Summary

RealT through a special partnership with Commutatio Holdings Limited, a British Virgin Islands Holding Company established to operate RMM and the Aave Core Team have collaborated on the launch of the RMM in April 2022. The Aave V2 protocol powers the RMM to add liquidity for security tokens and Real World Assets tokenized by RealT. We now want to deploy the RMM with the V3 version.

The RealT team will submit a snapshot to deploy on the Goerli testnet and then on Gnosis Chain and have access to the necessary dependencies for deployment.

About RealT (www.realt.co)

Launched in 2019, RealT aims to democratize the real estate industry and bring real estate tokenization to people. Today RealT has over 265 tokenized properties worth $62.5 million on Ethereum and Gnosis chain, with a community of over 50,000 users in 134 different countries. This makes it the world leader in Real Estate Tokenisation on nearly all metrics. RealTokens represent the share of users in real estate property. Traditional Real Estate investment in the United States with legal structures like a Real Estate Investment Trust (REIT) requires a range of $5K to $50K minimum investment. RealT allows users to conveniently and transparently invest in real estate for as little as $50 a share, thereby democratizing real estate investment by shattering access to entry and allow for widespread participation in one of the best investment vehicles for long term financial planning. .

Based on its real estate tokenization foundation, ReaT continues its mission by building a deep DeFi ecosystem and brings the advantages of web3 to users. The lending/borrowing platform RMM (https://rmm.realtoken.network/) is a core component of this ecosystem. Its objective is to allow users to collateralize their RealTokens (real estate underlying assets) and borrow other stablecoins in consideration. We want to thank the Aave Team for their support throughout our deployment of RMM. This allowed our tech team to acquire very valuable experience.

RealT is trying to integrate as many DeFi products as possible to develop use cases and educate our community on the possibilities that DeFi offers in order to help the mass adoption necessary for our industry:

1. Q4 2019 : 1st integration of Security Tokens With Uniswap.

2. Q4 2020 : Multichain with the launch on Gnosis Chain (Ethereum / Gnosis)

3. Q4 2021 : The whole payment process from Off/On ramp through the payment of securities tokens thanks to Mt Pelerin, Jarvis.Network and Request.finance.

4. Q1 2022 : Secured peer-to-peer RealToken exchange thanks to our partner 1inch

5. Q2 2022 ; Launch of the RMM powered by Aave.

This month was the best month for RealT in terms of mass adoption since it allowed us to develop a new use case expected by the community: Use leverage on your RealToken Assets. After 9 months, we have reached 10 million Total Value Locked (TVL).

Benefit to AAVE Community

The AAVE protocol holds a strong tradition of providing a secure and audited way for depositors and borrowers to interact with each other to increase the value of held crypto assets. RealT's contribution to the community is to make available a new class of asset-backed tokens by real and tangible collateral with consistent distributions. In the same spirit, RealT's use of the V3 protocol will aim to cement the Aave protocol as a foundation for bridging crypto assets with real-world tangible ones. We hope it will serve as a template to continue the growth of the protocol.

With the growth of RealT, we will increase our team's size, allowing us to participate in the improvement proposal of the Aave protocol. We already do this regularly with the Bridge protocol of Mt Pelerin (as you can see with our developer @chichke

, GitHub - MtPelerin/bridge-v2: New version of Mt Pelerin DeFi middleware). Our other partners use our use cases to improve their technological proposals with our feedback.

Proposal

Having previously launched the RMM with the Aave team utilizing the V2 protocol, we were able to introduce the Aave protocol and DeFi to more conservative user communities worldwide. Those users were able to get familiar with multiple DeFi concepts and use DeFi products under a more controlled environment with minimum volatility (since both RealTokens and stablecoins are low volatile). This is an excellent way to gradually promote RMM, Aave, and DeFi, and build trust in conservative or traditional users.

After seeing some success with the RMM, we continue partnering with other DeFi protocols (Jarvis Network and Opium Network) to bring more liquidity to users. However, these protocols are compatible with Aave V3 and have done extensive audit work on their integration with Aave V3. In addition, we are also interested in the innovation that V3 offers, such as e-

mode, and we want to stay in our domain which is real estate tokens and stablecoins. To continue integrating different DeFi protocols and bring liquidity safely to users, we would like to launch our RMM market based on Aave V3 on the Goerli testnet and then on Gnosis Chain for production.

With the support of the Aave Core Team on our launch of V3, we are presenting here our proposal following Aave governance rules.

Timeline

Proposal Stages:

- First submit: In January 2023, the RealT team will submit a snapshot for testnet deployment on Goerli, following the community guidelines.

- Second submit: In Q1 2023, the RealT team will submit another snapshot for the V3 deployment on Gnosis Chain.

Technicalities

Our tech team has also already reviewed V3. If the proposal pass, we would like to have access to the necessary dependencies for deployments.

Conclusion

RealT aims to democratize and bring real estate tokenization to everyone. We continue its mission by integrating multiple DeFi products into our ecosystem. With our existing collaboration with the Aave team, we successfully launched a lending and borrowing platform for real estate securities tokens. A V3 deployment allows us to continue to integrate other protocols and increase liquidity. We are convinced that it will help to promote Real Estate DeFi in general and at the same time serve the Aave community with more asset offerings as part of the new V3 protocol.

RealT is an important player that allows users to discover the crypto ecosystem from a different perspective. Users often are fist attracted by the Real Estate investment itself and then discover other decentralized tools and protocols like Aave. We are perfectly aligned with the decentralization and open-source foundations we work on daily. We are convinced that collaborations like Aave<>RealT can build a bright and prosperous future for DeFi.

Thank you, and we are grateful for your help.

RealT Team