be super high rate(people won't borrow, and more borrowers will reterne their fund)
6.
  1. So on
7. So on
8. Stable coins and Gov tokens are using same interest rate model:
9.
  1. Compared to stable coins Gov tokens use cases, borrowing volume, and borrowing intentions are different , so most of the time Gov tokens earns super low interest rate, and some time super high interest rate for short period of time(when there is gov voting events of that token)
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11.
  1. Because Gov tokens pools has low liquidity, so most of the time there will be super low interest rate, and super high interest rate for short period of time.
12. Because Gov tokens pools has low liquidity, so most of the time there will be super low interest rate, and super high interest rate for short period of time.
13. Aave and other token distribution problems:
14.
  1. Currently Gov tokens are distributed to both side, and getting distributed to most of the token pools, why?
15. Most of the token distribution are useless, whether distribute tokens or no, doesn't make much differences
16. Most of the token distribution are useless, whether distribute tokens or no, doesn't make much differences
17. Currently Gov tokens are distributed to both side, and getting distributed to most of the token pools, why?
18. Most of the token distribution are useless, whether distribute tokens or no, doesn't make much differences
19. Most of the token distribution are useless, whether distribute tokens or no, doesn't make much differences
20.
  1. Aave has to save those tokens for now, and distribute it to only necessary, and productive ways
21. For example Stable coins are the root of Aave, in the future if stable coin pools makes lower rate, then distribute to Stable coins pools to attract more stable coin liquidity to Aave
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25. For example Stable coins are the root of Aave, in the future if stable coin pools makes lower rate, then distribute to Stable coins pools to attract more stable coin liquidity to Aave
26. Unproductive tokens are sharing profit with productive tokens
27.
  1. Based on current model there won't happen 100% utilization(or higher utilization for long time)
28. Because after utilization rate goes above 85%, the interest rate goes up drastically that borrower doesn't want to borrow, and borrowers will return fund
29. So there is always will be unproductive tokens sharing profit with productive tokens
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36. So there is always will be unproductive tokens sharing profit with productive tokens
37.
  1. there will always will be big spread differences between the deposit rate and borrow rate
38. there will always will be big spread differences between the deposit rate and borrow rate
39. Different treatment for different LPs and borrowers(users):
40.
  1. Based on current AAVE interest rate model users are equal
41. Based on current AAVE interest rate model users are equal
42.
  1. There is no better treatment for attract larger LPs to inspire deposit large amount and deposit longer time or attract large Borrowers to take larger loans for longer time, and so on
43. There is no better treatment for attract larger LPs to inspire deposit large amount and deposit longer time or attract large Borrowers to take larger loans for longer time, and so on
44. There is no voice contribution from aTokens holders
45.
  1. aToken holders can't say anything about the Interest rate
46. aToken holders can't say anything about the Interest rate
47.
  1. There is no connection between aToken holders and Aave Governance
48. There is no connection between aToken holders and Aave Governance
49. Interest rate can't be changed by voting
50.
  1. Different tokens has different needs on different times, so there has to be different rates for different tokens at different time
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time

- 52.
  - 1. Currently every tokens has same interest rate model that can't be changed
- 53. Currently every tokens has same interest rate model that can't be changed
- 54. Stable rate:
- 55.
  - 1. It makes complicated for average uses to understand
- 56. It makes complicated for average uses to understand
- 57.
  - 1. Not many people use it(useless)
- 58. Not many people use it(useless)

What is the Aave Interest Rate Uber Model?

- 1. It's a Interest rate model that inspired by Uber charging model
- 2. It's a interest rate model that can help Aave be more robust, and more productive
- 3. By using changeable and predictable interest rate model(Aave interest Rate Uber Model), make Aave more flexible and compatible

How does Aave Interest Rate Uber Model going to Solve the problems?

- 1. Stable coin & Gas token Interest rate changes:
- 2.
  - 1. By Changing to Aave Interest Rate Uber Model
- 3. Interest Rate will more stable that won't relies too much on utilization
- 4. interest rate will be more predictable that won't get too high, so borrowers can comfortable with taking loans without worrying about the rate gets too high
- 5. Interest rate will be more acceptable that interest rate won't get too low or too high that LPs and borrower both will be happy
- 6. Will be possible to rich higher utilization rate that interest rate won't gets too high even the pool rickes higher utilization rate, so borrowers will welling to take loans even the utilization rate is high
- 7. Treat users differently that attract more people to use Aave
- 8. Guarantees the LPs with base rate yield amount to attract more stable coin liquidity
- 9. Interest Rate will more stable that won't relies too much on utilization
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28. Gov token Interest Rate Changes:
29.
  1. By Changing to Aave Interest Rate Uber Model:
30. Gov tokens will earn higher yield(deposit rate)
31. Gov tokens will earn higher yield(deposit rate)
32. By Changing to Aave Interest Rate Uber Model:
33. Gov tokens will earn higher yield(deposit rate)
34. Gov tokens will earn higher yield(deposit rate)
35. Gov Token distribution & Base rate insurance fund:
36.
  1. Stop all the token distribution, and save it. In the future distribute to only Stable coin pools, when ever the any stable coins earning rate gets below the base rate, then use that tokens to incentivize that pools to give guaranteed base rate to LPs
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38.
  1. Token distribution can't be continued forever:
39. Build a base rate insurance fund pool that will take 0.1%(or X%) of all the fees on the platform(from pools that earning above the base rate), and use that funds to distribute to stable coin pools that earning below the base rate
40. if any stable coin pools earning rate gets below the base rate, and Gov token distribution funds are already distributed, and then use the base rate insurance fund pool to incentivize the pools to make them earn base rate at minimum at any given time
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52. Productive token pool and Lazy token pool

:(it's optional, just suggestion, not necessary)

It's not done yet, I'm working on it.

It's kind works like Uniswap v3 Concentrated liquidity model(not similar, it's kind of easy way to explain it to you guys)

- - 1. Nonproductive tokens will only earns base rate, and all other fees will be earned by productive tokens
- Create a Lazy pool for each tokens, that not utilized amount will be on Lazy pool that only earned base rate, and utilized tokens will earn as usual(higher)
- First come first serve that only productive tokens will earn higher yield
- And it also makes LPs on productive pool to deposit their tokens longer, and LPs on Lazy pool want to get in to productive pool to earn higher
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- So on
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- So on
- VIP user treatment for LPs and borrowers:
  - 1. What is a VIP user?
    - LPs that deposits above X amount and deposits longer than X days
    - Borrowers Pays above X amount in fees to the protocol in X days
    - LPs that deposits above X amount and deposits longer than X days
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  - 1. VIP LPs:
    - VIP LPs will be rewarded by 5% fees of not VIP LPs
    - VIP LP bite pool: smaller and shorter LPs will pay 5% of their earned rewards to this VIP LP bite pool, and all the rewards will be payed to VIP LPs as extra bonus
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  - 1. VIP borrowers:
    - VIP borrowers will get 10% discount, if the interest rate above the discount rate
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    - VIP borrowers:
      - VIP borrowers will get 10% discount, if the interest rate above the discount rate
      - VIP borrowers will get 10% discount, if the interest rate above the discount rate
  - 1. Why VIP user Treatment?
    - By incentivizing larger users(LP & Borrowers) to make them feel special, and inspire them to use Aave even more.

- By incentivizing larger users(LPs & Borrowers) to make them feel special, and inspire them to use Aave even more.
- Why VIP user Treatment?
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- By incentivizing larger users(LPs & Borrowers) to make them feel special, and inspire them to use Aave even more.
- aToken holder has to speak their opinions about interest rate of their tokens:
- 1. With help of Aave Interest Rate DAO
- Use Forums to create discussion
- Use Snapshot to get votes from aToken holders to decide the base rate of their tokens
- As long as aToken holders aggrade rate, then there always will be liquidity no matter the rate will be, so it's not a bad idea to atlas get their opinions about the interest rate, and propose to AAVE governance
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- Interest rate changes and updates:
- Based on the aToken & AAVE token voting results, we can update base rate of different tokens
- Whether now or one day in the future Aave eventually needs upgradable Interest rate function to make AAVE more proactive to different market(demand, Volume ) reaction
- Canceling Stable Rate:
- After implementing Aave Interest Rate Uber model, no longer need for Stable rate
- Just cancel it

How does Aave interest Rate Uber Model work?

1. Stable coins Interest Rate Model Proposal:
- 2.

1. Base rate:

3. Set a base rate(ex: 1.5%) that no matter the utilization of the token pool, anyone borrowers from the pool will be charged base rate at minimum
4. We can use same base rate to every USD Stable coin or we can also use different Base rate to different stable coins
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11. We can use same base rate to every USD Stable coin or we can also use different Base rate to different stable coins

12.

1. Demand added rate:

13. Set a 5% Demand added rate that will variance based on the utilization of the token pool utilization
14. It's similar to every stable coin that max rate of any pools equals (Base rate + 5% Demand added Rate)
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20. Set a 5% Demand added rate that will variance based on the utilization of the token pool utilization
21. It's similar to every stable coin that max rate of any pools equals (Base rate + 5% Demand added Rate)

22.

1. Discount rate:

23. Only applicable to VIP user
24. Set a limit that if any borrowers pays X amount or larger in interest, then the protocol will gives 10%(of fees) discount(so we can inspire users to borrow larger amount for longer time )
25. The charging rate has to be above Discount rate to eligible to discount
26. Only applicable to VIP user
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35. The charging rate has to be above Discount rate to eligible to discount
36.
  1. Token distribution & Base rate insurance fund token distribution:
37. If any circumstances any stable coins earns below base rate, then there will be token distribution to guarantee LPs that they will always earn above the base rate
38. If any circumstances any stable coins earns below base rate, then there will be token distribution to guarantee LPs that they will always earn above the base rate
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42.
  1. More details are coming.....
43. More details are coming.....
44. Gov tokens interest Rate proposal:
45.
  1. Gov tokens: AAVE, YFI, UNI, COMP, s on
46. Gov token unlike stable coins users only borrower for short periods of time, and only borrow ones in a while, so borrowers doesn't really cares about the interest rate amount
47. So interest rate can be higher, and borrowers still borrow it
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54. So interest rate can be higher, and borrowers still borrow it
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  1. Option 1: use Stable coin like interest rate model, and set higher base rate
56. Option 1: use Stable coin like interest rate model, and set higher base rate
57.
  1. Option 2: set Fixed daily based interest rate that charge 0.1%/day(and minimum 0.1%(base rate))
58. Option 2: set Fixed daily based interest rate that charge 0.1%/day(and minimum 0.1%(base rate))
59.
  1. Option 3 : At normal times will lend as unusual, and at the gov proposal voting period will change 0.1% of the token value for per 24 hours
60. Option 3 : At normal times will lend as unusual, and at the gov proposal voting period will change 0.1% of the token value for per 24 hours
61. Gas token Interest Rate Proposal

62. Gas tokens: BTC, ETH, AVAX, and so on
63. It will work like Stable coin interest rate model, but with different base rate for each tokens.
64. Stable coin LP base rate guarantee:
65.
  1. Stable coin LPs are the root of the protocol, so we have to guarantee the LPs that always will earns above the base rate
66. Based on current borrowing rate there won't happen earning lower than base rate, but it might happen in the future
67. If utilization goes down grammatically, then will happen
68. If utilization goes down grammatically, then will happen
69. Guarantee mean is not unlimited
70. There will be distribution limitation if there will be large amount of distribution needed
71. If the Distribution amount is not as big, then Will be distributed immediately
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98. If the Distribution amount is not as big, then Will be distributed immediately
- 99.
1. If the LPs earns lower than base rate, then AAVE will incentivizes with gov token to give LPs guaranteed base rate
100. If the LPs earns lower than base rate, then AAVE will incentivizes with gov token to give LPs guaranteed base rate
- 101.
1. The liquidity at first comes from AAVE token Distribution program, in the future comes from Base Rate Insurance fund pool
102. The liquidity at first comes from AAVE token Distribution program, in the future comes from Base Rate Insurance fund pool
- 103.
1. Main purpose of Stable coin base rate guarantee is to attract as much stable coin liquidity as possible, and promise them there always will be guaranteed yield, so don't withdraw the liquidity even when low utilization happens
104. Main purpose of Stable coin base rate guarantee is to attract as much stable coin liquidity as possible, and promise them there always will be guaranteed yield, so don't withdraw the liquidity even when low utilization happens

More details are coming:

[accounts.google.com](https://accounts.google.com)

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### **GitHub - AaveRateDAO/Aave-Interest-Rate-Uber-Model**

Contribute to AaveRateDAO/Aave-Interest-Rate-Uber-Model development by creating an account on GitHub.

Risks and Trade offs:

- 1. Risks:
    - Unperditibe user reactions at first implementation
    - Not sure about the Gov token borrowers and LP reacts to new interest rate model
    - Unperditibe user reactions at first implementation
    - Not sure about the Gov token borrowers and LP reacts to new interest rate model
  - Risks:
    - Unperditibe user reactions at first implementation
    - Not sure about the Gov token borrowers and LP reacts to new interest rate model
    - Unperditibe user reactions at first implementation
    - Not sure about the Gov token borrowers and LP reacts to new interest rate model
- 1. Trade offs:
    - I can't think of any reasonable trade offs

- I can't think of any reasonable trade offs
- Trade offs:
- I can't think of any reasonable trade offs
- I can't think of any reasonable trade offs

#### Benefits:

1. There will be more fair borrowing rate no matter the utilization rate of any pool
2. Can reach higher utilization rate with acceptable interest rate
3. Make higher interest on gov tokens
4. Give LPs guaranteed Yield amount to attract more stable coin liquidities
5. The interest rate won't get too low or won't get too high so borrowers can borrow without too much hesitation
6. Treat different users differently to inspire users to use Aave more
7. With aToken voting(on Snapshot) & AAVE token voting(Governance Voting ), rates can be changed

#### Potential implementations & technique parts:

1. Active Interest Rate Changing & time to time Interest Rate upgrade
2.
  1. Option1: Based on current OpenZaplin proxy contract it's a good idea to make one time Interest Rate upgrade
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4.
  1. Option 2: If Aave dev team agree to upgrade the contract to EIP-2535 standard then Aave will have more actively changeable Interest Rate function
5. We can change the interest rate any time we want(with gov voting), and make the Aave more competitive, and more Productive by actively changing the base rate of the different tokens based on different demand & time
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10. Proxy upgradable contract
11.
  1. Currently Aave using OpenZeppelin Proxy contract:
12. [aave-v3-core/contracts/dependencies/openzeppelin/upgradeability at master · aave/aave-v3-core · GitHub](#)
13. Not too flexible, difficult to upgrade, and takes too much work
14. So on
15. [aave-v3-core/contracts/dependencies/openzeppelin/upgradeability at master · aave/aave-v3-core · GitHub](#)
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24. So on
25.
  1. My recommendation to upgrade to EIP-2535 Standard (only recommended, but not necessary)
26. [EIP-2535: Diamonds, Multi-Facet Proxy](#)
27. EIP-2535 standard is better option that makes Aave smart contract better on fast changing Defi space
28. Easy and flexible deployment to merge all the contracts super fast
29. Add more contracts in the future that adds more functions to Aave protocol
30. Easy and flexible deployment to merge all the contracts super fast
31. Add more contracts in the future that adds more functions to Aave protocol
32. It's good for overall Aave smart contracts
33. Faster, and easy upgrade functions
34. Saves on gas cost, no smart contract space limitation, and so on
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71. Implementation Steps:
72.
  1. If Aave dev team want me to write the code out, I can do it, but it might take some time
73. I have to Fork the Aave, implement it and test it(test might take long time)
74. I have to Fork the Aave, implement it and test it(test might take long time)
75. If Aave dev team want me to write the code out, I can do it, but it might take some time
76. I have to Fork the Aave, implement it and test it(test might take long time)
77. I have to Fork the Aave, implement it and test it(test might take long time)
78.
  1. If Aave dev team want to implement it:
79. I think it's better option, because Aave dev team know the codebase better than I do
80. I think it's better option, because Aave dev team know the codebase better than I do
81. If Aave dev team want to implement it:
82. I think it's better option, because Aave dev team know the codebase better than I do
83. I think it's better option, because Aave dev team know the codebase better than I do
84.
  1. Steps to implement:
85. First deploy it on test net and check out if this interest model works safely
86. And implomet on Polygon or Avalanche to get real world feedback, and if works better than current version then implement it to all other chains and versions
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94. So on

Road Map:

- - 1. Currently we got \$5K USD grants from Aave Grants DAO (shout-out to <https://twitter.com/AaveGrants> and [https://twitter.com/\\_alekslarsen](https://twitter.com/_alekslarsen))
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- - 1. I'm currently working on more details of Aave Interest rate Uber Model
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- - 1. I'm currently working on AaveRateDAO:
- It's DAO that works like Grants DAO that constantly monitor, and use Forum & Snapshot to collect voice of aToken holders and make Aave Governance proposal to change Base Rate of different tokens, and so on
- More details are coming
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- More details are coming
- - 1. Purpose Snapshot for "Aave interest Rate Uber model" and "AaveRateDAO"
- I'll make proposal on Snapshot to see if Aave token holders supports or not
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- - 1. Purpose to Aave governance to implement the "Aave Interest Rate Uber model"
- If the Snapshot resolute greate, then I'll make proposal to the Aave Governance voting to implement it
- If the Snapshot resolute greate, then I'll make proposal to the Aave Governance voting to implement it
- Purpose to Aave governance to implement the "Aave Interest Rate Uber model"
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- 1. If get implemented, then propose Aave Governance and Aave Grants DAO to fund Aave Interest Rate DAO
- Aave Interest Rate DAO doesn't need too much budget
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- 1. So on
- So on

Extra thoughts: (read only)

1. Gov tokens extra thoughts:
2.
  1. Gov token original use cases & misuse case:
3. Gov token LPs are using Gov tokens as collateral, doesn't want earn yield on it(can't make high enough yield on it anyway), just use it as collateral to take stable coin loan
4. Aave made it available to borrow Gov tokens as similar to borrowing stable coins without permission of Gov token LPs(Gov token LPs has no choose but accept it)
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12.
  1. Governance attack risks & Aave good intention:
13. Who will borrow the Gov token, and what are the use cases?
14. People that have enough money to buy, but borrow it to use vote on Governance proposal
15. I don't think anyone don't want to own that token and borrow the token to vote on governance of that protocol won't as good intentions as token holders does
16. If borrower makes bad vote, then the collateral provider ends of getting affected by bad decision that borrowers made, so it's better for safety, and fair governance of DAOs, if gov tokens can't be borrowed
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23. Trade offs:
24. Gov tokens not making high enough yield anyways
25. Yes some people use that Gov tokens for staking, Swap liquidity providing, and so on(they can buy instead of taking loans)
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82.
  1. Aave unintentional surprise:
83. Why despite Gov tokens like UNI, COMP, MKR, and so on doesn't make any profit, and why not more people use it to take stable coin loans?
84. Because larger holders worries about Gov voting attack
85. If Aave make it unavailable to take Gov token loan, then I think it might inspire more people to use their Gov Tokens to take Stable coin loan
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104. Higher utilization & LP instant withdrawal problem:
105.
  1. A or B withdrawal(works for stable coin only)
106. If A token doesn't have enough available liquidity to withdraw
107. Ask LP if they willing to withdraw B token that has same value
108. If the LP doesn't want to withdraw B token, then Aave can swap(Curve) B token to A token, and give withdrawal to LP
109. Already borrowed A token future earning interest rate will goes to B token pool
110. If A token doesn't have enough available liquidity to withdraw

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122. Already borrowed A token future earning interest rate will goes to B token pool
123.
  1. Sleepy withdrawal: (works for any tokens)
124. If there is not enough liquidity to withdraw, then LP will deposit their aTokens on Sleepy withdraw vault, and sleepy withdraw will slowly send the liquidity as soon as the borrowers returns the funds
125. Borrowers has to return the funds every 6 months
126. if not will charged higher APY
127. Insure LPs can withdraw their liquidity, if they want(with help of Sleepy withdrawal)
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148. Insure LPs can withdraw their liquidity, if they want(with help of Sleepy withdrawal)
149. First come first serve:
150.
  1. If any token pool deposit rate gets to base rate, then any tokens that deposited after that can't get yield on the deposit, but only use their tokens as the collateral to borrow
151. If any token pool deposit rate gets to base rate, then any tokens that deposited after that can't get yield on the deposit, but only use their tokens as the collateral to borrow
152.
  1. When other withdraw their tokens from the pool, then not yielding tokens replace that token start earning yield
153. When other withdraw their tokens from the pool, then not yielding tokens replace that token start earning yield
154.
  1. Or if the deposit rate goes up by more borrowing, then not yielding tokens start earning yield
155. Or if the deposit rate goes up by more borrowing, then not yielding tokens start earning yield
156.
  1. Main purpose is give productive utilized tokens give guaranteed yield above the base rate
157. Main purpose is give productive utilized tokens give guaranteed yield above the base rate
158. Aave Interest Rate DAO:

(not necessary, but helpful)

- 1. What is Aave Interest Rate DAO & how does it work?
- It works like Grants DAO that main purpose is focused on interest rate, that works to help Aave improve Interest rate model to be more productive, and better over time
- connect aToken holders opinion about interest rate to Aave governance
- With aToken holders Snapshot voting results
- With aToken holders Snapshot voting results
- Operate:
- Aave Interest Rate DAO Forum
- Aave Interest Rate DAO Snapshot
- Manage: Multisig wallet, Website, Social media accounts
- Aave Interest Rate DAO Forum
- Aave Interest Rate DAO Snapshot
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- Manage: Multisig wallet, Website, Social media accounts
- - 1. Work:
  - Aave Interest Rate DAO Forum:
  - Discussion:
  - Anyone can discuss about interest rate of any token pools on Aave
  - Anyone can discuss about interest rate of any token pools on Aave
  - Community updates
  - Operator will writes monthly report to update all about interest rate of each token pools
  - Operator will writes monthly report to update all about interest rate of each token pools
  - Discussion:

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- Community updates
- Operator will writes monthly report to update all about interest rate of each token pools
- Operator will writes monthly report to update all about interest rate of each token pools
- Aave Interest Rate DAO Snapshot:
- aToken Voice:
- aToken holders can vote on Snapshot to express their thoughts to AAVE holders, and Aave DAO will vote to change the interest rate as they want
- aToken holders can vote on Snapshot to express their thoughts to AAVE holders, and Aave DAO will vote to change the interest rate as they want
- Voting tokens:
- any aTokens
- Vote to change Based rate
- based on the time, utilization, Crypto Market, Risk, and so on
- based on the time, utilization, Crypto Market, Risk, and so on
- aToken Voice:
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- Social:
- Setup Website:
- All about Aave Interest Rate
- All about Aave Interest Rate
- Setup all kinds of Social media account on different platforms to inform more users:
- Github, Twitter, Discord, Medium, and so on
- Github, Twitter, Discord, Medium, and so on
- Setup Website:
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- Setup all kinds of Social media account on different platforms to inform more users:
- Github, Twitter, Discord, Medium, and so on
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- Multisig Wallet:
- Store the funds to operate the DAO
- Accept AAVE vote delegation, and vote on Aave Governance proposals
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- Aave Interest Rate DAO Forum:
- Discussion:
- Anyone can discuss about interest rate of any token pools on Aave
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- Community updates
- Operator will writes monthly report to update all about interest rate of each token pools
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- Aave Interest Rate DAO Snapshot:
- aToken Voice:
- aToken holders can vote on Snapshot to express their thoughts to AAVE holders, and Aave DAO will vote to change the interest rate as they want
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- Voting tokens:
- any aTokens
- Vote to change Based rate
- based on the time, utilization, Crypto Market, Risk, and so on
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Disclaimer:

1. It's not a finish version yet, I only finished 70% of what I have in mind;
2. It's not the final version yet(can be improved), if the Aave community supports me to work on it, then I'll continue work on it.

Quick note:

- I wrote all of this almost 4 month ago, and submitted to Aave Grants program, and few days ago I received Aave Grants confirmation & they required me to post it on the forum, so I made this post, that is y it's kind of long, hard to understand, and messy
- I'm going to work on the next version, and I will post on the forum. the next version will be more understandable, and shorter
- If you guys disagree with any of my thoughts just comment bellow, if you don't understand it, wait for next version post

If anyone have better solution or want to join the team, just DM me on Twitter

Thank you for reading it, if you have any question just ask me on on Forum or DM me on Twitter

I hope you guys like it. if you guys like it, give a like and comment below.

Thanks!

Project Twitter: <https://twitter.com/AaveRateDAO>

Author Twitter: [https://twitter.com/samuchiha\\_eth](https://twitter.com/samuchiha_eth)